

RBI/2006-2007/416  
DBOD. No. BP. BC.100 /21.04.012/2006-07

May 25, 2007

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.69/21.04.012/2005-2006 dated 16<sup>th</sup> March 2006 extending the period of concessions/credit relaxations to borrowers / customers in Jammu and Kashmir up to 31 March 2007. 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. up to 31 March 2008.

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

Yours faithfully,

(P.R. Ravi Mohan)  
General Manager