

## Banking Services

S.NO	Particulars
1	<b>EMI Moratorium:-</b>
a	* Lenders have been permitted to grant a moratorium of 3 months on payment of all instalments falling due between March 1, 2020 and May 31, 2020.
	* However, interest will continue to accrue during the aforesaid moratorium period.
	* Those accounts that have availed the moratorium facility, the period of moratorium will be excluded from the 90-day NPA
	<b>Other Relaxations &amp; Advisories:</b>
2	Debit cardholders can withdraw cash for free from any other banks' ATM for 3 months
3	Waiver of minimum balance fee
4	* Banks were advised to make concerted efforts to offer certain basic banking services to senior citizens of more than 70 years of age and differently abled persons at the doorstep of such customers. ( Vide RBI/2019-20/203 DOR.CO.Leg.BC.No.59/09.07.005/2019-20 )
5	The trade finance consumers will be charged with a lower bank charge for all the digital trade transactions.