



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

RBI/2008-09/484

DBOD. No. BP. BC. 135 /21.04.012/2008-09

May 26, 2009

The Chairman / CMD / MD / CEO  
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.89/21.04.012/2007-2008](#) dated June 03, 2008 extending the period of concessions/credit relaxations to borrowers / customers in Jammu and Kashmir up to 31 March 2009. 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, 2010.

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

Yours faithfully,

**(P. Vijaya Bhaskar)**  
**Chief General Manager**