



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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November 14, 2025

Trade Relief Measures

Reserve Bank has taken the following measures with a view to mitigate the impact of trade disruptions on exports arising on account of global headwinds.

A. FEMA Regulation on realization and repatriation of proceeds of export of goods/ software/ services and advance payment against exports

- i. Extension in the time period for realisation and repatriation of full export value of goods/software/services exported from India from nine months to fifteen months from the date of export from India;
- ii. Increase in the time period for shipment of goods from one year to three years from the date of receipt of advance payment or as per agreement, whichever is later.

B. Reserve Bank of India (Trade Relief Measures) Directions, 2025

(i) *Easing the burden on debt repayments on specific impacted sectors:*

- (a) Moratorium on/ deferment of payment of all of term loans and recovery of interest on working capital loans, as applicable, falling due between September 1, 2025, and December 31, 2025.
- (b) Permission to lenders to recalculate 'drawing power' in working capital facilities either by reducing the margins or basis reassessment, during the above period.

(ii) *Relaxation in the repayment of export credit*

- (a) Enhancement in maximum credit period from one year to 450 days for pre-shipment and post-shipment export credit disbursed till March 31, 2026.
- (b) Allowing lenders to liquidate packing credit facilities availed by exporters on or before August 31, 2025, where dispatch of goods could not take place, from any legitimate alternate sources, including domestic sale proceeds of such goods or substitution of contract with proceeds of another export order.

The guidelines will come into force with immediate effect.