



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2011-12/132

DBOD.No.BP.BC. 25 /21.04.012/2011-12

July 28, 2011

The Chairmen & Managing Directors/  
Chief Executive Officers of  
All Scheduled Commercial Banks  
(excluding Regional Rural Banks)

Dear Sir,

**Relaxation to Trade and Industry in the State of Jammu & Kashmir**

Please refer to our [circular DBOD.No.BP.BC.100/21.04.012/2009-10 dated April 29, 2010](#) extending the period of concessions/credit relaxations to borrowers / customers in Jammu & Kashmir up to 31 March 2011. It has been decided that the concessions/credit relaxations to borrowers/customers in the State of Jammu & Kashmir, as laid down in our [Circular No. DBOD.No.BP.BC.77/21.04.012/2003-2004 dated April 21, 2004](#), will continue to be operative for a further period of one year, i.e., up to March 31, 2012.

2. Suitable instructions may please be issued to your controlling / branch offices in this regard.

Yours faithfully,

(Deepak Singhal)  
Chief General Manager