APPENDIX -III

QUESTIONNAIRE FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

All information will be treated as CONFIDENTIAL.

Q.1. Please indicate the criteria adopted by IDBI to make a credit appraisal of:

   (i) Exporter;
   (ii) Buyer;
   (iii) Buyer's country; and
   (iv) Export contract/project.

Q.2. Please indicate the interest rate charged by IDBI in respect of:

   (i) Supplier's Credit;
   (ii) Buyer's Credit;
   (iii) Foreign Line of Credit; and
   (iv) Export refinancing.

Q.3. Does RBI provide interest subsidy in respect of:

   (i) Supplier's Credit;
   (ii) Buyer's Credit;
   (iii) Foreign Line of Credit; and
   (iv) Export refinancing.

Q.4. In certain cases, the exporters in view of maximum interest limit set by the Exchange Authority of the importer's country or the interest rate charged by other suppliers are forced to offer liberal credit terms charging lesser interest rate than that allowed by IDBI. Please indicate the reaction of IDBI in such cases.

Q.5. Please indicate your views regarding:

   (i) the extension of "Participation Export Finance" to cover the pre-shipment credits also.

   (ii) providing export refinancing facilities in respect of Post-shipment finance given under "Participation Export Finance" scheme.

Q.6. Are the branch managers of IDBI empowered to grant export finance, issue bid-bonds and performance guarantees, etc.

Q.7. Do you operate an "Export Credit Cell" in every branch of IDBI? If not, please indicate the reasons.

Q.8. How do you react to the suggestion that the Working Groups should also be constituted at Delhi, Madras, and Calcutta?
Q.9. Please indicate the time taken in granting preliminary commitments when:

Applications received from:

(i) The proposal is referred to the Working Group

<table>
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<tr>
<th>Delhi</th>
<th>Madras</th>
<th>Calcutta</th>
<th>Other than Bombay</th>
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(ii) The proposal is not referred to the Working Group.

Q.10. Please indicate the time taken in granting export finance:

When application is received from: Time Taken

(i) Delhi;
(ii) Madras;
(iii) Calcutta;
(iv) Other than Bombay;
(v) Bombay.

Q.11. Please indicate how does an exporter draw upon the export finance sanctioned to him.

Q.12. The "Export Finance Guidelines of IDBI" are silent about the following:

(i) Whether IDBI informs the exporter of the sanction of export finance directly or conveys this information to him through the participating bank.

(ii) Whether ECGC sends the insurance policy direct to the exporter or routes it through IDBI.

(iii) Whether RBI (ECG) communicates its clearance direct to the exporter or routes it through IDBI.

Please supply the above information.

Q.13. Are the Working Groups just the 'Consultative Groups' or they have been conferred with the final authority?

Q.14. Do you consider that the Working Groups have really helped the exporters in getting clearance from the various institutions expeditiously? Do you have any suggestions to improve the deficiencies, if any, observed in the working of these Groups?
Appendix-III (Contd.)

Q.15. Please indicate how Marketing Intelligence is collected by IDBI and how it is disseminated to exporters.

Q.16. Do you agree with the suggestion of 'Task Force on Export Services' that IDBI should confine itself to financing of project exports only? Please support your answer with reasons.

Q.17. Do you agree with the view that the existing export credit system of India is inadequate for financing the rising exports of capital goods and turn-key projects? If yes, would you like to re-orient the present system by:

(i) providing factoring facilities;
(ii) establishing Export Import Bank;
(iii) Any other facility (please specify).

Q.18. If you agree with the establishment of an Export-Import Bank, what should be the scope and functions of such bank? What organizational set up would you recommend for the bank?