RBI/2004-05/392 RPCD.LBS.BC. 87 /02.01.01/2004-05

March 7, 2005

The Chairman All Lead Banks

Dear Sir,

Lead Bank Scheme-Allocation of Lead Bank responsibility in respect of Anantnag, Budgam Pulwama and Srinagar districts in Jammu & Kashmir

Please refer to our circular RPCD.No.LBS.BC.97/02.01.01/2002-03 dated May 14, 2003 extending the period of temporary transfer of lead bank responsibility in respect of Anantnag, Budgam, Pulwama and Srinagar districts to the Jammu & Kashmir Bank Ltd. up to March 2005. The matter has been reviewed and it has been decided to continue the existing arrangement till 31st March 2007.

Yours faithfully,

(A.K.Bhandari) Deputy General Manager