



【國際】銀行融資減少10%，印度珠寶業面臨“嚴峻危機”

【Int'l】 10% Decline in Bank Finance A "Crisis of Sorts" For Indian Gem & Jewelry Industry

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資料來源：Diamond Loupe

珠寶首飾出口促進委員會(GJEPC)昨日在一份聲明中表示，過去幾個月來，銀行對寶石和珠寶行業的融資下降了10%，這將對該行業今年的出口產生不利影響。他們補充說，2018年4 - 6月季度出口額為101億美元，與去年同期的111億美元相比，下降了8.84%。GJEPC主席Pramod Agrawal將這種情況描述為“嚴峻危機”，他表示“理事會正在盡一切努力通過一系列改革來自我監管，並在關鍵利益相關者中樹立信心。”

GJEPC在聲明中寫道：“寶石和珠寶行業的銀行融資至少減少了10%，這將對該國出口產生不利影響。這也意味著2018-2019財年的寶石和珠寶出口也將大幅下降10%。” Agrawal說，“由於銀行減少了對交易商的貸款並要求提供抵押擔保和大量文件，該行業正面臨嚴峻危機。這種情況下，在2018-2019財年，價值410億美元的寶石和珠寶行業的出口將會逐漸下降。我們希望政府能進行干預，為這個佔GDP 7%的不景氣行業帶來一幫助。是時候恢復利息補助計劃，以幫助改善營商環境。”副主席Colin Shah說：“銀行融資是該行業的生命線，任何下降都會導致寶石和珠寶出口減少。在為確保真正的參與者繼續獲得融資盡所有努力之後，銀行堅持要求所有客戶發票都應通過銀行貼現，這嚴重妨礙了與客戶的關係以及每日的現金流。由於融資成本上升，銀行還扣除了評估費中的所有好處。最近的事件發生後，銀行和其他金融機構變得越來越嚴格，並堅持要求更高的抵押銀行融資擔保。”

The 10% decline in bank finance to the gem and jewelry sector over the last few months will adversely impact exports from the industry during the year, the Gem & Jewellery Export Promotion Council (GJEPC) said in a statement yesterday. They added that adding that exports in the April-June 2018 quarter stood at US\$10.1 billion as compared to US\$11.1 billion in the same period last year, marking a decline of 8.84%. Describing the situation as a "crisis of sorts", GJEPC Chairman Pramod Agrawal said that "the Council is taking all efforts to self-regulate and instil confidence amongst key stakeholders through a slew of reforms."

"Bank finance is the life line of the industry and any decrease would see a decrease in gem & jewellery exports as well. After all the efforts to make sure genuine players continue to get the finance, Banks are insisting for discounting that all customer invoices should be through the bank which is seriously hampering relationships with customers as well as cash flow on a daily basis. Banks have also taken away all benefits on assessment fees due to which cost of finance has gone up," said Colin Shah, Vice Chairman. "Post the recent incident, banks and other financial institutions have become stringent and are insisting on a much higher collateral security against bank finance."