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THE COTTON TEXTILES EXPORT PROMOTION COUNCIL
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E-Serve No.: 202 of 2025 | Date: November 15, 2025

Sub: RBI announces Immediate Implementation of Trade Relief Measures to Exporters on Export Realisation, Shipment Period and Credit Relaxations

Dear Member,

We are pleased to inform you that the RBI has announced Trade Relief Measures vide Press Release dated 14.11.2025 (copy enclosed) to support exporters facing challenges arising from prevailing global headwinds. The key measures are summarised below for your information and necessary action.

A. FEMA Regulations on Realisation and Repatriation of Export Proceeds / Advance Payments (Gazette Notification dated 14.11.2025 enclosed)

1. Extension of Time for Realisation of Export Proceeds

The period for realisation and repatriation of full export value of goods, software, and services has been extended from the existing 9 months to 15 months from the date of export.

2. Extended Time for Shipment Against Advance Payments

The permissible period for shipment of goods against advance payments has been increased from 1 year to 3 years from the date of receipt of such advance or as per contract terms, whichever is later.

In addition, the RBI has announced the following:

B. Reserve Bank of India (Trade Relief Measures) Directions, 2025 (copy of RBI Notification dated 14.11.2025 enclosed)

*(i) Easing Debt Repayment Burden on Impacted Sectors*

a) Moratorium / Deferment of Loan Repayments

A moratorium or deferment has been permitted on repayment of all term loans and on recovery of interest on working capital loans falling due between September 1, 2025, and December 31, 2025.

b) Recalculation of Drawing Power

Lenders may reassess drawing power for working capital requirements, including by reducing margins or other reassessment, during the above period.

*(ii) Relaxation in Repayment of Export Credit*

a) Enhanced Export Credit Period: The maximum credit period for pre-shipment and post-shipment export credit has been enhanced from 1 year to 450 days for credit disbursed up to March 31, 2026.

b) Flexible Liquidation of Packing Credit: Lenders are permitted to liquidate packing credit facilities availed on or before August 31, 2025, where goods could not be dispatched, using legitimate alternate sources such as: domestic sale proceeds of the concerned goods, or proceeds from a substitute export order.

Please note that the credit and repayment relief package announced by RBI covers only Carpets, Made-Ups & Garments and is not applicable to Yarn/ Fabrics. For more details on the List of Eligible Sectors, you may refer to the Annexure in the above RBI Notification.

Effective Date: All the above guidelines have come into force with immediate effect.

Members are advised to review these measures carefully and engage with their respective banks to avail the applicable benefits.

Regards,

Dr. Siddhartha Rajagopal
Executive Director

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