

RBI/2004-05/450

DBOD.BP.BC. 87 /21.04.012/ 2004-05

2 May 2005

The Chairmen of all Scheduled
Commercial Banks (excluding RRBs)

Dear Sir,

Relaxation to trade and industry in the State of Jammu and Kashmir

Please refer to our circular DBOD.No.BP.BC.77/21.04.012/2003-2004 dated 21st April 2004 extending the period of concessions/credit relaxations to borrowers/customers in Jammu and Kashmir up to 31 March 2005. 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 21st April 2004 will continue to be operative for a further period of one year i.e. upto 31 March 2006.

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

3. Please acknowledge receipt.

Yours faithfully,

Sd/-
(Anand Sinha)
Chief General Manager-in-Charge