

EXPORT-IMPORT BANK OF INDIA

CITIZENS' CHARTER

The Citizens Charter of the Export-Import Bank of India (Exim Bank) is a public document. Bilingual printed copies (in Hindi and English) of the Citizens Charter are freely available at all offices of the Exim Bank, in India as well as overseas. Persons desiring a copy of the Citizens Charter may contact any of the Bank's offices, details of which are available on the Bank's website (www.eximbankindia.in/get-in-touch). The Exim Bank Citizens Charter may also be freely downloaded from the Bank's website (www.eximbankindia.in).

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SECTION 01

PREAMBLE AND INTRODUCTION

1. The Export-Import Bank of India (Exim Bank) was set up on September 11, 1981 by an Act of the Parliament of India (The Export-Import Bank of India Act, 28 of 1981), and commenced business on March 01, 1982.

2. The Bank is wholly owned by the Government of India which is the sole shareholder. The parent Ministry of the Bank is the Ministry of Finance, specifically the Department of Financial Services. The Mission, Objectives, Role and Functioning of the Exim Bank are prescribed by the Export-Import Bank of India Act, which also specifies the composition of the Board of Directors and the general superintendence and management of the Bank. A printed copy of the Export-Import Bank of India Act (in Hindi and English) of the Citizens Charter is freely available at all offices of the Exim Bank, in India as well as overseas. Persons desiring a copy of the Export-Import Bank of India Act may contact any of the Bank's offices, details of which are available on the Bank's website (www.eximbankindia.in/get-in-touch). The Export-Import Bank of India Act may also be freely downloaded from the Bank's website (www.eximbankindia.in).

3. The Export-Import Bank of India Act defines the Bank's Mission as *providing financial assistance to exporters and importers, and for functioning as the principal financial institution for coordinating the working of institutions engaged in financing export and import of goods and services with a view to promoting the country's international trade....*Further, the Act also specifies that the Bank ...*shall act on business principles with due regard to public interest.*

4. The various stakeholders of the Bank would thus include :
 - The Government of India and the Reserve Bank of India;
 - Indian exporters and importers (of goods, services, capital);
 - Overseas importers of Indian goods, services, capital;

- Foreign governments and institutions, in a limited role as borrowers;
 - Commercial banks and financial institutions in India and overseas;
 - Industry bodies like chambers of commerce, export promotion councils;
 - Lenders to the Bank (by way of bonds, commercial paper, term deposits);
 - Customers of the Bank (for various financial and advisory products);
 - Suppliers of goods and services to the Bank;
 - Employees of the Bank;
 - Citizens of India;
 - Global community.
5. The Bank is strongly committed to excellence in every aspect of its functioning and existence. We recognise that we are created and sustained by the citizens of India and we have a duty and responsibility towards them as stewards of their trust and the public funds of India. In all our actions, we shall be guided by the knowledge and acceptance of this responsibility.
6. The Bank commits that all its dealings with its stakeholders shall be based on a foundation of Integrity, Transparency and Respect. As a Corporate Citizen of India, the Bank shall unfailingly abide by the letter and spirit of laws and regulations. The following Sections spell out in detail the Bank's obligations to its various stakeholders.
7. The Bank is a Public Authority as defined in the Right to Information Act 2005. Accordingly, the Bank has made proactive disclosures on its website in compliance with Section 4(1)(b) of the Right to Information Act (www.eximbankindia.in/rti-act). Full contact details of the Bank's Central Public Information Officer, Central Assistant Public Information Officers and the Appellate Authority are provided on the Bank's website

(www.eximbankindia.in/rti-act). Instructions for seeking information under the Right to Information Act are provided on the Bank's website (www.eximbankindia.in/rti-act).

8. Grievance Redressal mechanism has been provided for and details of the Grievance Redressal Officer for Borrowers and the Appellate Authority for Redressal of Grievances of Borrowers are provided on the Bank's website (www.eximbankindia.in/grievance-redressal).
9. A copy of the Bank's Fair Practices Code For Lenders' Liability is provided on the Bank's website (www.eximbankindia.in/fair-practice-code).
10. Copies of the Bank's Annual Report, including audited financial statements, are provided on the Bank's website (www.eximbankindia.in/annual-reports).
11. The Charter is intended as a broad statement of intent and shall govern all aspects of the Bank's functioning. It should be noted however that the Charter is not, and does not purport to be a legal document creating any rights or liabilities. Various aspects of the Bank's functioning will be more precisely governed by the transaction specific documentation like loan agreements, security documents, Board-approved loan policy documents etc.
12. This Charter has been approved by the Bank's Committee of Executives on March 7, 2012 and placed before the Board of Directors at its meeting held on March 24, 2012 and has come into effect from that date. The Charter is a dynamic document and may be amended from time to time by the authority of the Bank's Committee of Executives. The Bank will ensure to make available on its website the latest version of the Charter.
13. The Bank has a Chief Vigilance Officer. The Bank has also appointed a senior officer (presently of the rank of General Manager) as the Principal Officer of the Bank.

SECTION 02

OBLIGATIONS TO THE GOVERNMENT OF INDIA

AND THE RESERVE BANK OF INDIA

14. The Bank is wholly owned by the Government of India. The Chairman and / or Managing Director, 2 Deputy Managing Directors, 5 GOI Directors, 3 Directors from the scheduled banks and 4 Directors having knowledge of or professional experience in export or import or financing thereof, are nominated by the Central Government in terms of Section 6 of the Exim Bank Act. Additionally, Section 5[4] of the Exim Bank Act provides that *In the discharge of its functions under the Act, the Exim Bank shall be guided by such directions in matters of policy involving public interest as the Central Government may give to it in writing.*
15. The Bank shall implement all policy directions of the Government of India as issued to it from time to time.
16. The Bank commits that in accordance with Sections 22 – 24 of the Exim Bank Act, it shall close and balance its books on the 31st of March of each year, and cause the same to be audited by the statutory auditors appointed by the Central Government. The accounts, duly approved by the Board of Directors and signed by the statutory auditors shall be furnished to the Central Government within the prescribed time, for being tabled in the Parliament. Moreover, the Bank shall close and balance its books at the end of each calendar quarter and report the same to its Audit Committee and Board of Directors.
17. The Bank is regulated by the Reserve Bank of India. In its functioning, the Bank shall be guided by, and shall implement all the relevant and applicable norms, instructions and guidelines of the Reserve Bank of India, including for example, asset classification, income recognition, provisioning etc.

18. The Bank shall fully abide by the content of all relevant legislations including the Official Language policy, the Right to Information Act etc.

SECTION 03

OBLIGATIONS TO INDIAN EXPORTERS AND IMPORTERS (OF GOODS, SERVICES, CAPITAL)

19. The Bank is conscious that, having been set up to finance, facilitate and promote India's foreign trade, hence Indian exporters and importers (of goods, services, capital) are its core stakeholders, whose needs it has been created to subserve.
20. The Bank shall strive to evolve and design solutions to the needs of Indian exporters and importers so as to facilitate their globalisation. Such solutions include, but are not restricted to financial solutions, information and advisory services, research and analysis, export marketing.
21. Information on the Bank's various products and services is available on the Bank's website (www.eximbankindia.in) and additional information can be obtained from any of the Bank's offices, details of which are available on the Bank's website (www.eximbankindia.in/get-in-touch).
22. The Bank shall promptly acknowledge all communications received from Indian exporters and importers with an interim response, to be followed with a substantive response within a reasonable time.
23. Where ready-made solutions to a problem are not feasible, the Bank shall engage with the exporter / importer in an endeavour to evolve alternative solutions consistent with the Bank's mandate and mission.
24. The Bank shall treat all Indian exporters and importers fairly and respectfully, and shall not discriminate or permit any discrimination on grounds of caste, creed, community, colour etc. All communications shall be clear, comprehensive and unambiguous. Where the Bank for business reasons is unable to provide the assistance sought, it shall communicate the same, with reasons, promptly to the Indian exporter / importer.

SECTION 04

OBLIGATIONS TO OVERSEAS IMPORTERS OF INDIAN GOODS, SERVICES AND CAPITAL

25. While the primary constituents of the Bank are Indian exporters and importers (of goods, services, capital), conversely it also has stakeholders among the community of overseas importers of Indian goods, services and capital.
26. Where called upon, the Bank shall strive to respond in timely fashion to all communications received from overseas importers, and to provide any information that it may reasonably be requested for.
27. The Bank shall remain conscious that while it may participate in dialogue with overseas importers, its core constituents are the Indian exporters and shall not do anything that would impact the competitive position of the Indian exporter[s].
28. The Bank shall ensure that in its dealings with overseas importers, it maintains the principles of fairness and non-discrimination with regard to the underlying Indian exporter[s].

SECTION 05

OBLIGATIONS TO FOREIGN GOVERNMENTS AND INSTITUTIONS, IN A LIMITED ROLE AS LENDERS

29. The Bank from time to time extends, with the approval of the competent authority, credit facilities to foreign governments and institutions, in the form of Lines of Credit / Buyer's Credit, covering the export of Indian goods and services.
30. The Bank commits that it shall deal with all overseas governments / quasi-governmental agencies with respect and sensitivity. The Bank acknowledges that it serves as an instrument of the Government's foreign policy, and does not set or manage such policy on its own.
31. The Bank, by its Lines of Credit / Buyer's Credit, shall seek to facilitate export transactions. Where applicable, the Bank shall adhere in full fidelity to the GOI Guidelines for Lines of Credit / National Export Insurance Account parameters. It must be recognised that both in the case of the Lines of Credit and the Buyer's Credit programmes, the Bank is not responsible for the selection of the Indian contractor / exporter.
32. The Bank shall also apply its best endeavours, to the extent possible, towards ensuring timely and successful completion of the underlying export contracts. It must be recognised however that the responsibility of project execution and timely completion rests with the concerned Indian exporter and not with Exim Bank.

SECTION 06

OBLIGATIONS TO COMMERCIAL BANKS AND FINANCIAL INSTITUTIONS IN INDIA AND OVERSEAS

33. As a financial institution, the Bank requires the intermediation of various banks and financial institutions in the financing channel. This includes, but is not restricted to current accounts, nostro accounts, correspondent banking, fund transfers and remittances, documentary credits etc.
34. In its dealings with banks and financial institutions, the Bank shall provide all reasonable information sought by counterparties to enable the setting-up and administration of limits. In particular, the Bank shall provide to intended counter-parties the information as prescribed under the Know Your Customer, Anti Money Laundering and Combating Financing of Terrorism regulations prevailing internationally.
35. On its part, the Bank shall engage with banks and financial institutions to facilitate the setting up of credit limits and also seek Know Your Customer, Anti Money Laundering and Combating Financing of Terrorism related information from such counter-parties.
36. The Bank has appointed a senior officer (presently of the rank of General Manager) as the Principal Officer of the Bank. The Bank's Principal Officer is tasked with monitoring of suspicious transactions, cash transactions and related issues, as also submitting the prescribed reports on the subject to the concerned authorities. Summaries of the Bank's Customer Acceptance Policy, Customer Identification Procedure, Monitoring of Transactions and Risk Management are available along with the contact particulars of the Principal Office on the Bank's website (www.eximbankindia.in/aml-pml).

SECTION 07

OBLIGATIONS TO INDUSTRY BODIES LIKE CHAMBERS OF COMMERCE, EXPORT PROMOTION COUNCILS

37. Among other things, Indian exporters and importers make use of industry bodies like chambers of commerce and export promotion councils in order to articulate their views, offer suggestions, identify common challenges and leverage the benefits of a common platform. The Bank is often a member of such bodies and in its capacity as the apex export credit agency seeks and obtains such feedback for policy and procedural inputs.
38. The Bank values these fora and the feedback received therein.
39. The Bank will engage with such bodies on an ongoing basis and will be always receptive to suggestions for policy formulation as well as improvement in its functioning.

SECTION 08

OBLIGATIONS TO LENDERS TO THE BANK (BY WAY OF BONDS, COMMERCIAL PAPER)

40. The Bank's ability to finance India's foreign trade is critically dependent on its ability to raise competitively priced resources from lenders. The Bank is committed to providing its lenders with all reasonable information that they may require in order to make a lending decision. Such information may be by way of a prospectus or by other information sharing. It may also represent information provided to third party rating agencies. The Bank will be prepared to share accurate and comprehensive information with such parties, subject to the usual regulations of confidentiality and commercial confidence. The Bank expects in turn that such sensitive information shared by it will be treated in the fullest confidence.
41. The Bank further commits that its financial statements, duly audited by the statutory auditors appointed by the Government of India shall be prepared with all due care and accuracy and made available in a timely manner. Disclosures as mandated by the Reserve Bank of India will be correctly and comprehensively made.
42. The Bank will ensure that tax deducted at source on interest is deposited with the tax authorities within the specified period and will issue a TDS Certificate to the Depositor within the prescribed period.
43. Any changes in interest rates, policies and procedures, as also any other key developments will be publicised on the Bank's website and other relevant media.

SECTION 09

OBLIGATIONS TO CUSTOMERS OF THE BANK (FOR VARIOUS FINANCIAL AND ADVISORY PRODUCTS)

44. The Bank is conscious that its customers are the proximate reasons for its creation and continued existence. The products and services offered by the Bank are designed with the needs of its customers in mind.
45. As regards loan products, the Bank provides full details of its menu of offerings on its website (www.eximbankindia.in) and additional information can be obtained from any of the Bank's offices, details of which are available on the Bank's website (www.eximbankindia.in/get-n-touch). Officers of the Bank are available to meet with prospective and existing customers at all its offices in India and overseas, to provide any additional information / clarifications that may be needed. Contact may also be made over phone or e-mail for this purpose.
46. **Application for loans and their processing**
- Bank will give an acknowledgement to the prospective borrowers on receipt of loan application evidencing the date of receipt of loan application.
 - It will be ensured that loan applications are ordinarily verified within a reasonable period after receipt of the application, and if any additional details/ documents are required for the purpose of credit appraisal, the borrower will be intimated immediately.
 - If after due consideration, the proposal is rejected at the preliminary stage with the approval of relevant delegated authority, the decision and reasons thereof will be communicated to the applicant within a reasonable period.
 - If after due consideration, the proposal is admitted for conducting detailed due diligence, indicative terms including inter alia fees/charges if any payable for processing, refundability or otherwise of such fees and other charges in case of non-acceptance of the

proposal or cancellation of sanction, prepayment options and other terms that may affect the interest of the borrower, will be communicated to the applicant for confirmation.

47. Loan appraisal and terms/condition

- It will be ensured that there is a proper assessment of credit requirement of the borrower. Credit limit, that may be sanctioned, will be mutually settled with the borrower, having regard to Bank's norms and parameters under the relevant lending programme.
- Stipulation of margin and security will be based on due diligence and creditworthiness of borrower.
- Bank will advise the sanction terms to the borrower and keep on record the borrower's acceptance to the same given with its full knowledge.
- Terms and conditions and other caveats governing the credit facilities sanctioned by the Bank that may have been arrived at after negotiations with the borrower will be captured in writing in the form of loan agreement/ undertaking/ other similar documentation. A copy of such agreement/ undertaking/ other similar documentation will be made available to the borrower for its record.
- The loan agreement/ undertaking/ other similar documentation will clearly specify disclaimer of liability/ commitment of the Bank to the borrower with regards to allowing drawings beyond the sanctioned limits, meeting further financial requirements of the borrower on account of growth/expansion in business without review/ revision and/ or sanction of additional credit limits, and terminating availment of any facility upon classification of the borrower's existing account as a non-performing asset or in the event of non-compliance by it with sanction terms.
- In case of lending under consortium arrangement, bank will ensure completion of appraisal of proposals in a time bound manner to the extent feasible and communicate its decision on financing or otherwise within a reasonable time.

48. Disbursement of loans including changes in terms and conditions

- Bank will ensure timely disbursement of loans sanctioned, subject to the borrowers fulfilling conditions precedent and complying with the disbursement procedure as notified to the borrower in advance.
- The borrower will be given advance notice of any change in terms and condition including interest rates, to the extent not specified in loan agreement/ undertaking/ other similar documentation. Any change in interest rate(s) and other charges will be effective prospectively unless otherwise specified provided in loan agreement/ undertaking/ other similar documentation and except those imposed by regulatory/ government authority which will be on back to back basis.

49. Post disbursement supervision

- Post disbursement supervision by the Bank will be conducted so as to take care of any “lender related” genuine difficulty that the borrower may face.
- Bank will give notice to the borrowers of such period as may be specified in loan agreement/ undertaking/ other similar documentation, or within a reasonable period if no such provision exists therein, before taking any decision to recall/ accelerate payment or performance under the loan agreement/ undertaking/ other similar documentation or seeking additional securities.
- It will be ensured that all securities charged to the Bank are released on full satisfaction/ realization of loan, unless Bank has a legitimate right of lien/ set-off for any other claim against the borrower or its group/ associate company(ies) in which the promoters have direct interest or stood guarantee. If such right of set-off is to be exercised, borrower will be given prior notice about the same with full particulars of the remaining claim of the Bank and the document(s) under which Bank seeks to be entitled to retain the securities until relevant claim is settled/ paid.

50. General

- Bank will refrain from interfering in the affairs of the borrower except in accordance with the loan documents (unless new information not earlier disclosed by the borrower comes to the notice of the Bank).

- Bank will not discriminate on grounds of sex, caste and religion in the matter of lending. However, this does not preclude Bank from participating in credit-linked schemes framed for weaker section of society.
 - In the matter of recovery of loans, Bank will not resort to harassment of the borrower by persistently following up with the borrower at odd hours or use of muscle power for recovery of loans.
 - In the case of request for transfer of the borrower's account, either from the borrower or from a bank/ financial institution, which proposes to take over the account, decision of the Bank will be conveyed within a reasonable time.
51. Other services like export marketing and advisory services are of bespoke nature and the terms and timelines for the same will be as specified in the letter of approval.
52. A Grievance Redressal mechanism has been provided for and details of the Grievance Redressal Officer for Borrowers and the Appellate Authority for Redressal of Grievances of Borrowers are provided on the Bank's website (www.eximbankindia.in/grievance-redressal).
53. A copy of the Bank's Fair Practices Code For Lenders' Liability is provided on the Bank's website (www.eximbankindia.in/fair-practice-code).

SECTION 10

OBLIGATIONS TO SUPPLIERS OF GOODS AND SERVICES TO THE BANK

54. In its functioning, the Bank procures various types of goods and services. Goods include revenue procurement like stationery items, consumables, provisions as also capital procurement of office equipment, furniture etc. Services include maintenance, janitorial, upkeep, repair, security.
55. The Bank ensures fair treatment of all prospective and existing vendors. Procurement of revenue and capital items is subject to a minimum of 3 competitive quotations. Committees of officers have been constituted to control and approve revenue and capital items procurement in a fair and unbiased manner. Approval powers for expenditure are as delegated by the Board of Directors.
56. Tenders floated are complete in description of the items and specifications, including timelines and allow adequate time for response / clarifications. Bids are opened in the presence of bidders and Bank officers. Evaluation of large value tenders is done by a committee of officers constituted for the purpose and reviewed by the authority approving the expenditure.
57. Payment for goods and services supplied is effected as per the terms of the contract / invoice and delays in payment are not permitted. Retention moneys, where applicable are released after completion of the specified period, as is the case with performance and related guarantees, wherever applicable.
58. In the event of bad performance (i.e. supply of sub-standard items, deviations from specifications, material delays, unethical behaviour), the Bank may decide not to seek quotations from a specific vendor / group of vendors.

SECTION 11

OBLIGATIONS TO EMPLOYEES OF THE BANK

59. Employees form the core strength and wealth of the Bank and it is the skills, expertise, experience and dedication of the Bank's employees that have enabled its exemplary performance over the decades since its inception. Employee performance is recognised not only by regular remuneration but also by performance incentives, career progression, overseas postings, training etc.
60. The selection of employees, at entry point or as lateral recruitment, is based on a transparent and public process that provides equal opportunity to all, with relaxations to reserved category candidates as per GOI regulations. The Bank does not discriminate on grounds of caste, creed, community to colour; all employees are equal apart from performance related recognition.
61. The annual performance evaluation process is structured and transparent with feedback being shared with the appraisee as to his / her performance, achievements and shortcomings. Appraisal by the appraising officer is further reviewed by a superior officer to ensure against bias or discrimination.
62. Selection for training and development reflects needs expressed by officers / superiors as well as the perceived needs of the Bank. Such training may be domestic or international and all officers are given a fair chance to receive such training and development.
63. Selection for overseas postings is based on a clear and transparent set of criteria that are publicly announced and against which candidates are evaluated.

64. Career progression is based on a combination of minimum levels of experience / expertise (as evidenced by performance appraisals) and recognition of potential (as evaluated in Performance Appraisal and Potential review (PAPR) Report and in the course of interview). Composition of interview panels as per prescribed norms. The report of the interview panel / promotion committee is submitted to the competent authority through proper channel.
65. Performance incentive as per GOI approved norms is awarded to employees based on a defined set of criteria and evaluated by specially constituted committees.
66. Employees who are dissatisfied with promotion related issues may avail of a structured grievance procedure as provided for in the Promotion Policy.
67. Provision of accommodation, is decided by a specially constituted Accommodation Committee based on a transparent set of criteria which are available to all staff members.

SECTION 12

OBLIGATIONS TO CITIZENS OF INDIA

68. The Bank's key obligation to every citizen of India is to perform its role and function to the best of its ability and endeavour.
69. Additionally, the Bank's obligations of citizens of India in their capacity as customers, investors, lenders, vendors, employees to/of the Bank etc. have been outlined in the foregoing chapters.
70. The Bank welcomes feedback and suggestions from all Indian citizens which may help it to further improve its functioning. Suggestions and feedback may be submitted electronically, by paper or in person at any of the Bank's offices, details of which are available on the Bank's website (www.eximbankindia.in/get-in-touch).

SECTION 13

OBLIGATIONS TO THE GLOBAL COMMUNITY

71. India is a member and global citizen of the global community of nations. Exim Bank too, given its international role and profile, especially with the Lines of Credit, has the global community as one of its stakeholders.
72. While the Bank may not be answerable to the global community, it recognises its obligations as a citizen of the world. Within reasonable limits, as constrained by national policy prerogatives, political imperatives and GOI regulations, the Bank may consider providing information to external parties at its discretion – it being clearly understood that any such provision of information is at the sole discretion of the Bank and cannot be demanded as of right.

SECTION 14

RIGHT TO INFORMATION ACT, 2005

73. The Bank is a Public Authority as defined in the Right to Information Act 2005. Accordingly, the Bank has made proactive disclosures on its website in compliance with Section 4(1)(b) of the Right to Information Act (www.eximbankindia.in/rti-act).
74. Full contact details of the Bank's Central Public Information Officer, Central Assistant Public Information Officers and the Appellate Authority are provided on the Bank's website (www.eximbankindia.in/rti-act). A special e-mail ID (rti@eximbankindia.in) has been created for use of applicants.
75. Instructions for seeking information under the Right to Information Act are provided on the Bank's website (www.eximbankindia.in/rti-act). The Central Public Information Officer of the Bank at its Head Office and the Central Assistant Public Information Officers of the Bank at its Regional Offices are ready to assist applicants in drawing up request for information and accepting the same with acknowledgement.
76. The Bank is committed to observing the Right to Information Act in letter and spirit and assures prompt and lawful response to all queries.

SECTION 15

GRIEVANCE REDRESSAL MECHANISM

77. Grievance Redressal mechanism has been provided for and details of the Grievance Redressal Officer for Borrowers and the Appellate Authority for Redressal of Grievances of Borrowers are provided on the Bank's website (www.eximbankindia.in/grievance-redressal).
78. A senior officer of the Bank in the rank of General Manager has been appointed as Grievance Redressal Officer for Borrowers. His contact particulars are provided on the Bank's website (www.eximbankindia.in/grievance-redressal).
79. A senior officer of the Bank in the rank of Deputy Managing Director has been appointed as Appellate Authority for Redressal of Grievances of Borrowers. His contact particulars are provided on the Bank's website (www.eximbankindia.in/grievance-redressal).
80. Borrowers who so desire are welcome to avail of the above service and are assured of fair treatment.
81. Additionally, a copy of the Bank's Fair Practices Code For Lenders' Liability is provided on the Bank's website (www.eximbankindia.in/fair-practice-code).

SECTION 16

CHIEF VIGILANCE OFFICER

82. The Bank's Chief Vigilance Officer may be contacted for any case of vigilance related matter. His contact particulars are provided on the Bank's website (www.eximbankindia.in/vigilance).