CONTENTS

Speeches

Strengthening the Banking Supervision through Risk-Based	
Approach: Laying the Stepping Stones K. C. Chakrabarty	1
ndian Financial Markets: Fuelling the Growth	1
of the Indian Economy	
Harun R. Khan	Ģ
Perspectives on Banking in India	
Deepak Mohanty	15
Evolving Regulations and Emerging Market Challenges –	
Гhe Indian Context G. Padmanabhan	21
ndian Rural Banking Sector: Big Challenges and the Road Ahead	
Deepali Pant Joshi	29
Articles	
Union Budget 2013-14: An Assessment	37
Developments in India's Balance of Payments during	
Third Quarter (October-December) of 2012-13	45
inflation Expectations Survey of Households: 2012-13	55
Finances of Non-Government Non-Financial	
Public Limited Companies: 2011-12	65
Composition and Ownership Pattern of Deposits with Scheduled Commercial Banks: March 2012	70
Scheduled Commercial Banks: March 2012	75
Current Statistics	83
Recent Publications	118