



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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गवर्नर
GOVERNOR

LETTER OF TRANSMITTAL

CO.DEPR.BRD.No.S808 /13.01.001/2025-26

December 29, 2025
8 Pausha 1947 (Saka)

The Secretary
Department of Financial Services
Ministry of Finance
Government of India
New Delhi – 110 001

Dear Secretary,

In pursuance of the provisions of Section 36(2) of the Banking Regulation Act, 1949, I have pleasure in transmitting herewith two copies of the Report on Trend and Progress of Banking in India for the year ended March 31, 2025.

Sincerely,

Sanjay Malhotra