



भारतीय रिज़र्व बँक  
RESERVE BANK OF INDIA  
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RBI/2009-10/436

DBOD. No. BP. BC. 100 /21.04.012/2009-10

April 29, 2010

The Chairman / CMD / MD / CEO  
All Scheduled Commercial Banks (excluding RRBs)

Dear Sir,

**Relaxation to Trade and Industry in the State of Jammu & Kashmir**

Please refer to our circular [DBOD.No.BP.BC.135/21.04.012/2008-2009](#) dated May 26, 2009 extending the period of concessions/credit relaxations to borrowers / customers in Jammu & Kashmir up to 31 March 2010. 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 April 21, 2004, will continue to be operative for a further period of one year, i.e., up to March 31, 2011.

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

Yours faithfully,

(B. Mahapatra)  
Chief General Manager

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