

**RBI/2005-06/ 325**

**DBOD.BP.BC. 69 /21.04.012/ 2005-06**

March 16, 2006

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.87/21.04.012/2004-2005 dated 2nd May 2005 extending the period of concessions/credit relaxations to borrowers/customers in Jammu and Kashmir up to 31 March 2006. 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 2007.

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

3. Please acknowledge receipt.

Yours faithfully,

sd/-  
(Prashant Saran)  
Chief General Manager-in-Charge

बैंकिंग परिचालन और विकास विभाग, केन्द्रीय कार्यालय, सेन्टर 1, कफ़ परेड, कोलाबा, मुंबई - 400005

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