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Source: Export Credit Guarantee Corporation of India - Annual Reports (1963-77).

Note: "Not Applicable" indicates not applicable.
Q.9. Do these discretionary credit limits apply also to the exporter selling goods on deferred payment terms?

Q.10. What are the possible reasons for non-renewal of policies by the exporters?

Q.11. Please give reasons for rejecting claims arising under (i) insurance policies; (ii) bank guarantees.

Q.12. What is your opinion about ECGC paying interest for the intervening period between the due date for payment and the date of settlement of claims?

Q.13. Please indicate the discretionary powers given by ECGC to its branch managers in respect of:
   (i) Standard policies;
   (ii) Specific Policies; and
   (iii) Bank Guarantees.

Q.14. Please indicate how a proposal for:
   (i) Individual bank guarantee.
   (ii) Whole turnover bank guarantee is processed?

Q.15. What is the procedure of applying for the specific policy? In what respects it differs from the procedure relating to Standard policies?

Q.16. Please indicate the forward and backward processing of a specific policy proposal. For instance, who receives the proposal first, and what hands/sections it passes through for getting final approval and what further hands/sections it again changes before the policy is issued to the exporter?

Q.17. Please indicate the above process with respect to a standard policy proposal also?

Q.18. What criteria are adopted by ECGC to make a credit appraisal of (i) exporter; (ii) buyer; and (iii) buyer's country, while considering a specific policy proposal?

Q.19. Do you make an appraisal of the contract/project while considering a specific policy proposal. If yes, please indicate how you make such appraisal?
Appendix IV (Contd.)

Q.20 Kindly indicate what basis is adopted by ECGC in quoting its premium rates on standard insurance policies and specific policies?

Q.21 Kindly state the procedure under specific policies with respect to the following:
   (i) Sanctioning of credit limits.
   (ii) Settlement of claims.

Q.22 Do you think that the procedures adopted by ECGC with regard to fixation of premium rates on (i) Standard policies and (ii) Specific policies compare with those adopted in other countries? Please give reasons?

Q.23 What is the procedure of assigning benefits to the banks arising under:
   (i) Standard Policies;
   (ii) Specific Policies.

Q.24 It is said that less percentage of exports is insured with the ECGC as compared to that in other countries. Can you give reasons for the same?

Q.25 It is said that packing credit guarantee for small scale exporters is less comprehensive. Do you agree with it? Please give reasons.

Q.26 Please state how do you regard the present system of compensation to the exporters (when there is a dispute with the foreign buyer over the fulfilment of the terms of contract) as adequate. Please give reasons.

Q.27 Please indicate why ECGC does not accord a higher percentage of cover to banks as is the case in other countries like U.K.

Q.28 What is your opinion about exporters/banks' complaint that premium rates charged by ECGC are higher than those in other countries? Give reasons.

Q.29 Please supply the following information with respect to claims filed in the current year by exporters in respect of each type of insurance policy:
   (i) Date of filing each claim;
   (ii) Date of accepting each claim;
   (iii) Date of paying each claim;
   (iv) Amount claimed;
   (v) Amount paid.
APPENDIX-IV (Contd.)

Q.30. Do you think that the time normally taken by you is comparable with that of other countries. Please quote instances.

Q.31. What are your personal views about the establishment of EXIM bank in India?

Q.32. Please give your expert advice for improving the export credit system in India.

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