

## **Renewal Notice/Proforma Invoice**

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The Reserve Bank of India Bulletin is also available on Internet at

<http://www.bulletin.rbi.org.in>

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Kindly ensure that your subscription for the year 2000 reaches us by January 31, 2000.

Please mention your *correct postal address with Pin Code and subscription number* (if already a subscriber) in your forwarding letter for despatching the copies of RBI Bulletin promptly.

Kindly read the following instructions carefully before remitting your subscription.

Instruction -

- (i) RBI Bulletin is brought out separately in Hindi and English. Please indicate clearly whether the subscription is for the Hindi or English version. Annual subscription is the same either for the Hindi or the English version.
- (ii) Concessional subscription is applicable to Public Libraries and Academic Institutions in India and also to full-time Teachers in Economics, Statistics, Commerce and Business Management, in Universities and Colleges, provided the request is forwarded through the Head of the Institution.
- (iii) In case your subscription is not received before the due date indicated above, we may not be in a position to supply the back issues.
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- circumstances.
- (v) No separate receipt/bill or invoice in duplicate/triplicate will be issued in advance.
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**THE RESERVE BANK OF INDIA 1951-1967**  
by Dr. G. Balachandran

This is a comprehensive history of the Reserve Bank of India, the country's central bank and its most important financial institution. It is based on unrestricted access to the Bank's records. The volume spans the 1950s, when India embarked on planned economic development, and brings its account of the central bank's activities in the sphere of public policy up to the crisis years of the mid-1960s. Not only was the Reserve Bank an active agent and participant in the process of planned development, the institution was also greatly transformed by its demands and challenges.

Therefore, while surveying the Bank's discharge of its role as the monetary policy authority, *The Reserve Bank of India, 1951-1967* details its role in mobilizing resources for Central and State Governments, regulating the banking system, and establishing an institutional infrastructure for agricultural and long-term industrial credit in India. It also covers developments in India's external sector, including the country's efforts to raise long-term foreign assistance for development and the rupee devaluation of 1966. The book concludes with an elaborate survey of evolving relations between the central bank and Central and State Governments in India during these two decades.

**Contents : Introduction - Monetary and Credit Policy - Financing Governments - Rural Credit - Towards a State Banking Sector - Banking Developments - Financing Industry - The External Sector - The Bank and Governments - Appendices - Selected Documents - Index**

The book is essential reading for bankers, students, researchers, and teachers of economics and modern Indian history and also of wider general interest.

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Pages : 1208  
Price : Rs. 1,195  
Copies are available from :  
Oxford University Press and  
leading book stores in India

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**50 YEARS OF CENTRAL BANKING**  
**GOVERNORS SPEAK**

To mark the 50 years of independence and to remember the Central Bankers who played an outstanding role in building the Indian economy over the past five decades, the RBI has

brought out a "Commemorative Volume of Select Speeches of Governors of the Reserve Bank". The basic objective of the Volume is to trace the evolution of various core central banking policies i.e., monetary policy and external policies in India. It also highlights how the thinking on various issues changed in tune with the structural shifts and other changes that have taken place in the Indian economy. The Volume contains 32 select speeches delivered by thirteen Governors, starting from the first Indian Governor Shri Chintaman Deshmukh to Dr. C. Rangarajan. These speeches provide insight on various topics of contemporary economic importance and germane to central banking as also administration of the Indian Financial System. The thoughts of the veteran central bankers embody information on various economic issues confronted by the Indian economy in general with specific intonation on the relevant issues to be addressed by the Central Bank from time to time. The book is an invaluable and exclusive collection of the thoughts of the Central Bankers who played an important role in the development of Indian economy. Besides the speeches, the Volume contains rare portraits of the Governors printed elegantly in colour.

Price : Rs. 400/- (Including Postal Charges in India)

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The Director  
Sales Section,  
Division of Reports, Reviews and Publications,  
Reserve Bank of India,  
Amar Building , Ground Floor,  
P.M. Road, Fort,  
Mumbai - 400 001.

### **C. D. DESHMUKH MEMORIAL LECTURE SERIES CENTENARY COMMEMORATIVE VOLUME**

In recognition of the valuable services rendered by C.D. Deshmukh to the nation and to perpetuate his memory, the Reserve Bank of India instituted in 1984 an annual lecture series styled Chintaman Deshmukh Memorial Lectures as part of the Bank's Golden Jubilee Celebrations. Nine lectures have been delivered so far in the series. All these nine lectures are being released in the form of the Centenary Commemorative Volume as a tribute by the Reserve Bank to this great son of India in this year of his Birth centenary celebrations. These lectures have been delivered by eminent economists including several Nobel Laureates and central bankers. The themes chosen centre around the pressing contemporary issues in the areas of monetary and fiscal management.

**The Failure of Monetarism**  
Nicholas Lord Kaldor

**Central Banks and Government Budgets**

**James Tobin**

**State Owned Firm, Bureaucracy and Market: Hungarian Experience**  
**Janos Kornai**

**Financial Innovation : Effects on Economic Performance**  
**Lawrence R. Klein**

**The Evolving International Monetary System : Some Issues**  
**Michel Camdessus**

**Global Economic Prospects at the Turn of the Decade**  
**E. Gerald Corrigan**

**The Worldwide Adjustment Process in the 1980s**  
**Jacques de Larosiere**

**Central Banks, Monetary Policy and the Financial System**  
**John W. Crow**

**Economic Policy Approaches: Some Reflections**  
**Edward Geogre**

**The volume is priced at Rs.100 (inland) and US \$ 25 (foreign) (inclusive of postage). Copies of the Centenary Commemorative Volume are available from the Division of Reports, Reviews and Publications (Sales Section), Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, P.M. Road, Post Box No. 1036, Mumbai-400 001. Cheques/Drafts should be drawn on Mumbai in favour of Reserve Bank of India.**

### **Weekly Statistical Supplement to RBI Monthly Bulletin**

**The Reserve Bank of India brings out a Weekly Statistical Supplement to its Monthly Bulletin on every Saturday. The purpose of this Supplement is to provide a regular update of various important statistics provided in the Monthly Bulletin. The Weekly Statistical Supplement contains 21 tables spread over eight pages covering a very wide spectrum of banking and financial data. The Weekly Statistical Supplement now provides the latest available statistical data covering the following areas :**

- 1. RBI's assets and liabilities**
- 2. Foreign exchange reserves**
- 3. Scheduled commercial banks' business in India**
- 4. Interest rates**
- 5. Accommodation provided by scheduled commercial banks to commercial sector**
- 6. Foreign Exchange rates**
- 7. Money stock: components and sources**

8. Reserve money: components and sources
9. Auction of 14-day treasury bills
10. Auction of 91-day treasury bills
11. Auction of 182-day treasury bills
12. Auction of 364-day treasury bills
13. Certificates of deposit issued by scheduled commercial banks
14. Commercial paper issued by companies
15. Index numbers of wholesale prices
16. BSE sensitive index and NSE Nifty index of ordinary share prices - Mumbai
- 17a. Average daily turnover in call money market
- 17b. Turnover in government securities market
- 17c. Turnover in foreign exchange market
- 17d. Weekly traded volume in corporate debt at NSE
18. Bullion prices
19. Government of India : treasury bills outstanding
20. Long and medium term borrowings of the Government of India
21. Secondary market transactions in Government securities

The data contained in the revised Weekly Statistical Supplement can also be accessed through INTERNET at <http://www.wss.rbi.org.in> The revised Weekly Statistical Supplement is priced at Rs. 8.00 per copy and the annual subscription is Rs. 400.

### **Report on Currency And Finance 1998-99**

The Report on Currency and Finance, 1998-99 is available for sale. This year's Report for the first time has been made thematic and research oriented. The Present Report focusses on one theme, namely, the Structural Transformation of the Indian Economy. The time frame of analysis of the structural transformation of the Indian Economy broadly relates to the 'eighties and the 'nineties with larger attention being paid to developments in more recent years.

The inland price of this Report is Rs. 200/- (inclusive of postage) and the concessional price is Rs. 150/- for students, teachers, public libraries and educational Institutions. For overseas buyers the price is US \$60 (inclusive of airmail charges).

The copy is available in the Sales Section, Ground floor, Amar Building, P.M. Road, Reserve Bank of India, Department of Economic Analysis and Policy, Fort, Mumbai-400 001. Order for the purchase can be placed with the Director, Division of Reports, Reviews and Publications, Department of Economic Analysis and Policy, Reserve Bank of India, City Ice Building, 2nd Floor, Perin Nariman Street, Fort, Mumbai-400 001 on payment through D.D/Cheque/Pay Order drawn in favour of Reserve Bank of India, and payable at Mumbai only.

### **Reserve Bank of India Occasional Papers**

The Reserve Bank of India Occasional Papers is brought out tri-annually. The Journal contains contributions by the staff of Reserve Bank of India on a wide spectrum of fields -

agriculture, industry, monetary and credit trends and policies, and international trade and finance.

Vol. 20-No. 1 Summer 1999

**ARTICLES**

**RESIDENCY IN MONEY SUPPLY**

- Deba Prasad Rath  
and Indranil Sen Gupta

**CORE INFLATION IN INDIA:  
MEASUREMENT AND POLICY  
PERSPECTIVES**

- G.P. Samanta

**PROFITABILITY OF PUBLIC SECTOR  
BANKS : A DECOMPOSITION  
MODEL**

**BOOK REVIEWS**

- Abhiman Das

**CORPORATE GROWTH THROUGH  
MERGERS AND ACQUISITIONS**

- Sadhan Kumar Chattopadhyay

**MOBILIZING DOMESTIC CAPITAL  
MARKETS FOR INFRASTRUCTURE  
FINANCING : INTERNATIONAL  
EXPERIENCES AND LESSONS FOR  
CHINA**

- Sunando Roy

**Subscription rates for 1999**

**Inland : (i) Rs. 140 (for three issues of the 1999 volume inclusive of postage)**

**(ii) Rs. 50 (for a single issue of the 1999 volume inclusive of postage)**

**Foreign : (i) US \$ 90 (for three issues of the 1999 volume inclusive of registered air mail charges)**

**(ii) US \$ 30 (for single issue of the 1999 volume inclusive of registered air mail charges)**

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Department of Economic Analysis and Policy,  
Reserve Bank of India,  
Amar Building, Ground Floor,  
P. M. Road, Fort, Mumbai - 400 001.**

**REPORT ON TREND AND PROGRESS OF BANKING IN INDIA 1998-99**

**This annual publication brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949 is now available for the year 1998-99 (July-June). The Report containing five chapters is presented in bilingual form in Hindi and English.**

The first chapter sets out in a nutshell the banking developments and policy perspectives and discusses some key issues relevant to the healthy development of the banking system. The subsequent four chapters contain detailed reviews of major trends and developments during the year in the fields of commercial banking, co-operative banking including activities of NABARD, other financial institutions (IDBI, UTI, DICGC, EXIM Bank and NHB) and Non-Banking Finance Companies.

The Report is priced at Rs.220 (inland) and US \$ 50 (foreign) (inclusive of postage).

Copies of the Report are available from the Division of Reports, Reviews and Publications (Sales Section), Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, P. M. Road, Post Box No. 1036, Mumbai - 400 001.

Cheques/Drafts should be drawn on Mumbai in favour of Reserve Bank of India.

This Report can also be accessed through INTERNET at <http://www.bankreport.rbi.org.in>

### **EXTERNAL DEBT MANAGEMENT: ISSUES, LESSON AND PREVENTIVE MEASURES**

India was among the few emerging markets which were relatively unaffected by the Asian crisis mainly on account of appropriate macro-policies and prudent debt management. Nonetheless, the lessons of the Asian crisis should not be lost sight of. Against this background, the World Bank, the Ministry of Finance (MoF), Government of India, and the Reserve Bank of India (RBI) jointly organised a seminar on *External Debt Management: Issues, Lessons and Preventive Measures* for placing in a perspective the lessons of the recent crisis, and for generating an informed debate on the debt management capability of the Indian economy at Kovalam, Thiruvananthapuram, Kerala. Participants at the seminar belonged to the academic world, the World Bank, the Commonwealth Secretariat, financial institutions, corporate sector, the Government of India and the Reserve Bank of India. The seminar deliberated on four broad themes (a) *Managing External Debt: Lessons from International Experience*, (b) *Issues in External Debt Management*, (c) *External Debt Management: A Corporate Perspective* and (d) *Debt Database Management Issues*.

#### **Availability of the Publication**

The papers and proceedings of the seminar, edited by Dr. A.Vasudevan, Executive Director, Reserve Bank of India, have been brought out in the form of a book *External Debt Management: Issues, Lessons and Preventive Measures*. The book priced at Rs.250 (inland), is available for sale at the Sales Section, Division of Reports, Reviews and Publications, Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, P.M. Road, Fort, Mumbai 400 001.

#### **Handbook of Statistics on Indian Economy**

The second volume of Handbook of Statistics on Indian Economy has been brought out in December 1999 by the Department of Economic Analysis and Policy of Reserve Bank of

**India, Mumbai and is issued in place of the volume I of the Report on Currency and Finance.**

**This publication has a wider coverage and provides data on time series on major macroeconomic indicators, for a longer period (as compared with data series for a shorter period in the erstwhile Volume II of Report on Currency and Finance). The present volume contains 198 tables as compared with 135 tables in the first volume. A new section on major growth rates and ratios of important economic indicators has also been added. Explanatory notes are given at the end of the volume to give a brief idea about what the major items in some of the important tables imply. Data are drawn from within the RBI and from outside published sources.**

**The inland price of the book is Rs. 200 (inclusive of postages) per copy with concessional price at Rs. 150 for students, teachers, public libraries and educational institutions. The price for overseas buyers is US \$ 60 inclusive of registered airmail book-post charges. The copy is available for sale in the Sales Section, Ground Floor, Amar Building, P.M. Road, Reserve Bank of India, Fort, Mumbai-400 001. Order for the purchase can be placed with the Director, Division of Reports, Reviews and Publications, Department of Economic Analysis and Policy, Reserve Bank of India, City Ice Building, 2<sup>nd</sup> Floor, Perin Nariman Street, Fort, Mumbai-400 001 on payment through demand draft or cheque drawn in favour of Reserve Bank of India and payable at Mumbai only.**

### **BANKING STATISTICS 1972-1995**

**The Department of Statistical Analysis and Computer Services has brought out a special publication, Banking Statistics 1972-1995, presenting comprehensive information on deposits and credit of Scheduled Commercial Banks according to various characteristics. The time-series data presented in this publication have been culled out from the published volumes of Banking Statistics. It also gives information on employees of Scheduled Commercial Banks according to category. The publication will be found useful by researchers, bankers and also other interested in banking.**

**Price : The publication is priced at Rs.120 (inland) and US \$ 30 (foreign) inclusive of postage.**

**Copies of the publication are available from :**

**Sales section,  
Division of Reports, Reviews and Publications,  
Department of Economic Analysis and Policy,  
Reserve Bank of India,  
Ground Floor, Amar Building,  
P. M. Road, Fort, Mumbai - 400 001.**

**The publication is also available on floppy for Rs. 70 (inland) and US \$ 20 (foreign) inclusive of postage. The floppy can be obtained from :**



**Director,  
Banking Statistics Division,  
Department of Statistical Analysis and Computer Services,  
Reserve Bank of India,  
Bandra - Kurla Complex,  
Bandra (E), Mumbai - 400 051.**

**Cheques/Pay Orders/Drafts should be drawn in favour of Reserve Bank of India, payable at Mumbai.**

### **Statistical Tables Relating to Banks in India, 1998-99**

**The Reserve Bank of India has published the 53rd edition of the captioned publication. The publication presents comprehensive statistical data on the working of Commercial Banks (including Regional Banks) and Post Office savings in India during the year 1998-99 along with revised data, where available, for the previous years.**

**The publication is divided into three parts: (i) Summary Tables, (ii) Detailed Tables and (iii) Appendix. The summary tables give consolidated data in respect of selected items of liabilities and assets of banks and also their earnings and expenses. The detailed tables provide data on liabilities and assets, income and expenses of individual banks. The appendix furnishes a complete list of commercial banks and the number of offices in all States and Union Territories.**

**The publication also presents some useful information on: (i) Maturity classification of fixed deposits with Scheduled Commercial Banks, (ii) Ownership of deposits with Scheduled Commercial Banks, (iii) Investments of Scheduled Commercial Banks, (iv) Advances to priority sectors, (v) Assets quality, capital adequacy ratio (vi) Deposits and credit of offices opened after nationalisation, (vii) State-wise details of Commercial Banks' deposits and credit, (viii) State-wise distribution of Commercial Banks' employees, etc.**

**The publication is priced at Rs. 130 (Rs. 180 by registered book post) and US \$50 (by registered air mail). It can be had at Mumbai from the Director, Division of Reports, Reviews and Publications (Sales section), Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building (Ground Floor), P.B. No. 1036, Mumbai-400 001. Cheques/drafts should be drawn in favour of the "Reserve Bank of India", payable at Mumbai.**

### **BANKING STATISTICS - QUARTERLY HANDOUT**

**The Department of Statistical Analysis and Computer Services brings out regularly Banking Statistics-Quarterly Handout that presents data on commercial banks' deposits and credit by Regions, States, Districts, Population groups and individual bankgroups and also in respect of top 100 centres.**

**The publication for March quarter also includes data on deposits and credit of State and District Co-operative Banks.**

The price of the Handout is Rs.30 (inclusive of postage).

Cheques/Drafts should be drawn in favour of Reserve Bank of India and made payable at Mumbai.

Copies of the publications can be had from :  
Sales Section,  
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Department of Economic Analysis and Policy,  
Reserve Bank of India,  
Ground Floor, Amar Building,  
P. M. Road, Fort, Mumbai - 400 001.

### **Banking Statistics - March 1998 (Volume 27) and Banking Statistics - Summary Tables - March 1998**

The Department of Statistical Analysis and Computer Services has brought out the detailed volume on Banking Statistics relating to March 1998. The Volume presents comprehensive data on number of offices, employees, deposits and credit of scheduled commercial banks collected through the Basic Statistical Returns from the bank offices, as on the last day of March 1998. The volume is divided into 5 sections. While Section 1 of the volume presents general information on commercial banking and also the summary data on deposits and credit at the all India and state level, Sections 2, 3, 4 and 5 give detailed data classified according to various classificatory characteristics and also according to population group and bank group at the State / District level. A booklet on Summary Tables, that contain data on deposits and credit as set out in Section 1 of the main Volume at All India and State level along with the salient results of BSR survey has also been brought out.

The price of the volume is Rs.220 in India and US \$ 70 abroad. The summary Tables are priced at Rs.25 in India. All prices are inclusive of postage. Drafts / cheques should be drawn in favour of Reserve Bank of India and made payable at Mumbai.

Copies of the publication can be had from :

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P. M. Road, Fort, Mumbai - 400 001.

### **Selected Financial and Other Ratios 1988-89 to 1990-91 Public Limited Companies-Part-I Private Limited Companies-Part II**

Reserve Bank of India has brought out the above publication in two parts based on the annual account of public and private limited companies covered in the regular studies undertaken by RBI. It has been designed to meet the requirements of various users

particularly the banks, financial institutions, corporate entities, regulatory bodies, research and other academic institutions.

Part-I presents the data on Public Limited Companies and gives 10 Financial and other ratios for 'all industries' according to size groups of paid-up capital, total net assets and sales as also for 51 selected industries/industry groups. Part-II contains data on Private Limited Companies and provides financial and other ratios for 'all industries' according to size groups of paid up capital, total net assets and sales as also for 41 selected industries/industry-groups.

Part-I is priced at Rs.90 (US \$ 50 outside India) inclusive of postage. Part-II is priced at Rs.80 (US \$ 45 outside India) inclusive of postage.

Copies of the publication are available from Sales Section, Division of Reports, Reviews and Publications, Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, P.M. Road, P.B. No. 1036, Mumbai-400 001. Payment should be made by crossed cheques/draft drawn on Mumbai payable to Reserve Bank of India.

### **Handbook of Instructions of Basic Statistical Returns 1 and 2 Revised Edition -March 1996**

The handbook presents detailed instructions for filling in BSR-1 and BSR-2 returns, enclosing the list of revised codes to be used for classification of borrowal accounts. This revised system is effective from the March, 1996 round of the survey on an annual basis, the reference date for the year being 31st March.

Copies of the Handbook of Instructions are available for sale from;

Sales Section,  
Division of Reports, Reviews and Publications,  
Department of Economic Analysis and Policy,  
Reserve Bank of India,  
Amar Building, Ground Floor,  
P. M. Road, Fort,  
Mumbai - 400 001.

Price : Rs.20 per copy  
(including postage)

Note : Cheques/Drafts should be drawn in favour of Reserve Bank of India, payable at Mumbai.

### **SELECTED BANKING INDICATORS 1947-1997**

The Reserve Bank of India has brought out a special publication entitled "Selected

**Banking Indicators 1947-1997". This publication presents a long time series data on banking development in India since 1947. The data are presented on a number of banking variables, which consist *inter alia* of aggregate deposits, credit, investments, etc. The annual balance sheet data are also presented.**

**The publication is priced at Rs. 45 (Rs. 105 by registered book post) in India and US \$ 15 (by registered air mail) outside India. The publication is available in diskette form also and is priced at Rs. 50. It can be had from the Director, Division of Reports, Reviews and Publications (Sales Section), Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building (Ground Floor), P.B. No. 1036, Mumbai -400 001. Cheques/drafts should be drawn in favour of the "Reserve Bank of India", payable at Mumbai.**

**List of Borrowal Accounts against which Banks and Financial Institutions  
Have Filed Suits for Recovery of Funds  
(Rs. 1 crore and above)  
(Positions as on 31st March 1999)**

**The Department of Banking Operations and Development has brought out, under the RBI Scheme of Disclosure of Information, the captioned booklet. This booklet contains details of the suit-filed accounts with outstandings aggregating Rs. 1 crore and above as on 31st March, 1999 as submitted by the scheduled commercial banks and Financial Institutions under Chapter IIIA of the Reserve Bank of India Act, 1934.**

**The publication is priced at Rs. 340 (excluding postage)**

**Copies are available for sale at the following address :**

**Sales Section,  
Division of Reports, Reviews and Publications,  
Department of Economic Analysis and Policy,  
Reserve Bank of India,  
Amar Building, Ground Floor,  
P. M. Road, Fort, Mumbai - 400 001.**

**Cheques/drafts/pay orders should be drawn in favour of Reserve Bank of India payable at  
Mumbai**

**Compendium of Circulars on Credit Policy - Volume 3  
(April 1989 - April 1995)**

**The Credit Planning Cell has brought out the third volume of the compendium of circulars on credit policy incorporating the circulars issued by the Cell during the period April 1989 to April 1995. Certain related circulars issued by the Department of Banking Operations and Development have also been included as an appendix. The compendium would prove useful both to bankers and the public as a basic reference document on the monetary and credit policy of Reserve Bank of India.**

The publication is priced at Rs. 200/-

Copies are available for sale at the following address :

Sales Section, Division of Reports, Reviews & Publications, Department of Economic Analysis and Policy, Reserve Bank of India, Amar Building, Ground Floor, Fort, Mumbai - 400 001.

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**Survey**

**Readers' Views on the Monthly Bulletin**

Dear Reader,

-Editor,  
RBI Bulletin,  
Department of Economic Analysis and Policy, DRRP,  
Reserve Bank of India,  
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| Current Statistics   | <input type="checkbox"/> |

- (3) Please indicate, with reference to the answer given for (2) above, your suggestions for improvements in regard to items other than the 'Current Statistics' portion of the Bulletin.

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- (4) What in your opinion, should be done to improve the get up or coverage of the "Current Statistics" portion ?

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- (5) Do you think it would be advisable to separate 'Current Statistics' portion from the rest of the Bulletin and have 'Monthly Statistics' separately brought out ?

Yes  No

- (6) If the answer to Q.(5) is Yes, do you think it would be sufficient to have a Quarterly Bulletin of articles, speeches, and policy measures ?

Yes  No

- (7) Are you a user of our web site (<http://www/rbi.org.in>) ? Yes  No

Thank you very much for your co-operation.

**Editor**

### **Availability of RBI Publications to Subscribers**

**The Reserve Bank of India has been constantly striving towards quick delivery of its publications to subscribers. However, it is possible that in rare cases (subscribers not informing change in address for correspondence) they may not receive such publications at all or that they may get them belatedly due to postal delay. With a view to ensuring prompt delivery of publications, subscribers are requested to extend their co-operation by taking the following precautions.**

- 1) The latest address of the subscribers should be intimated to us promptly. Any change of address during the period of subscription should be brought to our notice in advance or at the earliest.**
- 2) As it takes a period of almost a month for the Postal Authority to deliver the publication to end-users, it is expected that the publication will be received by the subscriber by the end of the following month to which the Publication pertains. In**

case, particular issue of the publication is not received by this time, the subscriber should immediately contact us at the following address so that necessary action could be initiated at the earliest.

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Tel : (022) 269-5136  
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**Editor**