

RBI issues Trade Relief measures for safeguarding exporters

The Reserve Bank of India (RBI) vide its Press Release dated November 14, 2025, has notified the RBI (Trade Relief Measures) Directions, 2025, to cushion exporters against global headwinds and disruptions in international trade. This set of measures aims to ease debt burdens, extend repayment timelines, and provide greater flexibility in export operations, thereby ensuring the continuity of viable businesses in India's export sector. These Directions will come into effect from the date of notification itself.

These Trade Relief Measures shall apply to Commercial Banks, Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks, Non-Banking Financial Companies (including Housing Finance Companies), All-India Financial Institutions, and Credit Information Companies ('CICs') (only for credit history safeguard requirement).

Under the Foreign Exchange Management (Export of Goods and Services) (Second Amendment) Regulations, 2025, the RBI has introduced relaxations, where the exporters now have 15 months (instead of 9 months) to realise and repatriate the full value of goods, software, or services exported from India. Further, exporters receiving advance payments can ship goods within 3 years (up from 1 year), or as per contractual agreement, whichever is later.

The exporters have been granted a moratorium on term loan instalments and interest on working capital loans due between September 01, 2025 and December 31, 2025. Lenders are allowed to reassess working capital limits or reduce margins during this period to ease liquidity pressure. Interest accrues on a simple basis (no compounding), with accrued interest converted into a funded interest term loan repayable by September 30, 2026.

The maximum repayment period for pre-shipment and post-shipment export credit has been extended to 450 days for credit disbursed up to March 31, 2026. Exporters who availed packing credit before August 31, 2025, but could not dispatch goods, may liquidate such facilities through other legitimate sources, including domestic sales or substitution with proceeds from another export order.

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