• **अधिकतम देयता:**

सुनिश्चित करें कि किसी भी समय, सभी खरीदारों/बैंकों पर बकायों के लिए पॉलिसी के अंतर्गत पर्याप्त अधिकतम देयता उपलब्ध है ।

• **निबंधन और शर्तें:**

(क) सुनिश्चित करें कि पॉलिसी अवधि के दौरान पोतलदानों को संरक्षित करने के लिए हमेशा वैध है ।

(ख) सुनिश्चित करें कि पॉलिसी ऐसी कोई भी श्रेणी को अपवर्जित ना करें जिसे शामिल किया जाना आवश्यक हैं।

(ग) कोई संदेह हों तो कृपया ईसीजीसी कार्यालय में संपर्क करें जहाँ से रक्षा जारी की गई हों।

• **इकनेक्टिविटी:**

पॉलिसीधारकों के लिए उपलब्ध ईसीजीसी के डेटाबेस से ऑनलाइन जुड़ने के लिए अपना ग्राहक आई डी व पासवर्ड प्राप्त करें ।

• **अग्रिम प्रीमियम:**

आपके लिए यह जानना महत्वपूर्ण है कि बीमा अधिनियम 1938 की शर्तों के अनुसार बीमाकृत जोखिम के प्रारंभ होने से पूर्व बीमाकर्ता को प्रीमियम प्राप्त होना चाहिए। ईसीजीसी अब इन प्रावधानों से बाध्य है, कृपया सुनिश्चित करें कि रक्षा की वैधता के दौरान हर समय आप निम्नलिखित का अनुपालन करें :

(क) पॉलिसी के साथ संलग्न अनुसूची I में विनिर्दिष्ट अनुसार परिकल्पित पण्यावर्त और भुगतान की शर्तों पर मासिक / तिमाही / वार्षिक आधार पर अग्रिम प्रीमियम भेजें।

(ख) पोतलदान करने से पूर्व ईसीजीसी के जमा प्रीमियम खाते में हमेशा पर्याप्त प्रीमियम की उपलब्धता सुनिश्चित करें।

(ग) यदि वास्तविक निर्यात, परिकल्पित निर्यातों से अधिक है सुनिश्चित करें कि जमा प्रीमियम खाते में समुचित प्रीमियम जमा किया गया है ताकि पोतलदानों को संरक्षित किया जा सके ।

• **साख - सीमा:**

कृपया नोट करें कि साख सीमा वह सीमा है जहाँ तक ईसीजीसी वाणिज्यिक जोखिम के कारण हुई हानि की स्थिति में दावे पर विचार करेगा ।

(क) सुनिश्चित करें कि किए जाने वाले पोतलदानों को संरक्षित करने हेतु खरीदारों/बैंकों पर भुगतान की शर्तों संबंधी पर्याप्त साख सीमा उपलब्ध है ।

(ख) पोतलदान करने से पूर्व प्रतिबंधित रक्षावाले देशों के लिए विशिष्ट अनुमोदन प्राप्त करें ।

(ग) खरीदार को सीधे भेजे गए परेषण बिलों के लिए डी ए शर्तों पर मा प्राप्त करें व फेमा के अंतर्गत आवश्यक प्राधिकृत डीलर / भार र्व बैंक का अनुमोदन सुनिश्चित करें ।

(घ) यदि साख पत्र के लिए व्यापक सुरक्षा चुनी गई है तो साख पत्र ख ले बैंक पर साख सीमा प्राप्त करें।

(च) जहाँ पोतलदान साख पत्र खुली सुपुर्दगी पर किए गए हैं वहाँ ख र डी ए सीमा साथ ही साथ साख पत्र खोलने वाले बैंक पर स मा प्राप्त करें।

उन खरीदारों की सूची जिनका ईसीजीसी को प्रतिकूल अनु

पोतलदान करने से पूर्व सुनिश्चित करें कि खरीदार का नाम उस सूची है जिनका ईसीजीसी को प्रतिकूल अनुभव है और जो ईसीजीसी की वेब र उपलब्ध है।

पोतलदान घोषणा:

पिछली तिमाही के दौरान किए गए पोतलदान की घोषणा पॉलिसी के साथ न की गई अनुसूची में निर्दिष्ट तिथि को या उसके पूर्व प्रस्तुत करें। यदि उस धि के दौरान कोई पोतलदान नहीं किया गया है तो "शून्य" घोषणा प्रस्तुत करें

अतिदेय घोषणा:

पिछले माह के अंत तक 60 दिनों से अधिक समय से अतिदेय रहे भुगत की घोषणा करते हुए प्रत्येक माह की 15 तारीख को अथवा उससे पूर्व अति की रिपोर्ट प्रस्तुत करें ।

देय तिथि में परिवर्तन/विस्तार:

डी पी से डी ए बिलों में परिवर्तन एवं देय तिथि में विस्तार के लिए पूर्व अनु न प्राप्त करें और जहाँ कही लागू हों वहाँ अतिरिक्त प्रीमियम भेजें।

हानि कम करना:

किसी पोतलदान का भुगतान न किए जाने की स्थिति में अथवा जोखिम को प्रभावित करने वाली किसी घटना के उत्पन्न होने पर नीचे दर्शाए अनुसार का ई कर हानि को कम करने के लिए कदम उठाएँ :

(क) यदि यह माल को स्वीकार न करने के कारण है तो माल की अभिरक्षा हेतु से बंधित मालगोदाम में रखने और वैकल्पिक खरीदार की खोज, बिलों को खरीदार के देश के नोटरी द्वारा नोट व प्रसाक्ष्यित करवाने, मूल खरी ार को पुनर्विक्री / पुनर्आयात / परित्याग आदि के लिए सूचना देने से आवश्यक कदम उठाएँ।

(ख) यदि माल को स्वीकार करने के उपरांत भुगतान ना किया गया हों तो, खरीदार के देश के नोटरी द्वारा बिलों को नोट व प्रसाक्ष्यित करवाएँ और खरीदार के विरूद्ध कानूनी वसूली अधिकार बनाए रखें। ऋण वसूलीकर्ता एजेंट, खरीदार के देश में चेंबर ऑफ कॉमर्स, विदेशों में भारतीय दूतावास आदि की सहायता प्राप्त करें। खरीदार के देश में स्थि

SMALL EXPORTER'S POLICY – DO's

- **MAXIMUM LIABILITY:**

Ensure that the Maximum Liability under the policy is sufficient to cover the outstanding dues from all the buyers/banks at any given point of time.

- **TERMS AND CONDITIONS:**

a. Ensure that the validity of the policy period covers your shipments always.

b. Ensure the policy does not exclude any categories which are desired to be covered.

c. In case of any doubt please contact the ECGC office who has issued the cover.

- **E - CONNECTIVITY:**

Obtain Customer ID and Password for on-line access to ECGC's database available for a policyholder.

- **ADVANCE PREMIUM:**

It is important for you to know that in terms of the Insurance Act 1938 an insurer should receive the premium before the commencement of risks insured. ECGC is now bound by these provisions please ensure that you comply with the following at all times during the validity of the cover:

a. Remit advance premium on the projected turnover and terms of payment as specified in the Schedule-I attached to the policy either monthly/quarterly/annually.

B. Ensure always sufficient premium is available in the Deposit Premium Account with ECGC before making shipment.

c. In case the actual exports exceed the projected exports, ensure that due premium is deposited in the Deposit Premium Account so as to cover the shipments.

- **CREDIT LIMIT:**

Please note Credit Limit is the limit up to which ECGC would consider claim in the event of loss on account of commercial risks.

a. Ensure that sufficient credit limit on relevant terms of payment is available on the buyers / banks to cover the shipments.

b. Obtain specific approval to Restricted Cover countries before shipments are made.

c. Obtain Credit Limit on DA terms for bills consigned directly to buyer and ensure approval of Authorized Dealer/Reserve Bank of India as required under FEMA.

d. Obtain Credit Limit on L/C opening bank in case comprehensive cover for L/C has been opted.

e. Obtain credit limit on LC opening bank as well as DA limit on buyer where the shipments are made on LC open delivery terms.

- **LIST OF BUYERS ON WHOM ECGC HAS HAD ADVERSE EXPERIENCE:**

Ensure before making shipment that the buyer's name is not appearing on List of buyers on whom ECGC has had adverse experience which is available on the website of ECGC.

- **SHIPMENT DECLARATION:**

Submit the declaration on or before the date specified in the schedule attached to the policy declaring the shipments effected during the previous quarter. In case of no shipments during the period submit a "NIL" declaration.

- **OVERDUE DECLARATION:**

Submit the report of overdue on or before 15th of every month, declaring the payments which are overdue for more than 60 days as at the end of previous month.

- **CONVERSION / EXTENSION IN DUE DATE:**

Obtain prior approval for conversion of bills from DP to DA and for extension of due dates and remit additional premium wherever applicable.

- **LOSS MINIMISATION:**

In event of non-payment of any shipment or occurrence of any event affecting the risk take steps to minimize loss by initiating action as indicated below:

a. If it is due to non-acceptance of goods, steps such as arranging for safe custody of goods by moving it to a bonded warehouse, locating alternate buyer, getting bills noted and protested by a Notary in buyer's country, giving notice to the original buyer for resale /re import /abandonment etc are to be initiated.

b. If it is due to non-payment for goods accepted get the bills noted and protested by a notary in buyer's country and maintain legal recourse against the buyer. Seek the assistance of a Debt Collection Agent, Chambers of Commerce in the buyer's country, Indian Consulates abroad etc. ECGC could be contacted for the purpose of obtaining a list of Debt Collection Agents in buyer's country.

c. ECGC's prior approval is to be obtained if further shipment(s) are to be made to a buyer who has not paid for the earlier shipments which have already become overdue.

d. Take the necessary steps to minimize loss as advised by ECGC from time to time.

- **LODGEMENT OF CLAIM:**

File the claim at any time after the loss is ascertained but within one year from the due date of payment for the shipment under claim. If further time is required for filing the claim, please approach ECGC for specific extension in time for the claim along with the reasons thereof.

- **RECOVERY ACTION:**

a. Take prompt and effective steps for recovery of debt. Please maintain recourse against the buyer. Timely action ensures better recovery prospects.

b. If non-payment is due to insolvency of the buyer please file the claim with the official receiver with necessary information and documents. Please ensure that the claim is acknowledged by the receiver of the insolvent's estate.

c. In the event of recovery share the recovery with ECGC in the same ratio in which the claim has been settled by ECGC.

SMALL EXPORTER'S POLICY – DON'TS

- Do not fail to obtain Customer ID and Password for access to the database of ECGC.
- Do not fail to keep adequate premium in the Deposit Premium Account with ECGC to cover the premium due for shipments in next month or quarter as the case may be.
- Do not fail to submit quarterly declaration of shipments within the dates prescribed under the policy.
- Do not fail to declare all the shipments covered under the policy while submitting the quarterly declarations.
- Do not make any errors in value of the shipments, terms of payment, country etc. while declaring the shipments.
- Do not fail to obtain adequate credit limit on LC/DP/DA/OD terms as per the order placed by the buyer.
- Do not fail to obtain specific approval to shipments to Restricted Cover countries.
- Do not fail to check the list of buyers on whom ECGC has had adverse experience at the time of shipment which is available on the web site of ECGC.
- Do not fail to submit declaration of overdue on or before 15th of every month, declaring the payments which are overdue for more than 60 days as at the end of previous month.
- Do not make further shipments without the prior approval of ECGC to a buyer if payments for earlier shipments made to that buyer remain unpaid after the original due date.
- Do not fail to obtain prior approval of ECGC for extension in due date and conversion of terms of payment.
- **a)** Do not fail to take the prior approval of ECGC in case of resale, when the loss on account of resale to the alternate buyer exceeds 25% of the Gross Invoice Value (GIV).

  b) Do not fail to keep ECGC informed where the loss on resale to the alternate buyer is less than 25% of the GIV.
- **a)** Do not fail to take the prior approval of ECGC in case of reshipment, when the total expenses on account of reshipment exceed 25% of the GIV.

  b) Do not fail to keep ECGC informed where the loss on reshipment is less than 25% of the GIV.
- Do not fail to obtain prior approval of ECGC for abandonment of goods.
- Do not enter into a compromise agreement with the buyer in respect of outstanding payments without the prior approval of ECGC.
- Do not fail to get the bill noted and protested for non payment or non-acceptance in the buyer's country, as the case may be (excepting where this is not possible).
- Do not fail to submit the documents listed in the claim form when the claim is filed. When in doubt do not hesitate to contact ECGC for clarifications.
- Do not fail to engage a Debt Collection Agent for recovery when advised by ECGC.
- Do not fail to file the claim within the time stipulated under the policy.
- Do not fail to initiate recovery action against the buyer and share the recovery with ECGC, when effected.