

POLICY ON TRADE RELIEF MEASURES

Version 1.0
F.Y. 2025-26

BCCB Internal



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1. **PREAMBLE:**

To provide structured relief measures to borrowers impacted by trade disruptions caused by global headwinds, ensuring business continuity and financial stability with reference to the RBI Master Direction bearing Ref No. RBI/2025-26/96 DOR.CRE.REC.60/21.04.048/2025-26 dated 14th November 2025.

2. **COMMENCEMENT:**

The said policy shall come into force immediately.

3. **DEFINITION:**

- a. **Effective Period:** The Effective Period refers to the period from September 1, 2025 to December 31, 2025 during which instalments of term loans and interest on working-capital facilities falling due are eligible for moratorium or deferment
- b. **Moratorium Period:** The Moratorium Period is the time during which a borrower is allowed to temporarily stop paying instalments (principal and/or interest). i.e. for existing term loans moratorium period is between September 1, 2025 and December 31, 2025 and For Funded Interest Term Loan (FITL) moratorium period is between January 1, 2026 and March 31, 2026.
- c. **Deferment Period:** The Deferment Period is the time during which Bank is allowed to postpone recovery of interest applied on working-capital facilities such as Cash Credit (CC) or Overdraft (OD) for interest amounts falling due between September 1, 2025 and December 31, 2025.

4. **ELIGIBILITY CRITERIA:**

The borrower shall be eligible for relief upon fulfilment of all the below mentioned conditions:-

- a. The borrower is engaged in exports relating to any of the sectors specified in Annexure A.
- b. The borrower had an outstanding export credit facility as on 31.08.2025.
- c. The account of the borrower as on 31.08.2025 should be "Standard".

5. **RELIEF MEASURES:**

FACILITY TYPE	
TERM LOAN	1. Bank may grant a moratorium on payment of all instalments [principal and/or interest] falling due between September 1, 2025 and December 31, 2025 on case to case basis. 2. During the moratorium period, interest shall continue to accrue. However, interest application shall be on simple interest basis, without compounding effect, i.e., there shall be no interest on interest. 3. The accumulated accrued interest during moratorium period may be converted into a funded interest term loan (FITL) which shall be repayable in one or more instalments after March 31, 2026, but not later than September 30, 2026.
WORKING CAPITAL FACILITIES	1. Bank may defer the recovery of interest applied in respect of all such facilities during the effective period. 2. During the deferment period, interest shall continue to accrue. However, interest application shall be on simple interest basis, without compounding effect, i.e., there shall be no interest on interest. 3. The accumulated accrued interest during deferment period may be converted into a funded interest term loan (FITL) which shall be repayable in one or more instalments after March 31, 2026, but not later than September 30, 2026. 4. Bank can recalculate 'drawing power' by reducing the margins and/ or reassess the working capital limits, during the effective period after obtaining approval from the sanctioning authority. Any such review, after the expiry of the effective period shall be based on regular assessments.

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BASSIN CATHOLIC
CO-OPERATIVE BANK LTD.
(SCHEDULED BANK)

PACKING CREDIT LIMITS

1. Bank may permit an enhanced credit period of up to 450 days for pre-shipment and post-shipment export credit disbursed till March 31, 2026.
2. In respect of packing credit facilities (Pre & Post Shipment) already availed by the borrower (exporters) on or before 31.08.2025 wherein dispatch of the goods could not take place, then Bank can liquidate the facilities from any legitimate alternate sources including liquidation from domestic sales or substitution of contracts with proceeds from another export orders.

6. ASSET CLASSIFICATION AND PROVISIONING: -

A. ASSET CLASSIFICATION

- a. The moratorium period/ deferment shall be excluded while calculating the number of days past-due (DPD) for the purpose of asset classification.
- b. Grant of moratorium/ deferment of instalments and recalculation of the 'drawing power' shall not be treated as an event of restructuring. Consequently, the account shall not result in downgrade in asset classification.
- c. After the expiry of the moratorium/deferment period, the asset classification shall be as per the extant IRACP norms
- d. Bank shall report to the Credit Information Companies (CICs) as per the RBI instructions, duly taking into consideration the above provisions.

B. PROVISIONING:

- a. Eligible borrower account which were in default with asset classification as "STANDARD" as on 31.08.2025, Bank has to make a General Provision of not less than 5% on total outstanding in such accounts by 31.12.2025.
- b. Bank may adjust General Provisions against the actual specific provisioning requirements for slippages from these borrower accounts.
- c. Any residual general provisions at the end of the financial year 2025-26 shall either be written back or adjusted against the provisions required for all other borrower accounts by 30.06.2026.
- d. The General provisions shall not be reckoned for arriving at net NPAs till they are adjusted against the actual provisioning requirements as per para b. Also, till such adjustments, these provisions shall not be netted from gross advances but should be shown separately in the balance sheet as appropriated.

7. DISCLOSURE:-

- a. Bank shall develop MIS on the relief provided to the borrowers which shall include borrower wise and credit wise information regarding the nature and amount of relief granted.
- b. Bank shall submit fortnightly report (as of 15th and at the end of the month), in a format hosted by the RBI at its Daksh Platform.



Annexure A : List of Eligible Sectors

2-Digit HS Code	Description
03	Fish and crustaceans, molluscs and other aquatic invertebrates.
29	Organic chemicals
38	Miscellaneous chemical products.
39	Plastic and articles thereof.
40	Rubber and articles thereof.
42	Articles of leather, saddlery and harness; travel goods, handbags and similar containers, articles of animal gut (other than silk-worm) gut.
57	Carpets and other textile floor coverings.
61	Articles of apparel and clothing accessories, knitted or crocheted.
62	Articles of apparel and clothing accessories, not knitted or crocheted.
63	Other made-up textile articles; sets; worn clothing and worn textile articles; rags
64	Footwear, gaiters and the like; parts of such articles.
68	Articles of stone, plaster, cement, asbestos, mica or similar materials.
71	Natural or cultured pearls, precious or semiprecious stones, precious metals, clad with precious metal and articles thereof; imitation jewellery; coin.
73	Articles of iron or steel
78	Aluminium and articles thereof.
84	Nuclear reactors, boilers, machinery and mechanical appliances; parts thereof.
85	Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television image and sound recorders and reproducers, and parts.
87	Vehicles other than railway or tramway rolling stock, and parts and accessories thereof.
90	Optical, photographic cinematographic measuring, checking precision, medical or surgical inst. And apparatus parts and accessories thereof;
94	Furniture, bedding, mattresses, mattress supports, cushions and similar stuffed furnishings; lamps and lighting fittings not elsewhere specified or included

