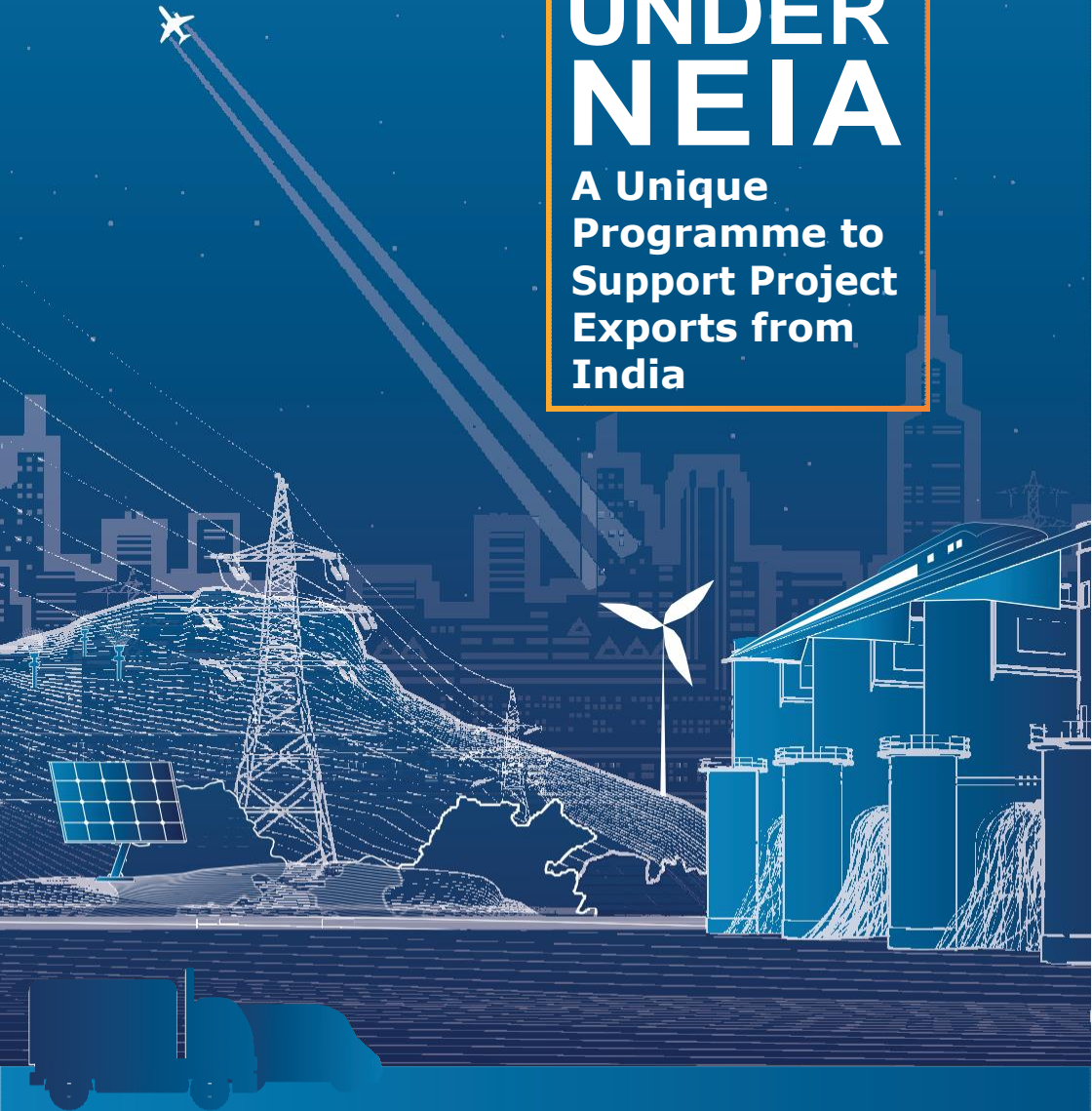


BUYER'S CREDIT UNDER NEIA

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.

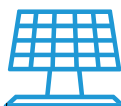
While the mandate was demanding, what really set the Bank apart was the strategy adopted to fulfil it, which essentially involved introduction of innovative products and services and proactive adaptation to new challenges.

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, 53 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 amount of the loan is generally not more than 85% of the contract value, with the balance being brought in by the overseas borrower as advance or down payment. Higher credit amounts can be considered on a case-to-case basis, subject to approval of the competent authority. 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 up to 8 years. Longer credit periods may be considered on merits of the proposal, on a 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
Eligible Indian companies	Indian Project Exporters (IPEs) with satisfactory track record, sound financials and of good repute.
Quantum of Credit	The Buyer's Credit would not cover more than 85% of the contract value, with the balance being brought in by the borrower as advance or down payment. Higher credit amount can be considered on case to case basis and subject to approval of the competent authority.
Rate of Interest	<p>The interest rate payable by eligible overseas borrowers under the programme will have a tenor-linked pricing. The current rates are as follows:</p> <ul style="list-style-type: none"> • SOFR (6M) + 1.93% p.a. for tenor ≤ 8 years; • SOFR (6M) + 2.18% p.a. for tenor of $> 8 - 12$ years; • SOFR (6M) + 2.43% p.a. for tenor of $> 12 - 15$ years; and <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. The current slabs of NEIA Insurance Premium are at Annexure-III .
Tenor / Repayment Period	Credit period would usually be from 8 to 15 years, with up to 8 years for supply contracts. Longer credit period will be considered based on the merits of the proposal, on a case-to-case basis subject to NEIA cover being available for such tenor.
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 minimum 75% of the value of the credit facility amount must be sourced from India. A further relaxation may be considered for exceptional reasons, especially in cases of Engineering, Procurement and Construction (EPC) projects having civil construction.



Indicative Steps to be followed

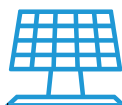
- i) The IPE approaches India Exim Bank to seek support under the BC-NEIA programme and terms thereof.
- ii) India Exim Bank conducts preliminary due diligence and conveys in-principle approval along with indicative terms. IPEs with satisfactory track record, sound financials and of good repute are considered 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.

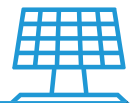




Country	: Tanzania
Sector	: Transportation (Vehicles)
Sanction Amount	: USD 29.61 mn
Purpose	: Supply of 777 vehicles, spares and related services
Impact	: The vehicles have been deployed in all the major cities throughout Tanzania for array of activities such as police patrolling, assisting mobility 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 Dambulla region in central Sri Lanka.

Impact 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.





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 18.07.2022)

Sr. No.	Country	ECGC Rating	Sr. No.	Country	ECGC Rating
1	Algeria	B1	18	Equatorial Guinea	C1
2	Azerbaijan	B1	19	Georgia	B2
3	Bahamas	B2	20	Republic of Guinea	C1
4	Bangladesh	A2	21	Guatemala	B1
5	Barbados	B2	22	Guyana	B1
6	Belarus	C1	23	Honduras	B1
7	Benin	B1	24	Indonesia	A2
8	Bhutan	A2	25	Iran	C1
9	Botswana	A2	26	Jordan	B2
10	Brazil	B1	27	Kazakhstan	B1
11	Burkina Faso	B2	28	Kuwait	A2
12	Cambodia	B1	29	Latvia	A2
13	Chile	A2	30	Lesotho	B2
14	Colombia	B1	31	Liberia	B2
15	Cote d'Ivoire	B1	32	North Macedonia/ Macedonia	B2
16	Democratic Republic of Congo (DRC)	C1	33	Madagascar	B1
17	Ecuador	B1	34	Mauritius	A2



Sr. No.	Country	ECGC Rating	Sr. No.	Country	ECGC Rating
35	Mexico	A2	45	Romania	A2
36	Moldova	B2	46	Kuwait	A2
37	Morocco	B1	46	Russia	B2
38	Myanmar	C1	47	Rwanda	B1
39	Nepal	B1	48	Senegal	A2
40	Nicargua	B2	49	Tanzania	B1
41	Panama	B1	50	Togo	B1
42	Paraguay	A2	52	Uzbekistan	B2
43	Peru	A2	53	Vietnam	A2
44	Philippines	A2			



*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
1. 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		5,00,000/-
>USD 100-150 mn	For a maximum period of 6 months	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)



NEIA Insurance Premium

Premium rate for coverage of Principal to be updated soon. Insurance premium on the interest component would be payable at 1% p.a., on an annual basis.



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