



Contents

Speeches

Harnessing Technology to Bank the Unbanked by Duvvuri Subbarao	1339
Financial Regulation and Financial Inclusion - Working Together or at Cross-purposes by Usha Thorat	1347
Financial Deepening by putting Financial Inclusion Campaign into Mission Mode by K. C. Chakrabarty	1357
Perspectives on Lending Rates in India by Deepak Mohanty	1363

Articles

India's External Debt as at the end of March 2010	1373
Indian Investment Abroad in Joint Ventures and Wholly Owned Subsidiaries: 2009-10 (April-March)	1393
Developments in India's Balance of Payments during the Fourth Quarter (January-March) of 2009-10 and for the full year (April-March) 2009-10	1399
India's Foreign Trade: April 2010	1425

Other Items

Press Releases	1439
Regulatory and Other Measures	1445
Foreign Exchange Developments	1451

Current Statistics

Publications

RBI Websites