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**Moratorium for eligible borrowers engaged in export business - as per RBI
direction on trade relief measures**

Borrowers whose business is impacted by trade disruptions caused by global headwinds are eligible for moratorium/deferment of EMI. The following moratorium/deferment provisions apply:

- Moratorium on payment of all instalments [principal and/or interest] falling due between September 1, 2025, and December 31, 2025
- During the moratorium/ deferment period, interest shall continue to accrue.
- The accumulated accrued interest during moratorium/ deferment period shall be repayable in one or more instalments after March 31, 2026, but not later than September 30, 2026.

To avail the benefit under trade relief measures, borrowers shall approach the branches and submit the request/application.
