



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

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RBI/2014-15/180

DBOD.No.BP.BC.32 /21.04.012/2014-15

August 14, 2014

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.50/21.04.012/2012-13 dated October 23, 2012](#) extending the period of concessions/ credit relaxations to borrowers / customers in Jammu & Kashmir up to 31 March 2014. 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, 2016.

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

Yours faithfully,

(Sudha Damodar)  
Chief General Manager