



दि प्लास्टिक्स एक्सपोर्ट प्रमोशन कौन्सिल

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THE PLASTICS EXPORT PROMOTION COUNCIL

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Ref. : Plexh/Cir/319

04.07.2019

All Members/All Members of the COA

Dear Sirs,

Subject : Regarding Gold Card Scheme for Exporters

Ref. : RBI/2018-19/224 DBR.Dir.BC.No.48/04.02.002/2018-19

You may be aware about that to simplify access to bank credit for exporters, the Reserve Bank of India has a scheme called as **Gold Card Scheme for Exporters that provides preference in providing packing credit in foreign currency and term loan in foreign currency to deserving exporters.**

The Government (Ministry of Commerce and Industry), in consultation with RBI had indicated that a Gold Card Scheme would be worked out by RBI for creditworthy exporters with good track record for easy availability of export credit on best terms. Accordingly, in consultation with select banks and exporters, a Gold Card Scheme was drawn up. The Scheme envisages certain additional benefits based on the record of performance of the exporters. The Gold Card holder would enjoy simpler and more efficient credit delivery mechanism in recognition of his good track record.

Please refer to para 8.1.3 of the Master Circular DBR No.DIR.BC.14/04.02.002/2015-16 dated July 01, 2015 (<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=9852&Mode=0>) wherein detailed instructions on 'Gold Card Scheme for Exporters' have been given.

RBI has received various representations from exporters and trade Associations that the banks are not extending the benefits under the Gold Card Scheme as per extant instructions. It is, therefore, reiterated that the instructions relating to the Gold Card Scheme for Exporters as contained in above-mentioned Master Circular shall be strictly implemented and the branch level functionaries suitably sensitised in this regard.

For more details about RBI/2018-19/224 DBR.Dir.BC.No.48/04.02.002/2018-19 please click on

<https://rbidocs.rbi.org.in/rdocs/Notification/PDFs/NT2244671863BA99C4CFC8AB6953E2A27F64F.PDF>

With best regards,
Yours sincerely,

Bharti Parave
(Sr. Executive)