



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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October 13, 2025

Facilitation of External Trade and Payments – Amendment to Regulations

As announced in the [Statement on Developmental and Regulatory Policies on October 01, 2025](#), and as part of continuous efforts towards 'facilitating external trade and payments' the Reserve Bank has made the following amendments to the [Foreign Exchange Management \(Borrowing and Lending\) Regulations, 2018](#) and [Foreign Exchange Management \(Foreign currency accounts by a person resident in India\) Regulations, 2015](#).

- a. AD banks in India and their overseas branches have been permitted to lend in Indian Rupees to persons resident in Bhutan, Nepal, and Sri Lanka, including banks in these jurisdictions, to facilitate cross border trade transactions [\[Foreign Exchange Management \(Borrowing and Lending\) \(Amendment\) Regulations, 2025 dated October 06, 2025\]](#).
- b. In January 2025, Reserve Bank had permitted Indian exporters to open foreign currency accounts with a bank outside India for realisation of export proceeds. Unutilised balances in these accounts are required to be repatriated by the end of month next to the date of realisation. It has now been decided that the period for repatriation shall be extended upto three months, in case of foreign currency accounts maintained with a bank in the IFSC in India [\[Foreign Exchange Management \(Foreign Currency Accounts by a person resident in India\) \(Seventh Amendment\) Regulations, 2025 dated October 06, 2025\]](#).

The instructions contained in the [Master Direction – Export of Goods and Services](#) and [Master Direction - Deposits and Accounts](#) to effect these changes have also been amended accordingly.

Press Release: 2025-2026/1303

(Brij Raj)
Chief General Manager