



POLICY FOR GRIEVANCE REDRESSAL UNDER
GOVERNMENT OF INDIA SUPPORTED LINES OF
CREDIT AND CONCESSIONAL FINANCING

LOC - GRP

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Preamble

Export-Import Bank of India (“India Exim Bank” or “Exim Bank” or “the Bank”) was established under the Export-Import of India Act, 1981 for the purpose of financing, facilitating and promoting foreign trade in India.

Exim Bank acts on business principles with due regard to public interest and is a Public Authority as defined in the Right to Information Act 2005. Instructions for seeking information under the Right to Information Act are provided on the Bank’s website. Besides, Policy for Grievance Redressal has been provided for and details of the Grievance Redressal Officer and the Appellate Authority for Redressal of Grievances are provided on the Bank’s website (www.eximbankindia.in/grievance-redressal). A copy of the Bank’s Fair Practices Code for Lenders is provided on the Bank’s website (www.eximbankindia.in/fair-practice-code). Exim Bank is also part of the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) which is an online platform available to the citizens 24x7 to lodge their grievances to the public authorities on any subject related to service delivery.

Exim Bank extends credit to developing countries, to enable buyers in those countries import developmental and infrastructure projects, equipment, goods and services from India, on deferred credit terms, with the support of the Government of India (GOI) under Indian Development and Economic Assistance Scheme (IDEAS) Guidelines issued by GOI vide letter F.No.5/7/2019-IDEAS dated March 31, 2022.

As provisioned in the IDEAS Guidelines, Exim Bank is responsible for undertaking Prequalification exercise for selection of the contractors / consultants for each project, for undertaking limited tendering by the Borrower. Further, Exim Bank is also required to, inter alia, vet the tender documents, bid evaluation reports, the contract agreements for coverage under the Lines of Credits (LOC) and monitor the projects till completion.

While Exim Bank has various mechanisms for handling the customer’s grievances, this “Policy for Grievance Redressal” document has been prepared to provide guidance on who can lodge a grievance, issues on which the grievance can be lodged, process of lodging a grievance, and essentials of a grievance related to LOC and Concessional Financing (CF) under IDEAS. For the purpose of this policy, any reference of LOC shall also include CF, as applicable.

Definitions

As used in this Policy document, the capitalised terms have the meanings set out below:

APPLICANT	"Applicant" is an Indian Entity or an unincorporated Joint Venture of Indian Entities which is interested in participating in the procurement process under GOI LOCs, covering Construction Contract, Consultancy Services, Engineering, Procurement and Construction Contract, or Supply contracts.
BORROWER	"Borrower" is an overseas government or entity (e.g. a government of a country or an overseas bank or a regional development bank or an agency of a Borrowing Government, etc.) to whom Credit under LOC / CF, is extended.
BORROWER GOVERNMENT	"Borrower Government" is the Government of the Borrowing Country.
CONTRACTOR	"Seller" or "Exporter" or "Contractor" means an Indian Entity in relation to an Eligible Contract and shall also include Project Management Consultant / Consultant.
EXIM BANK	"Exim Bank" or "India Exim Bank" refers to Export-Import Bank of India, established under the Export-Import Bank of India Act 1981.
LINES OF CREDIT or LOC	"Lines of Credit" or "LOC" is the concessional credit line extended by Exim Bank on behalf of the Government of India, under the Indian Development and Economic Assistance Scheme (IDEAS).
CONCESSIONAL FINANCING	"Concessional Financing" or "CF" is the concessional financing extended by Exim Bank on behalf of Government of India to support Indian entities bidding for strategically important projects abroad under the Indian Development and Economic Assistance Scheme (IDEAS).
PROJECT	"Project" means the project including supply of goods, works and services including consulting services for which Exim Bank has agreed to make available the Credit, and the description thereof may be amended from time-

	to-time by an agreement between the Borrower and Exim Bank.
PROJECT AUTHORITY	“Project Authority”, also known as “Buyer” or “Authority”, is an entity, which is responsible for implementing the project under the IDEAS.

Lines of Credit – Policy for Grievance Redressal

1. Objective

Policy for Grievance Redressal (GRP) for projects financed by Exim Bank under Government of India (GOI) supported Lines of Credit (LOCs) or Concessional Financing (CF) as per Indian Development and Economic Assistance Scheme (IDEAS) aims to put in place a mechanism under which grievances are addressed efficiently and in an effective manner. This policy aims to follow best practices for good governance for an early resolution of grievances.

2. Applicability

GRP is being put in place as a system for receiving, registering, investigating and responding to different types of grievances received related to activities undertaken under GOI supported Lines of Credit (LOC) or Concessional Financing (CF) for the issues involving corrupt, fraudulent, collusive, obstructive or coercive practices.

3. General Considerations

Exim Bank enters into credit agreement with the Borrower, undertakes prequalification process, reviews the entire procurement process, monitors the implementation of the project and undertakes disbursement to the contractors. During the entire process of extending the LOC and project implementation, the Bank expects complete transparency and fairness from all the stakeholders, at every stage of the project.

4. Essential Requirements of a Grievance

4.1. Eligible Complainants

Any aggrieved party may file a grievance related to LOC or CF. An aggrieved party shall include, inter alia:

- a. A Borrower; or
- b. A Project Authority / Employer; or
- c. A prospective or actual PQ Applicant / Bidder for the projects; or
- d. A Consultant or Contractor to whom a Contract has been awarded; or
- e. A deemed interested party related to projects financed by Exim Bank under Government of India (GOI) supported Lines of Credit (LOCs) or Concessional Financing (CF) as per Indian Development and Economic Assistance Scheme (IDEAS).

4.2. Exclusions

The following type of communication received in any manner by the Bank shall not be construed as a grievance under this policy and will not be taken up for redressal by the Bank:

- a) Cases involving decisions / policy matters in which the complainant has not been affected directly or indirectly , or a reasonable amount of time has occurred for the matter to be construed as a grievance under this policy.
- b) Matters under examination or investigation in a court of law or by Government authorities including Constitutional or Statutory bodies.
- c) Matters under the purview of the Right to Information Act, 2005.

4.3. How to file a grievance?

4.3.1 Grievances should be addressed to the Nodal Officer of the Bank and shall be lodged by way of a duly signed and dated letter (posted / hand-delivered) or sent as an email to the specified email ID or through any other mode for submission of grievance as provisioned by the Bank on its website.

4.3.2 Notwithstanding the above, the Bank shall take cognisance of any grievance forwarded to it by GOI or through any of GOI's platforms dedicated for such purpose (such as CPGRAMS). The same shall be dealt in accordance with this policy.

4.4. Contents of a grievance

4.4.1 Grievances should contain the following details:

- a) Name and complete contact details for identifying and contacting the Complainant; and
- b) Adverse impact of the issue being raised, on the Complainant.

4.4.2 Grievances must contain factual details, verifiable facts and matters related to LOC / CF.

4.5. Submission of a Grievance/ Appeal

A grievance shall be addressed in writing to the Nodal Officer. If the Complainant feels that the grievance has not been satisfactorily resolved, the Complainant may prefer an appeal within a period of 30 days from the date of communication of resolution by the Bank, addressed in writing to the undermentioned Appellate Authority.

Nodal Officer	Appellate Authority
The Nodal Officer Export-Import Bank of India, Floor 21, Centre One Building, World Trade Centre, Cuffe Parade Mumbai- 400005. Email: loc_complaints@eximbankindia.in	The Deputy Managing Director Export-Import Bank of India Floor 21, Centre One Building, World Trade Centre, Cuffe Parade Mumbai- 400005. Email: loc_appeal@eximbankindia.in

5. Grievance Handling Process

5.1.1 The Nodal Officer shall prima facie assess all grievances received under this policy and categorise them as under:

- a. Eligible grievances (received in compliance with Clause 2 and 4);
- b. Anonymous or Pseudonymous grievances; and
- c. Unverifiable grievances, which shall refer to grievances made without adequate supporting information, documentation, or evidence to establish facts of the matter as per clause 4.3.

5.1.2 Grievances as per clause 5.1.1 (a), (b) and (c) shall be placed before the Grievance Redressal Committee (GRC) constituted by the Bank as per clause 5.1.3 for examination and resolution. Rationale for disposal shall be recorded.

5.1.3 The GRC shall consist of 3 members of a rank not less than General Manager of the Bank.

5.2 During the course of evaluation of the grievance, if the act of any Bank official is found to be actionable, the same shall be dealt in accordance with the Export-Import Bank Officers' (Conduct, Discipline and Appeal) Regulations, 2020.

5.3 Any grievance received under this Policy, notwithstanding any other representation made to the Bank on the same cause of action, shall be dealt in accordance with this Policy.

5.4 Grievance Redressal Committee constituted by the Bank shall adjudicate on all eligible grievances (in compliance with clause 4 of this policy).

6. Timelines for resolving the grievance

6.1 Acknowledgement of a grievance shall be shared within five (5) days from the date of receipt of the grievance.

6.2 A grievance shall ordinarily be resolved within twenty-one (21) days of its receipt. If resolution of the same is delayed on account of involvement of stakeholders apart from the Bank and the complainant or any other complexity, an interim response citing reasons for delay shall be issued, and efforts shall be made to resolve the grievance within one hundred and eighty (180) days from the date of receipt of the grievance.

6.3 If a grievance remains unaddressed within the stipulated timelines, then the complainant may escalate the matter to the Appellate Authority after 15 days from the end of the stipulated timeline, seeking a final date within which the matter shall be addressed. A response following such escalation shall be provided within a period of 30 days from the date of receipt of such escalation request, by the Appellate Authority.

6.4 The Complainant, if dissatisfied with the resolution of the grievance, may file an appeal with the Appellate Authority within 30 days from the receipt of communication of the resolution. Such an appeal shall be disposed within 30 days from the date of receipt of the appeal. If necessary, such period of appeal redressal may be extended up to a maximum of 45 days, provided that reasons for such extension are recorded in writing.