



EXPORT-IMPORT BANK OF INDIA

Specialized Financing Programmes for Pharmaceutical Industry

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Exim Bank : An Introduction



Present At All Stages of Export Business Cycle

SET UP BY AN ACT OF PARLIAMENT
IN SEPTEMBER 1981

WHOLLY OWNED BY GOVERNMENT
OF INDIA

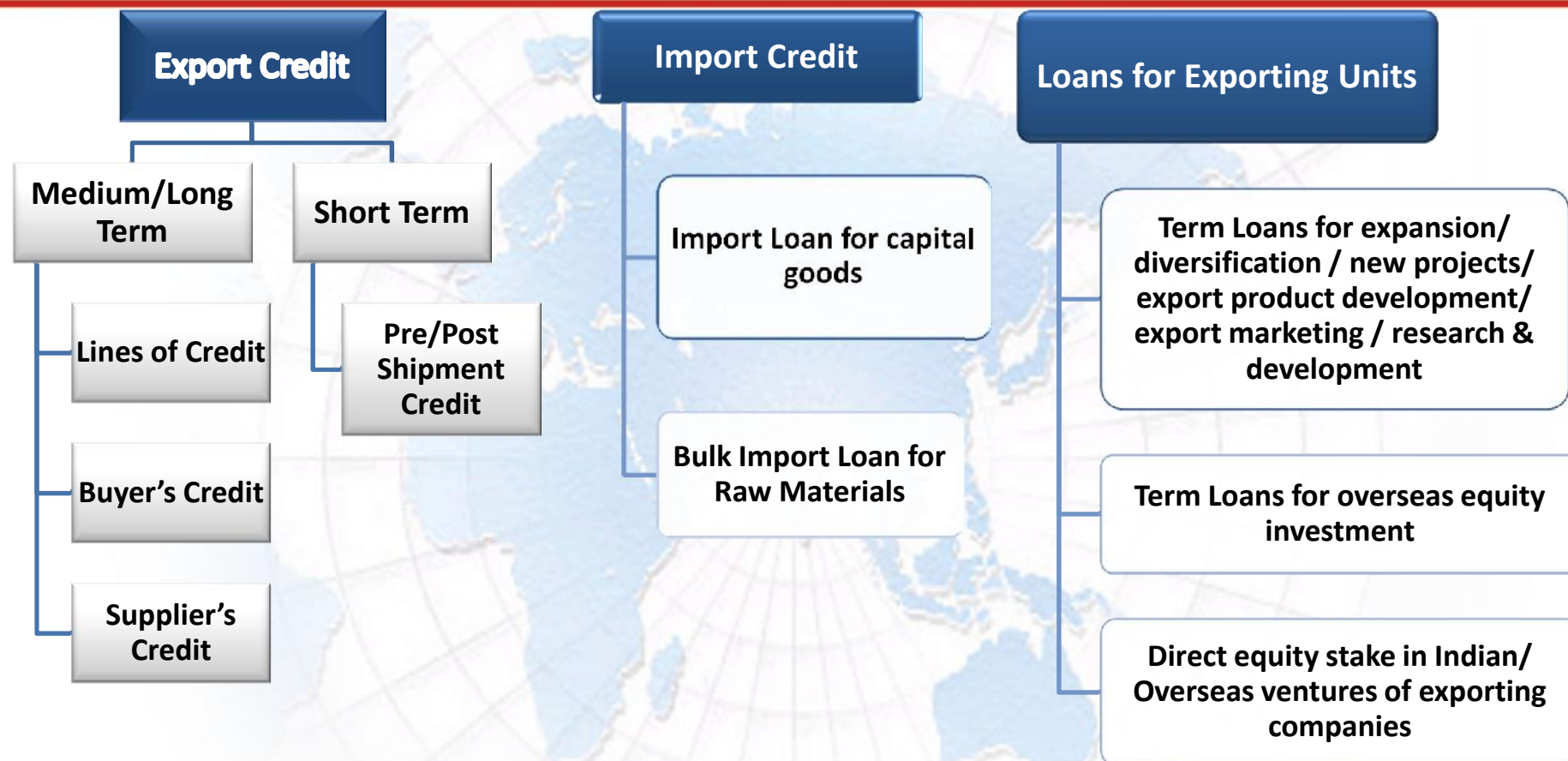
COMMENCED OPERATIONS IN
MARCH 1982

APEX FINANCIAL INSTITUTION



FINANCING, FACILITATING INDIA'S TWO WAY TRADE & INVESTMENT

Financing Programmes (Various Currencies)



Bank also extends Non-fund based assistance by way of Guarantees, Letter of Credit (LCs) etc.

Eligibility

- Manufacturers/traders with a minimum export orientation (actual/projected) of 10% of the annual turnover including exports through Export/Trading houses, if any.
- Any division/product of a multi division/multiproduct company with a minimum export orientation of 10% of their annual turnover.
- Companies in service sector e.g. companies in the healthcare sector, earning foreign exchange with a minimum of export orientation of 10% of their annual turnover.
- Companies undertaking overseas investments for setting up joint ventures/wholly owned subsidiaries.

Why Exim Bank?



- Comprehensive range of products and services for exporters.
- Lending in both Rupee and Foreign currency covering entire gamut of fund based and non-fund based (*Letter of Credit & Bank Guarantees*) assistance.
- Long experience in handling overseas investments. Familiarity with complex SPV structure.
- International experience. Can leverage on established international network.
- Exim Bank's participation enhances credibility to the venture overseas.
- Through Exim Bank's institutional linkages, financing can be arranged through local banks.
- Quick credit delivery.
- Competitive pricing.
- Specialized programmes for Pharmaceutical units.

Specialized Programmes for Pharmaceutical Sector

- [Assistance for Research & Development](#)
- [Assistance for Acquisition of Brands](#)
- [Assistance for Overseas Investment](#)

Assistance for Research & Development



| | |
|----------------------|---|
| Eligibility | a) Export oriented firms, eligible for assistance ; b) Research foundations/ Institutes/SPVs promoted by companies eligible for financing subject to their possessing the powers to borrow. |
| Eligible expenditure | Both capital and revenue expenditures including <i>inter alia</i> : <ul style="list-style-type: none">•Land and building, civil works for housing eligible R&D activities;•Equipments, tools, computer hardware/ software, miscellaneous fixed assets used in eligible R&D activities;•Salary of R&D personnel, support staff during the R&D project phase including training costs;•Product documentation and allied costs during the R&D project phase;•Acquisition of technology from India or overseas at the “proof of concept” or design stage, which will be used to develop new product/ process;•Cost of regulatory approvals, filing and maintenance of patent registration;•Costs of materials, surveys, technology demonstration studies and field trial etc. |
| Loan amount | 80% of the eligible expenditure. |
| Tenor | Not exceeding 7 years. |
| Security | Security may be in the form of the following: Appropriate charge on the assets, Corporate Guarantee, charge/ assignment on the regulatory approval/ IPR, personal guarantee etc. |

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Assistance for Acquisition of Brands



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|--------------------------------------|--|
| Eligibility and eligible expenditure | EOUs for acquisition of brands, both domestic and overseas brands. Such acquisition of brands is expected to consolidate the assisted company's market position and to diversify product range. |
| Loan amount | 80% of the planned investment in the brand |
| Security | <p>Security may be in the form of the following:</p> <ul style="list-style-type: none">• Appropriate charge on assets of the company;• First English Mortgage of proposed/ existing brand or any other form as may be acceptable;• Personal guarantees of promoters;• Corporate guarantee of Group Company backed by mortgage of its immovable fixed assets;• Pledge of Promoter's shares in the assisted company. |

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Assistance for Overseas Investment



- Exim Bank extends assistance for overseas investment by way of (i) Equity Finance – Finance for equity investment in overseas Joint Venture/Wholly Owned Subsidiaries. (ii) Equity Investment – Participation in equity of overseas ventures of Indian corporates.
- Under the overseas investment programme directed at investments by Indian companies in Joint Ventures (JVs) and/ or Wholly Owned Subsidiaries (WOSs) abroad, Bank directly invests in the equity/ preference shares of the overseas JV/ WOS. Bank considers subscription/ investment in equity/ preference shares, convertible debentures/ bonds or other similar instruments of Indian exporting companies in primary and secondary markets.
- Exim Bank also extends term finance directly to overseas ventures of Indian companies.

Above financing would be secured by the following:

- Appropriate charge on the assets of the overseas entity.
- Corporate Guarantee of the Indian promoters backed by appropriate charge on its assets.
- Political and/ or commercial risk cover assigned in favour of Exim Bank.
- International Bank guarantee.
- Sovereign counter guarantee.
- Pledge of shares held by the Indian promoter in the overseas venture.

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Thank You!

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