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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 <u>circular DBOD.No.BP.BC.100/21.04.012/2009-10 dated April 29,</u> <u>2010</u> 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 <u>Circular No. DBOD.No.BP.BC.77/21.04.012/2003-2004</u> <u>dated April 21, 2004</u>, 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

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