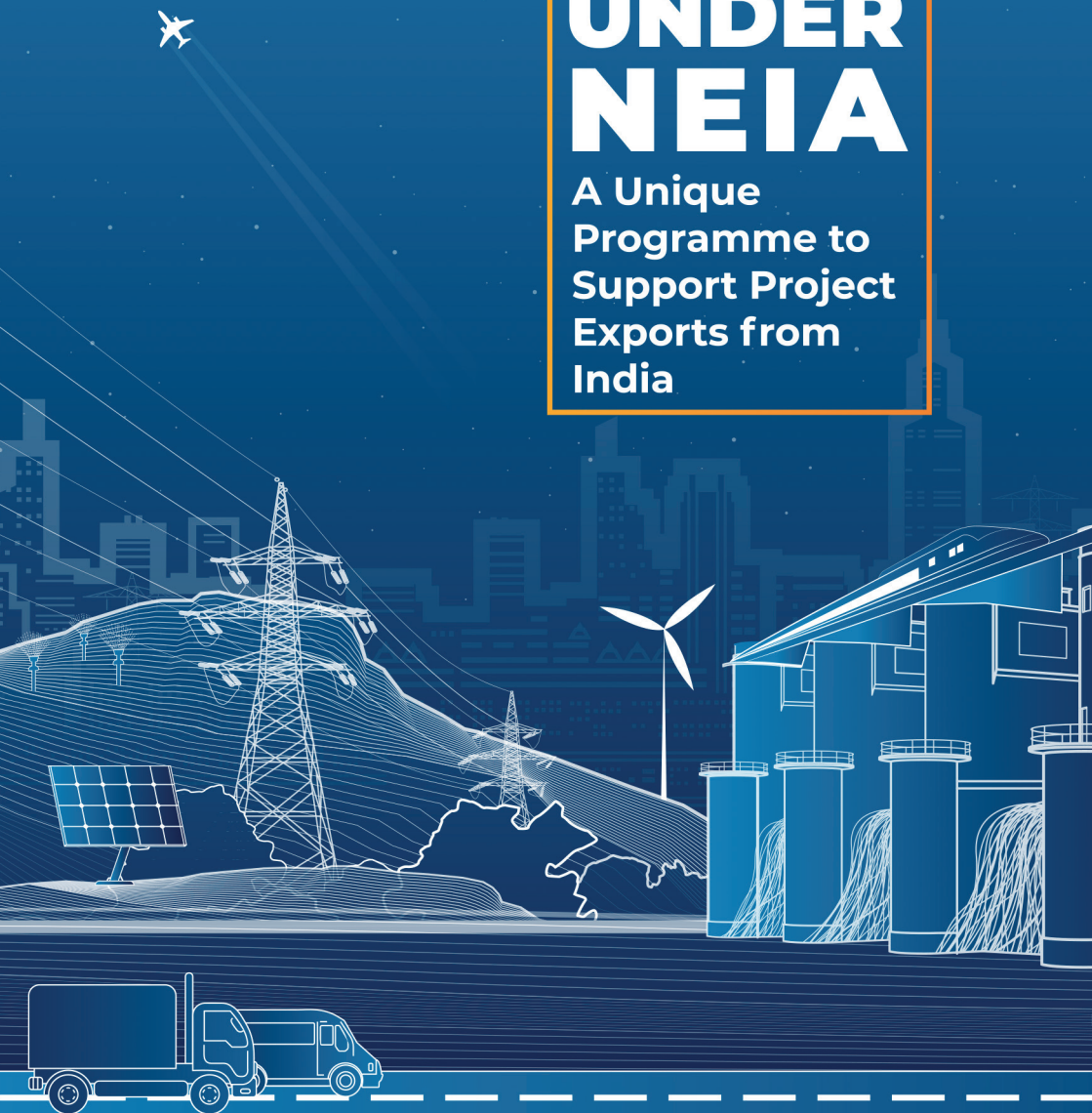


BUYER'S CREDIT UNDER NEIA

A Unique
Programme to
Support Project
Exports from
India



Objective

The Export-Import Bank of India was established “for providing financial assistance to exporters and importers, and for functioning as the principal institution for co-ordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade ...”

The Export-Import Bank of India Act, 1981





**Buyer's Credit
under the National Export Insurance
Account Programme**

Introduction

Almost four decades ago, in 1982, the Government of India (GOI) launched a new institution in the form of Export-Import Bank of India (India Exim Bank), with a mandate to enhance exports and integrate India's international trade and investment with its economic growth.

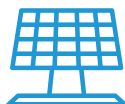
While the mandate was demanding, what really set the Bank apart was the strategy adopted to fulfil it, which essentially involved introduction of innovative products and services and proactive adaptation to new challenges.

Commencing operations as a purveyor of export credit, India Exim Bank today plays an important role in partnering Indian industries in their globalisation efforts through a comprehensive range of financing and advisory support programmes encompassing all stages of the export business cycle.

India Exim Bank has played a pioneering role in promoting project exports from India and has been actively encouraging Indian firms to participate in overseas project opportunities. With India Exim Bank's support, many Indian companies have been executing projects in overseas markets.

The achievements of the past four decades provide a strong foundation to India Exim Bank from where it will continue to catalyse India's international trade and investment. The Bank is committed to go beyond traditional financing and facilitate exports of a variety of products and services, which have the potential to go overseas, by creating a niche for them in the international market.

This brochure is about one of the principal lending programmes of India Exim Bank viz. Buyer's Credit under the National Export Insurance Account (BC-NEIA) Programme, and is for dissemination of information to various Indian Project Exporters (IPEs), as also prospective overseas borrowers viz. foreign governments or their nominated government-owned entities (parastatal agencies).



Background

India Exim Bank is the coordinator and facilitator for the promotion of project exports. The Bank plays a pivotal role in supporting Indian companies in execution of projects, by offering both funded and non-funded facilities for overseas turnkey projects, civil construction contracts, supplies as well as technical and consultancy service contracts. Project exports from India have been increasing steadily over the years, indicating the growing stature of Indian expertise overseas in a wide range of activities, and upward movement in the value chain of its export performance.

Project exports are broadly divided into four categories:

- **Civil construction:** Construction projects involve civil works, steel structural work and erection of utility equipment; and include projects for building dams, bridges, airports, railway lines, roads, apartments, office complexes, hospitals and hotels.
- **Turnkey:** Turnkey projects involve supply of equipment along with related services and cover activities from the conception stage to the commissioning of a project. Typical examples of turnkey projects are: supply, erection and commissioning of boilers, power plants, transmission lines, sub-stations, plants for manufacture of cement, sugar, textiles, chemicals, and desalination plants.
- **Consultancy Services:** Services contracts, involving provision of know-how, skills, personnel and training and operations and maintenance are categorised as consultancy projects. Typical examples of services contracts are: project implementation services; management contracts for industrial plants, hospitals, hotels, oil exploration; charter hire of rigs and locomotives; supervision of erection of plants; and IT solutions and systems.
- **Supplies:** Supply contracts involve primarily the export of capital goods and industrial manufactures. Illustrative cases of supply contracts are: supply of stainless steel slabs and ferro-chrome manufacturing equipment, diesel generators, pumps, compressors and vehicles.



Buyer's Credit under NEIA Programme

In order to provide further impetus to project exports from India, especially in the infrastructure sector, India Exim Bank, in April 2011, in conjunction with ECGC Ltd. (ECGC), introduced a programme, viz. Buyer's Credit under GOI's National Export Insurance Account (BC-NEIA) under which the Bank finances and facilitates project exports from India.

The BC-NEIA programme is a unique financing mechanism that provides a safe mode of non-recourse financing option to IPEs and serves as an effective market entry tool to traditional as well as new markets in developing countries, which need deferred credit on medium or long term basis.

NEIA is a Trust, set up by the Ministry of Commerce and Industry (MOCI), GOI, for providing medium to long term export credit insurance cover for promoting project exports from India, and administered by ECGC.

India Exim Bank also extends medium term Buyer's Credit to overseas borrowers without NEIA cover to finance the export of capital goods, plant and machinery, industrial manufactures, consumer durables and any other items eligible for being exported under the 'Foreign Trade Policy' of the GOI.

Supporting Project Exports

The IPE, under the BC-NEIA Programme, is backed by a tailored financing package that meets the funding needs of the project, without impacting their balance sheet. Consequently, while the IPE remains responsible for timely and satisfactory execution of the project, it is free from commercial and political risks arising out of the financing.

The BC-NEIA facility is extended by India Exim Bank to the overseas sovereign governments and their nominated government-owned entities (parastatal agencies) backed by a sovereign guarantee of the respective overseas government. The NEIA, through ECGC, provides cover for the BC-NEIA facility. Presently, 92 countries have been identified by ECGC under the positive list of countries under the BC-NEIA Programme (current list at **Annexure-I**). The list could be suitably expanded/modified on receipt of credit requests for projects from other countries/IPEs, subject to the approval from the competent authorities.

Eligibility and Mechanism

The eligibility of the project for coverage under the BC-NEIA Programme, inter alia, centres around (i) country risk perception, (ii) track record and sound financials of the IPE and overseas borrower, and (iii) conformity with the Reserve Bank of India's Memorandum of Instructions on Project and Service Exports. It is envisaged that IPEs of repute with good track record will be supported under the programme.

The credit facility under the programme would only cover up to 85% of the contract value, with the balance being borne by the borrower on proportionate basis. The interest rate is linked to India Exim Bank's cost of funds plus a spread. The Credit period would usually be 8 to 15 years, with supply contract upto 8 years. Longer credit period will be considered on merits of the proposal, on case-to-case basis subject to NEIA Cover being available for such tenor. The security includes a sovereign guarantee of the borrowing country, where the borrower is other than the Ministry of Finance of the borrowing country, and any other security as may be stipulated on a case-to-case basis.

The project is placed for the approval of the Committee of Directions (COD) under the Department of Commerce, MOCI, GOI for export credit insurance cover under NEIA Programme. India Exim Bank extends the BC-NEIA facility directly to the overseas borrower without recourse to the IPE.

Interested Indian companies may contact the Bank's BC-NEIA Group (bcneia@eximbankindia.in) for obtaining a letter for Expression of Interest/ in-principle commitment. Such a letter(s) is only an indication of interest to assist in bid submission and should not be considered as an assurance of credit facilities. It is without any legal binding to India Exim Bank. A firm sanction letter may be issued after award of the contract and after satisfactory completion of due diligence by the Bank. The broad terms and conditions and indicative steps to be followed under the Programme are overleaf.



Broad Terms and Conditions

Programme	Buyer's Credit under Government of India (GOI)'s National Export Insurance Account (BC-NEIA) Programme
Eligible Borrowers	Sovereign governments and their nominated government-owned entities (parastatal agencies) for financing their imports of eligible goods and services from India on deferred payment terms.
Eligible Goods	Project Exports from India as per RBI's Memorandum of Instructions on Project and Service Exports
Eligible Indian companies	Indian Project Exporters (IPEs) with satisfactory track record, sound financials and of good repute.
Quantum of Credit	The credit facility under the programme would only cover up to 85% of the contract value, with the balance being borne by the borrower on a proportionate basis.
Tenor / Repayment Period	Credit period would usually be 8 to 15 years, with a supply contract up to 8 years. Longer credit period will be considered on merits of the proposal, on case-to-case basis subject to NEIA Cover being available for such tenor.
Rate of Interest	<p>The interest rate payable by eligible overseas borrowers under the programme will have a tenor-linked pricing.</p> <p>The current rates are as follows:</p> <ul style="list-style-type: none"> • ON SOFR + 1.95% p.a. for tenor ≤8 years; • ON SOFR + 2.20% p.a. for tenor of >8 - 12 years; and • ON SOFR + 2.50% for tenor of >12-15 years; <p>These rates will be subject to review by India Exim Bank on an annual basis or as may be required by the Bank.</p>



Differential Interest and Charges / Fees	A suitable differential interest, being determined by India Exim Bank, is currently being borne by the overseas borrower/IPEs (as may be decided on a case-to-case basis). Additionally, the current schedule of charges to be borne by the IPE is at Annexure-II .
NEIA Insurance Premium	Insurance premium for the NEIA's Comprehensive Risks Cover Policy shall be borne by borrower/IPE, as may be mutually agreed. The premium rate is subject to EGCG country classification and the tenor of the loan.
Security	<ul style="list-style-type: none"> • Sovereign guarantee of the borrowing country in the event the borrower is other than the Ministry of Finance of the borrowing country. • Any other security as may be stipulated on a case-to-case basis.
Nature of Projects to be covered under the Programme	<p>Projects covering sectors, where Indian companies have established expertise, would be covered for support under the programme. Such sectors may, among others, include:</p> <ul style="list-style-type: none"> • Power (generation, transmission, distribution), covering thermal, hydro, solar and wind)



	<ul style="list-style-type: none"> • Transportation [(i) railways (including rail lines, bridges, signalling, rolling stock) (ii) roads (including flyovers and bridges, toll plazas) (iii) vehicles and related equipment (including heavy commercial vehicles, passenger vehicles)] • Capital and engineering goods • Housing, hospitals and related civil infrastructure • Water (treatment, distribution, sanitation, irrigation)
Eligible Countries	ECGC's positive list of countries under BC-NEIA Programme. The list could be suitably expanded or modified on receipt of credit requests for projects from other countries/IPEs.
Lender's Independent Engineer	A Lender's Independent Engineer (LIE) may be appointed for projects financed under BC-NEIA programme. The LIE would provide the Bank with relevant inputs/ information pertaining to the projects, inter alia, covering progress of the project, risks associated with the project, use of funds, etc. The cost of the LIE will be borne by the exporter, India Exim Bank or the Borrower, as may be applicable and mutually agreed.
Indian Content	Goods and services for a minimum 75% of the value of the credit facility amount must be sourced from India. A further relaxation up to 10% may be considered for exceptional reasons, especially in cases of Engineering, Procurement and Construction (EPC) projects having civil construction.



Indicative Steps to be followed

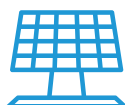
- i) The IPE approaches India Exim Bank to seek support under the BC-NEIA programme and terms thereof.
- ii) India Exim Bank conducts preliminary due diligence and conveys in-principle approval along with indicative terms. IPEs with satisfactory track record, sound financials and of good repute are considered for support under the BC-NEIA programme.
- iii) Once the contract is secured and signed between the IPE and the overseas buyer, India Exim Bank conducts a detailed review and obtains necessary internal approvals.
- iv) India Exim Bank approaches the COD under MOCI, GOI. The COD, based on merits of the proposal, considers approval of the proposal for coverage under BC-NEIA programme.
- v) ECGC, upon approval of the COD for export credit insurance cover under BC-NEIA programme, conveys approval along with the premium rate.
- vi) The terms of the Buyer's Credit Agreement are negotiated and finalised.
- vii) India Exim Bank accords approval of Buyer's Credit to the overseas borrower.
- viii) India Exim Bank may consider appointing a Lender's Independent Engineer for projects, as per the policy of the Bank.
- ix) India Exim Bank and the overseas borrower sign the Buyer's Credit Agreement, and the overseas government issues the sovereign guarantee in the event the borrower is other than Ministry of Finance of the borrowing country.
- x) India Exim Bank and the NEIA Trust (administered by ECGC) sign the Comprehensive Risks Cover Policy for the Buyer's Credit.
- xi) India Exim Bank makes disbursement of eligible amount under the contract to the IPE under the BC-NEIA facility upon receipt of acceptable shipping documents, as stipulated under a Letter of Credit and / or payment authorisation from the overseas borrower.
- xii) On due dates and till maturity of the loan (until full repayment), the overseas borrower pays interest and principal dues and related charges under the loan, as per the terms and conditions of the loan sanctioned.



Select Success Stories



Country	: Ghana
Sector	: Transportation (Railways)
Sanction Amount	: USD 447.17 mn
Purpose	: Design and construction of 97.63 km railway line between Tema and Mpakadan and design and construction of railway heads.
Impact	: The proposed rail line is part of a multimodal transport network which is expected to provide impetus to the economy of Ghana by connecting Tema Port to the northern regions and thereby bringing economies of scale.





Country	: Maldives
Sector:	: Transportation (Road)
Sanction Amount:	: USD 34.33 mn
Purpose:	: Development of road network for Hulhumalé Phase II project
Impact	: The project is a part of overall development of Hulhumalé Phase II Project. The project will help to alleviate the population congestion of the capital city of Male by way of expected settlement of migrating population of more than 100,000 from the small islands. It will also help the Government of Maldives to centralize the population from remote island communities, providing them with better public services and exposing them to better socio-economic activities. During construction phase, this project has provided direct and indirect employment and economic opportunities to the local people.





Country	: Senegal
Sector	: Power Transmission & Distribution
Sanction Amount	: USD 200 mn
Purpose	: Supply, assembly and commissioning of the construction of the 225 KV high voltage transmission line from Tambacounda-Kolda-Ziguinchor links, extensions, and rehabilitation of distribution networks in the regions.
Impact	: The project will enable securing energy supply the southern regions of Senegal, comprising of Tambacounda, Ziguinchor and Tanaff, reducing operating expenses and the cost per kWh. Electricity transmission to these areas would also help in increasing tourist activities and agriculture productivity, due to utilization of modern electric equipment. It would also initiate the interconnection of 225 kV power transmission line with the (Gambia River Basin Development Organization) energy projects.





Country	: Zambia
Sector	: Transportation (Road)
Sanction Amount	: USD 245.75 mn
Purpose	: Design and construction of Lusaka city decongestion project on EPC basis.
Impact	The project will reduce the traffic congestion experienced during peak hours in Lusaka. In addition to traffic decongestion, the project also intends to upgrade Lusaka's road network which will support sustainable economic growth.





Country	: Tanzania
Sector	: Transportation (Vehicles)
Sanction Amount	: USD 29.61 mn
Purpose	: Supply of 777 vehicles, spares and related services
Impact	: The vehicles have been deployed in all the major cities throughout Tanzania for array of activities such as police patrolling, assisting mobility of police personnel, providing water to interior parts of Tanzania and collecting waste / sewage from areas where there are no adequate sewage systems available.



Country	: Zambia
Sector	: Power Transmission & Distribution
Sanction Amount	: USD 20.35 mn
Purpose	: Construction of transmission line and distribution network and allied substations.
Impact	: The project has helped in providing electricity access to the Luangua and Rufunsa districts in Zambia to promote agriculture and industrial activities resulting in social and economic development of the region. The project has benefited hospitals, schools / educational institutes, government offices and over 300,000 residents of the region.





Country	: Mozambique
Sector	: Petroleum / Oil and Gas
Sanction Amount	: USD 31 mn
Purpose	: Construction of LPG facility with marine terminal pipeline from the jetty and construction of 3 x 1000 MT mounded LPG storage tank, at Beira port, Mozambique.
Impact	: The facility will enable Petromoc to receive, store, handle, distribute, and retail LPG both within Mozambique and to its neighbouring countries, including Zimbabwe, Zambia, Malawi, and Botswana. Beira Port is a vital sea link in the region and is the principal seaport for central Mozambique and Zimbabwe. The new terminal will be a crucial element in the energy security of the region. It will not only significantly reduce the logistics and transportation costs of LPG to all consumers in the region but also mitigate some of the supplier hegemony, giving buyers options to consider global sources for import, thereby reducing their costs of acquisition as well.



Country:	: Sri Lanka
Sector:	: Water
Sanction Amount:	: USD 60.69 mn
Purpose:	: Supply, erection and commissioning of 30 mn litres per day water treatment plant and distribution to nine reservoirs across Dambula region in central Sri Lanka.

Impact	<p>The Greater Dambulla Water Treatment Plant is designed to produce 32,000 m³/day of clean drinking water in accordance with the standards of World Health Organization. This project is providing clean drinking water to 200 Grama Niladhari divisions in Dambulla, Kekirawa, Naula, Palugaswewa, Galewela, Sigiriya, Habarana and Palagala. The clean water will help in improving the health and hygiene of more than 174,000 people. During its construction phase, the project provided direct and indirect local employment to more than 2,000 people.</p>
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Country	: Côte d'Ivoire
Sector	: Transportation (Vehicles)
Sanction Amount	: USD 87.46 mn
Purpose	: Purchase of 500 buses, 62 feet maintenance support vehicles, spare parts and related services.
Impact	The buses are providing access to a mass transport mode to the people of Côte d'Ivoire at low cost. The high-quality buses also underline the excellence of Indian automobile companies in overseas markets.



ECGC's Positive List of Countries (as of 26.04.2022)

Sr. No.	Country	ECGC Rating	Sr. No.	Country	ECGC Rating
1	Afghanistan	D	18	Chile	A2
2	Algeria	B1	19	Colombia	B1
3	Angola	B2	20	Republic of Congo (Brazzaville)	C1
4	Argentina	B1	21	Costa Rica	A2
5	Bahamas	B1	22	Cote d'Ivoire	B1
6	Bangladesh	A2	23	Cuba	C1
7	Barbados	B2	24	Djibouti	A2
8	Belarus	C1	25	Democratic Republic of Congo (DRC)	C1
9	Belize	B1	26	Dominican Republic	A2
10	Benin	B1	27	Ecuador	B1
11	Bhutan	A2	28	Egypt	B1
12	Bolivia	A2	29	El Salvador	B1
13	Botswana	A2	30	Ethiopia	C2
14	Brazil	B1	31	Equatorial Guinea	C1
15	Burkina Faso	B2	32	Gabon	B1
16	Cambodia	B1	33	Georgia	B2
17	Cameroon	B2	34	Ghana	B1



Sr. No.	Country	ECGC Rating
35	Republic of Guinea	C2
36	Guatemala	B1
37	Guyana	B1
38	Haiti	B2
39	Honduras	B1
40	Indonesia	A2
41	Iran*	C1
42	Iraq	C2
43	Jordan	B2
44	Kazakhstan	B1
45	Kenya	B1
46	Kuwait	A2
47	Lao PDR	B1
48	Latvia	A2
49	Lesotho	B2
50	Liberia	B2
51	Libya	C2
52	Macedonia	B2
53	Madagascar	B1

Sr. No.	Country	ECGC Rating
54	Malawi	B2
55	Maldives	A2
56	Mali	C2
57	Mauritius	A2
58	Mauritania	B2
59	Mexico	A2
60	Moldova	C1
61	Mongolia	C1
62	Morocco	B1
63	Mozambique	C1
64	Myanmar	C1
65	Namibia	B1
66	Nepal	A2
67	Nicaragua	B2
68	Nigeria	B2
69	Panama	A2
70	Papua New Guinea	B2
71	Paraguay	A2
72	Peru	A2



Sr. No.	Country	ECGC Rating
73	Philippines	A2
74	Romania	A2
75	Russia	B2
76	Rwanda	B1
77	Senegal	A2
78	Sierra Leone	B2
79	Sri Lanka	C1
80	Suriname	B1
81	Syria	D
82	Tanzania	B1
83	Togo	B1

Sr. No.	Country	ECGC Rating
84	Trinidad & Tobago	A2
85	Tunisia	C1
86	Uganda	B1
87	Ukraine	C2
88	Uruguay	A2
89	Uzbekistan	B2
90	Vietnam	A2
91	Zambia	C1
92	Zimbabwe	D

*Credit will be denominated in Indian Rupees. Interest rates to be advised on a case-to-case basis.

Note:

The above list could be suitably expanded or modified on receipt of credit requests for projects from other countries or IPEs, subject to the approval of the competent authorities. Updates, if any, will be available at www.eximbankindia.in



Schedule of Charges to be borne by the IPE

- Indicative Term Sheet (ITS) / Expression of Interest (Eoi) Issuance / Extension

ISSUANCE		
Project Size	Validity of the ITS / Eoi	Issuance Fee in ₹
≤ USD 100 mn equivalent	For a maximum period of 6 months	5,00,000/-
>USD 100-150 mn		6,00,000/-
>USD 150 mn		8,00,000/-
Extension#		50,000/-

The IPE should request for revalidation before the expiry of the ITS/Eoi, or else the ITS/Eoi shall deem to be cancelled. The ITS/Eoi will be further reissued at the request of the IPE, after the payment of the requisite fees applicable for fresh Issuance.

Note: Fees are non-refundable

- Addendum to the commercial contract and the approval thereon- **₹ 2,00,000/- per Addendum.**
- Document handling charges from the IPE - **0.20% of the value of each disbursement.**
- Courier charges applicable to the IPE for forwarding export documents- **minimum of ₹ 5,000/- equivalent, to be charged with each disbursement.**
- Documentation/ legal fee (one time) - ₹ **5,00,000/-, or as per actuals.**
- Any other charges which may be applicable from time to time. (Plus applicable taxes for the above charges)



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