

Trade Relief Measures'2025.

In view of the prevailing global trade disruptions and external headwinds impacting international trade, the Reserve Bank of India (RBI) has issued Trade Relief Measures-2025, permitting banks to provide certain reliefs to eligible borrowers.

Following the RBI guidelines, City Union Bank offers **Trade Relief Measures** for eligible exporters affected by global trade disruptions, including a moratorium on loan repayments (Sept – Dec'2025), extended export credit tenures (up to 450 days), flexibility in working capital and allowing repayment of Packing credit through domestic sales or other orders, all aimed at providing temporary liquidity and support for smooth trade operations.

Key Relief Measures offered by City Union Bank (as per RBI guidelines):

(A) Moratorium/Deferment:

Moratorium on payment of all instalments [principal and/or interest] and deferment of interest on working capital (Cash credit/ Overdraft) falling due between September 1, 2025 and December 31, 2025.

(B) Extension of Tenor for Export credit:

Extension of the maximum credit period of up to 450 days for pre-shipment and post-shipment export credit disbursed till March 31, 2026.

(C) Working Capital Flexibility:

Bank can adjust drawing power by reducing margins or reassessing limits to improve liquidity.

(D) Packing Credit Liquidation:

Exporters with packing credit taken by August 31, 2025, can repay it using proceeds from domestic sales or other export orders.

(E) No Restructuring:

Granting these reliefs does not count as loan restructuring and credit bureau reporting remains unaffected.

Criteria for extending relief:

Eligibility:

For Exporters with eligible export credit facilities (standard accounts) as of August 31, 2025, impacted by global trade headwinds.

The relief will be extended to borrowers engaged in exports relating to any of the twenty specified sectors as mentioned in the RBI guidelines.

Application:

Eligible borrowers need to approach City Union Bank with details of their export business, impact assessment and cash flow forecasts.

For any other clarifications, please visit our nearest branch.