



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2012-13/261

DBOD.No.BP.BC.50 /21.04.012/2012-13

October 23, 2012

The Chairmen & Managing Directors/
Chief Executive Officers of
All Scheduled Commercial Banks
(excluding Regional Rural Banks)

Dear Sir/ Madam,

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

Please refer to our [circular DBOD.No.BP.BC.25/21.04.012/2011-12 dated July 28, 2011](#) extending the period of concessions/ credit relaxations to borrowers / customers in Jammu & Kashmir up to 31 March 2012. 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 up to March 31, 2014.

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

Yours faithfully,

(Deepak Singhal)
Chief General Manager-in-Charge