

Oracle Banking Trade Finance

Letters of Credit - Accelerator Pack – Product Catalogue



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5 Annexure – C (Reports)

6 Annexure – C (Advice)

7 Annexure – D

8 Annexure – E (Workflow)

9 Annexure – E (Gateway Services)

Preface

This manual is designed to help you to quickly get familiar with the Accelerator Pack Product Document - Letter of Credit module of Oracle Banking Trade Finance.

- [Audience](#)
This document is intended for the following audience:
- [Documentation Accessibility](#)
- [Structure](#)
This manual is organized into the following chapters:
- [Diversity and Inclusion](#)
- [Related Documents](#)
- [Conventions](#)

Audience

This document is intended for the following audience:

- Back Office Data Entry Clerk
- Back Office Managers/ Officers
- Product Managers, End of Day Operators, and
- Bank's Financial Controller/Trade Finance Department Manager

Documentation Accessibility

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- [Access to Oracle Support](#)

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Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Structure

This manual is organized into the following chapters:

- Preface gives information on the intended audience, structure, and related documents for this User Manual.
- The subsequent chapters provide an overview to the module.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Documents

For more information on any related features, you can refer to the following documents:

- Procedures User Manual
- Messaging User Manual
- Core Entities and Services User Manual
- Settlements User Manual
- Oracle Banking Common Core User Guide

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|-----------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

Introduction

Revolving

This is a letter of credit for a specific amount which, despite drawings under the credit by exporter, stays the same without amendments until expiry. Such credits revolve either for an agreed number of times or for an aggregate amount, but in any case the credit is restored automatically to its original amount each time a drawing takes place.

1

Overview & Objectives

1.1 Introduction

A Letter of Credit as an instrument of international trade is one of the most secure methods for a seller to be paid. Besides credit risk considerations, LCs is the customary business practice for long distance trade and a particularly important commission earning service for any bank.

Features

- The LC module supports the processing of all types of documentary and clean LCs. It can handle all activities during the lifecycle of an LC.
- Generation of messages and advices for all the applicable events, and the update of account balance. The system also handles the collection of various commissions and charges defined for an LC.
- The product definition function enables you to create products for specific services you offer. This offers your customer flexibility as well as quick and efficient processing of contracts.
- The details of documents, free format messages, and commodities are defined only once and can be retrieved whenever needed. This reduces the effort involved in the capture of LC details, thus rendering it faster and error free. The flexibility built into the system ensures that you can modify these details to suit the requirement of each LC.
- The template and copy features further simplify, the input processing, for contracts.
- The Central Liability sub-system automatically controls the booking of an LC against the credit lines assigned to the customer before the bookings are made.
- The module supports automated follow-up for commission and charge payments, confirmation and acknowledgements.
- Graphic User Interface (GUI) facilitates ease of input. Pick-lists have been provided wherever possible. This makes the module both efficient and easy to use.
- The media supported include Mail, Telex and S.W.I.F.T.
- Oracle Banking Trade finance provides you with the facility to calculate the cash collateral either as a percentage of the LC amount or as a fixed amount. Cash collateral advice will be generated for its collection.
- Sanction Check for LC Contracts based on the branch parameter maintained
- Swift Character substitution for X and Z character set
- Provision to validate message generation during contract save
- Limit tracking for Liability Minus Margin for Import LC
- Event Reversal for Import and Export LC
- Silent Confirmation for export letters of credits, where the bank adds the confirmation to the letters of credit at the request of the beneficiary without the knowledge of issuing bank

2

Product catalogue

2.1 Import LC Usance Revolving (ILUR) & Import LC Sight Revolving (ILSR)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.1.1 Introduction

Revolving

This is a letter of credit for a specific amount which, despite drawings under the credit by exporter, stays the same without amendments until expiry. Such credits revolve either for an agreed number of times or for an aggregate amount, but in any case the credit is restored automatically to its original amount each time a drawing takes place.

2.1.2 Business Scenario

- To issue a preliminary advice (“pre-advice”) of the issuance of a credit to the advising bank
- To issue the Letter of Credit with the all the terms and conditions to advising bank along with additional documentary credit if the information in the documentary credit exceeds the maximum length
- To authorizes the reimbursing bank to honor claims for reimbursement of payment(s) or negotiation(s) under a documentary credit
- To mark the acknowledgement receipt of documentary credit.
- To inform the advising bank about amendments to the terms and conditions of a documentary credit.
- To inform the reimbursing bank about amendments to the terms and conditions of the credit relevant to the authorization to reimburse.
- To make an Availment either by Payment or Acceptance bill or through manual availment.
- To generate tracer for Charge/Commission and Acknowledgment.

- Re instated the amount by value or by time.

2.1.3 Synopsis (ex. high level features etc)

1. Confirmation (With/Without/May add)
2. Financial Amendment confirmation
3. Tracking of limit –Applicant (Fixed)
4. Clauses and Free format text required for the product can be attached.
5. Closure- Auto\Manual
6. Cancellation & Re Open of LC
7. Back Value dating allowed
8. Contingent Accounting for contracts
9. Cash Collateral (Percentage/Amount) can be increased/Decreased during Availment/ Amendment
10. Linkages: Term Deposit
11. Signature Verification
12. Provision to capture Draft details and open insurance policy
13. Specifying Goods, Shipping and Document Details for an LC
14. Specifying Details of the Parties Involved in an LC
15. STP support.
16. Pre closure of LCs
17. Pre advice of import and Export LCs

2.1.4 Detailed Coverage (description of the product)

| CODE | ILUR | ILSR |
|--------------------------------------|---|--|
| DESC | Import LC Usance Revolving Advance Periodic | Import LC Sight Revolving Advance periodic |
| TYPE | Import | Import |
| Revolving | Y | Y |
| Tenor | | |
| Standard | 30 | 7 |
| Minimum | 25 | 1 |
| Maximum | 900 | 365 |
| Tolerance Percentage | | |
| Positive | 10 | 10 |
| Negative | 10 | 10 |
| Exchange Rate Related Details | | |
| Default Rate Type | Standard | Standard |
| Rate Override Limit | 3 | 3 |
| Rate Stop Limit | 10 | 10 |
| Other Preferences | | |
| Collateral Percentage | 10 | 10 |

| CODE | ILUR | ILSR |
|------------------------|--------------------|--------------------|
| Period of Presentation | 21 Days | 21 Days |
| Applicable Rules | UCP LATEST VERSION | UCP LATEST VERSION |
| Confirmation Required | No | No |

2.1.5 Interest / Charges / Commission & Fees

| Commission | ILUR | ILSR |
|-----------------------|---|---|
| Event | BISS | BISS |
| Component | AILUR_COMM | AILSR_COMM |
| Basis Amount Type | LC_OS_AMT | LC_OS_AMT |
| Component | AILUR_COM2 | AILUR_COM1 |
| Basis Amount Type | LC_OS_AMT | LC_OS_AMT |
| Event | AMND | AMND |
| Component | AILUN_COM1 | NA |
| Basis Amount Type | LC_AMND_AMT | NA |
| Collection | Advance | Advance |
| Calculation | Periodic | Periodic |
| Frequency | Daily | Daily |
| Allow Prepay | NA | NA |
| LIFO/FIFO Rule | LIFO | LIFO |
| Charge Details | | |
| Charge | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP | GBP |
| Tax Details | | |
| Type | Withholding | Withholding |
| Basis Amount | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD AILUR_COMM_LIQD | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD AILSR_COMM_LIQD |

2.1.6 Special features / conditions, if any

By Value (Auto, Manual)

1. Non- Cumulative

By Time (Auto, Manual)

1. Cumulative
2. Non- Cumulative

An import contract of 120,000 for a period of 12 months involving 12 shipping of goods worth 10,000. A revolving LC to meet this type may be of following types:

Table 2-1 Revolving LC Types:

| Type | Freq | LC Amt | Availability At Any Time | Max Liability | Max Availment Allowed |
|---------------------------------|---------|---------|--------------------------|----------------------|-----------------------|
| Auto / Time / Cumulative | 30 days | 10,000 | 10,000 + unutilized | 120,000 | 120,000 |
| Auto / Time / Non-Cumulative | 30 days | 10,000 | 10,000 | 120,000 | 120,000 |
| Auto / Value / Cumulative | NA | NA | NA | NA | NA |
| Auto / Value / Non-Cumulative | NA | 10,000 | 10,000 | 10000 | 10000 |
| Manual / Time / Cumulative | 30 days | 10,000* | 10,000* + unutilized | 10,000* + unutilized | 10,000* + unutilized |
| Manual / Time / Non-Cumulative | 30 days | 10,000* | 10,000* | 10,000* | 10,000* |
| Manual / Value / Cumulative | NA | NA | NA | NA | NA |
| Manual / Value / Non-Cumulative | NA | 10,000* | 10,000* | 10000 | 10000 |

2.1.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.1.8 Messages

- MT 700
- MT705
- MT 701
- MT 707
- MT 740
- MT 747
- MT 799
- MT798(Trade Envelope)

2.1.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.2 Import Non –Revolving Usance (ILUN) & Import Non Revolving Sight (ILSN)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.2.1 Introduction

Letter of Credit (LC)

This is an arrangement that is irrevocable and thereby constitutes a definite undertaking of the issuing bank to honor a complying presentation.

Letter of Credit (Sight)

This is an LC that involves immediate payment to the seller by the negotiating bank. The payment is later reimbursed by the issuing bank.

Letter of Credit (Usance)

This is an LC that involves payment to the seller at maturity i.e., (at a future date). The drawee bank obligates itself to make the payment.

Non-revolving

Letter of credit is one in which the limit is reduced permanently to the extent of bills drawn under the credit.

2.2.2 Business Scenario

- To issue a preliminary advice (“pre-advice”) of the issuance of a credit to the advising bank
- To issue the Letter of Credit with the all the terms and conditions to advising bank along with additional documentary credit if the information in the documentary credit exceeds the maximum length
- To authorizes the reimbursing bank to honor claims for reimbursement of payment(s) or negotiation(s) under a documentary credit
- To mark the acknowledgement receipt of documentary credit.

- To inform the advising bank about amendments to the terms and conditions of a documentary credit.
- To inform the reimbursing bank about amendments to the terms and conditions of the credit relevant to the authorization to reimburse.
- To make an availment either by Payment or Acceptance bill or through manual availment.
- To generate tracer for Charge/Commission and Acknowledgment.

2.2.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit –Applicant (Fixed)
5. Clauses and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & Re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts
10. Cash Collateral (Percentage/Amount) can be increased/ Decreased during Availment / Amendment
11. Linkages: Term Deposit, Commitment
12. Signature Verification
13. Provision to capture Draft details and open insurance policy
14. Specifying Goods, Shipping and Document Details for an LC
15. Specifying Details of the Parties Involved in an LC
16. STP support
17. Pre advice of LCs
18. Movement of Cash collateral from LC to Bills

2.2.4 Detailed Coverage (description of the product)

| CODE | ILUN | ILSN |
|----------------------|--------------------------------|-------------------------------|
| DESC | Import LC Usance Non Revolving | Import LC Sight Non Revolving |
| TYPE | Import | Import |
| Revolving | N | N |
| Tenor | | |
| Standard | 90 | 90 |
| Minimum | 30 | 30 |
| Maximum | 900 | 365 |
| Tolerance Percentage | | |
| Positive | 10 | 10 |
| Negative | 10 | 10 |

| CODE | ILUN | ILSN |
|-------------------------------|-----------------------|------------------------|
| Exchange Rate Related Details | | |
| Default Rate Type | Standard | Standard |
| Rate Override Limit | 3 | 3 |
| Rate Stop Limit | 10 | 10 |
| Other Preferences | | |
| Collateral Percentage | 10 | 10 |
| Period of Presentation | NA | NA |
| Applicable Rules | UCPURR LATEST VERSION | UCPURR LATEST VERSION |
| Confirmation Required | No | No |
| Draft Tenor | | Minimum 0 Maximum 0 |

2.2.5 Interest / Charges / Commission & Fees

| Commission | ILUN | ILSN |
|-----------------------|--|---|
| Event | BISS | BISS |
| Component | AILUN_COMM | AILSN_COMM |
| Basis Amount Type | LC_OS_AMT | LC_OS_AMT |
| Component | AILUN_COM2 | AILSN_COM2 |
| Basis Amount Type | LC_OS_AMT | LC_OS_AMT |
| Event | AMND | AMND |
| Component | AILUN_COM1 | NA |
| Basis Amount Type | LC_AMND_AMT | NA |
| Collection | Advance | Advance |
| Calculation | Non-Periodic | Non-Periodic |
| Frequency | Daily | Daily |
| Allow Prepay | NO | NO |
| LIFO/FIFO Rule | FIFO | FIFO |
| Charge Details | | |
| Charge | Swift Charge BISS Courier Charges BISS Swift Amend Charge AMND Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS Courier Charges BISS (To be Collected in Bills) Swift Charge AMND (To be Collected in Bills) | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP | GBP |
| Tax Details | | |
| Type | Withholding | Withholding |

| Commission | ILUN | ILSN |
|-----------------|--|---|
| Basis Amoun0074 | LC_OS_AMT LCSWIFTIS_LIQD AILUN_COMM_LIQD | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD ILSN_COMM_LIQD |

2.2.6 Special features / conditions, if any

NA

2.2.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 5 | 1 | 1 |
| CHG_COM_TRACER | 5 | 1 | 1 |

2.2.8 Messages

- MT 700
- MT 701
- MT 705
- MT 707
- MT 740
- MT 747
- MT 799
- MT798(Trade Envelope)

2.2.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.3 Clean LC Issuance (CLCI)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.3.1 Introduction

Clean LC - A LC not backed by documents. Usually the only document in a clean LC would be the draft or bill of exchange. This type of LC is used where the goods have already been received and only the payment has to be settled through banking channels.

2.3.2 Business Scenario

- To issue the Letter of Credit with the all the terms and conditions to advising bank along with additional documentary credit if the information in the documentary credit exceeds the maximum length
- To authorizes the reimbursing bank to honor claims for reimbursement of payment(s) or negotiation(s) under a documentary credit
- To mark the acknowledgement receipt of documentary credit.
- To inform the advising bank about amendments to the terms and conditions of a documentary credit.
- To inform the reimbursing bank about amendments to the terms and conditions of the credit relevant to the authorization to reimburse.
- To make an availment either by Payment or Acceptance bill or through manual availment.
- To generate tracer for Charge/Commission and Acknowledgment.

2.3.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit –Applicant (Fixed)
5. Clauses and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & Re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts
10. Cash Collateral (Percentage/Amount) can be increased/Decreased during Availment/ Amendment
11. Linkages: Term Deposit
12. Signature Verification
13. Provision to capture Draft details and open insurance policy
14. Specifying Details of the Parties Involved in an LC
15. STP support.

2.3.4 Detailed Coverage (description of the product)

This is the start of your topic.

| CODE | CLCI |
|--------------------------------------|--------------------------|
| DESC | CLCI - Clean LC Issuance |
| TYPE | Import |
| Revolving | N |
| Tenor | |
| Standard | 7 |
| Minimum | 1 |
| Maximum | 365 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | 10 |
| Period of Presentation | NA |
| Applicable Rules | UCPURR LATEST VERSION |
| Confirmation Required | NO |

2.3.5 Interest / Charges / Commission & Fees

Commission

| | |
|-----------------------|---|
| Event | BISS |
| Component | ACLCLCI_COMM |
| Basis Amount Type | LC_OS_AMT |
| Event | AMND |
| Component | ACLCLCI_COM1 |
| Basis Amount Type | LC_AMND_AMT |
| Collection | Advance |
| Calculation | Non Periodic |
| Frequency | Daily |
| Allow Prepay | N |
| LIFO/FIFO Rule | LIFO |
| Charge Details | |
| Charge | Swift Charge BISS Courier Charges BISS Swift Amend Charge AMND Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP |

Tax Details

| | |
|--------------|-----------------|
| Type | Withholding |
| Basis Amount | LC_OS_AMT |
| | LCSWIFTIS_LIQD |
| | ACLCI_COMM_LIQD |

2.3.6 Special features / conditions, if any

NA

2.3.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 5 | 1 | 1 |
| CHG_COM_TRACER | 5 | 1 | 1 |

2.3.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT 700
 - MT 701
 - MT 707
 - MT 740
 - MT 747
 - MT 799
 - MT798(Trade Envelope)

2.3.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.4 Shipping Guarantee (SGLC)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.4.1 Introduction

Shipping Guarantee - This again operates on the lines of a guarantee but is used in the scenario where the Shipping company releases the goods to an importer in lieu of a bill of lading (transport document) subject to a guarantee being issued in its favor.

2.4.2 Business Scenario

- To issuing shipping guarantee against LC.
- To amends a guarantee which has been previously issued or requests the amendment of a guarantee which the Sender has previously requested to be issued

2.4.3 Synopsis (ex. high level features etc)

1. Re issue of Guarantee
2. Invocation of Guarantee
3. Tracking of limit –Applicant (Fixed)
4. Documents and Free format text required for the product can be attached.
5. Closure- Auto\Manual
6. Cancellation & re Open of Guarantee
7. Linking of Shipping Guarantee with LCs
8. Transfer of Cash collateral from LC to SGs

2.4.4 Detailed Coverage (description of the product)

This is the start of your topic.

| CODE | SGLC |
|--------------------------------------|--------------------|
| DESC | Shipping Guarantee |
| TYPE | H |
| Revolving | N |
| Tenor | |
| Standard | 30 |
| Minimum | 25 |
| Maximum | 365 |
| Tolerance Percentage | |
| Positive | NA |
| Negative | NA |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | 10 |
| Period of Presentation | NA |

| CODE | SGLC |
|-----------------------|------|
| Applicable Rules | NA |
| Confirmation Required | NO |

2.4.5 Interest / Charges / Commission & Fees

| Commission | SGLC |
|-----------------------|---|
| Event | BISS |
| Basis Amount Type | LC_OS_AMT |
| Component | AILUN_COM2 |
| Basis Amount Type | LC_OS_AMT |
| Component | AILUN_COM2 |
| Basis Amount Type | LC_OS_AMT |
| Event | AMND |
| Component | NA |
| Basis Amount Type | NA |
| Collection | ADVANCE |
| Calculation | Non Periodic |
| Frequency | Daily |
| Allow Prepay | NO |
| LIFO/FIFO Rule | LIFO |
| Charge Details | |
| Charge | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP |
| Tax Details | |
| Type | Withholding |
| Basis Amount | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD ASGLC_COMM_LIQD |

2.4.6 Special features / conditions, if any

Cash margin (if any) held against the LC will be proportionately forwarded and will be kept as SG margin to recover additional margin at the time of issuance of SG

Recovery of margin against import loan and will be settled upon its maturity only, irrespective of settlement of documents. Upon the receipt of documents against the shipping guarantee, bill will be liquidated against the margin held and the loan will not be touched.

2.4.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.4.8 Messages

- All the SWIFT messages supported for LC module in Flex cube with appropriate tags
 - MT 799

2.4.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.5 Import Back to Back LC product (BBLC)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.5.1 Introduction

Based upon an acceptable "Master Letter of Credit" received by Exporter, Back to back Letter of Credit can be open in favor of supplier of exporter, thereby safeguarding exporter interests in the transaction.

2.5.2 Business Scenario

- To issue the Letter of Credit with the all the terms and conditions to advising bank along with additional documentary credit if the information in the documentary credit exceeds the maximum length
- To authorizes the reimbursing bank to honor claims for reimbursement of payment(s) or negotiation(s) under a documentary credit
- To mark the acknowledgement receipt of documentary credit.
- To inform the advising bank about amendments to the terms and conditions of a documentary credit.

- To inform the reimbursing bank about amendments to the terms and conditions of the credit relevant to the authorization to reimburse.
- To make an availment either by Payment or Acceptance bill or through manual availment.
- To generate tracer for Charge/Commission and Acknowledgment.

2.5.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit –Applicant (Fixed)
5. Clauses and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & Re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts
10. Cash Collateral (Percentage/Amount) can be increased/Decreased during Availment/ Amendment
11. Linkages: Term Deposit, Commitment
12. Signature Verification
13. Provision to capture Draft details and open insurance policy
14. Specifying Details of the Parties Involved in an LC
15. STP support.

2.5.4 Detailed Coverage (description of the product)

| CODE | BBLC |
|--------------------------------------|---------------------------------------|
| DESC | BBLC - Import Back to Back LC product |
| TYPE | Import |
| Revolving | N |
| Tenor | |
| Standard | 90 |
| Minimum | 30 |
| Maximum | 360 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | 10 |

| CODE | BBLC |
|------------------------|-----------------------|
| Period of Presentation | 21 Days |
| Applicable Rules | UCPURR LATEST VERSION |
| Confirmation Required | NO |

2.5.5 Interest / Charges / Commission & Fees

Commission

| | |
|-----------------------|---|
| Event | BISS |
| Component | ABBLC_COMM |
| Basis Amount Type | LC_OS_AMT |
| Component | ABBLC_COM2 |
| Basis Amount Type | LC_OS_AMT |
| Event | AMND |
| Component | ABBLC_COM1 |
| Basis Amount Type | LC_AMND_AMT |
| Collection | Advance |
| Calculation | Non Periodic |
| Frequency | Daily |
| Allow Prepay | NO |
| LIFO/FIFO Rule | FIFO |
| Charge Details | |
| Charge | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP |
| Tax Details | |
| Type | Withholding |
| Basis Amount | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD ILUN_COMM_LIQD |

2.5.6 Special features / conditions, if any

Both Master LC and the Back to back LC will be treated as separate contract.

2.5.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.5.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
- MT 700
- MT 701
- MT 707
- MT 740
- MT 747
- MT 799

2.5.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.6 Reimbursement (REIM)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.6.1 Introduction

To support the Trade reimbursements related transactions. The STP of incoming MT740, MT747 & MT742 would process LC / BC contracts under reimbursement

2.6.2 Business Scenario

- Accept the authorization from Issuing bank to honor claims for reimbursement of payment(s) or negotiation(s) under a documentary credit
- To process the reimbursement claim from the claiming bank
- To accept the amendments to the terms and conditions of the credit for which reimbursement
- Authorization request has already been accepted.

2.6.3 Synopsis (ex. high level features etc)

1. Processing of reimbursement Authorization request and claim

2. Closure- AutoManual
3. Cancellation & Re Open of LC
4. Back Value dating allowed
5. Contingent Accounting for contracts
6. STP support.
7. Support for Partial reimbursement Undertaking

2.6.4 Detailed Coverage (description of the product)

| CODE | REIM |
|--------------------------------------|--------------------------|
| DESC | Reimbursement Processing |
| TYPE | Reimbursement |
| Revolving | N |
| Tenor | |
| Standard | 90 |
| Minimum | 30 |
| Maximum | 360 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | 10 |
| Period of Presentation | NA |
| Applicable Rules | UCPURR LATEST VERSION |
| Confirmation Required | NO |

2.6.5 Interest / Charges / Commission & Fees

| Commission | |
|-----------------------|----------------------------|
| Event | NA |
| Basis Amount Type | NA |
| Collection | NA |
| Calculation | NA |
| Frequency | NA |
| Allow Prepay | NA |
| LIFO/FIFO Rule | NA |
| Charge Details | |
| Charge | Swift Charges BISS,AMND |
| Settlement CCY | GBP |

| Tax Details | |
|--------------|----|
| Type | NA |
| Basis Amount | NA |

2.6.6 Special features / conditions, if any

NA

2.6.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.6.8 Messages

Processing of the following messages are supported along with STP

- MT 740
- MT 747
- MT 742
- MT 799

2.6.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.7 Advising of Export LC Non revolving (ELNR, CLCA, ELAR, ELAT, SBLA, GUAD)

| | |
|------|--------------------------------------|
| ELNR | Export LC Non Revolving |
| CLCA | Clean LC Advising |
| ELAR | Export LC Advising (Receiving MT710) |
| ELAT | Export LC advice through Bank |
| SBLA | Stand by LC Advising |
| GUAD | Guarantee Advising |

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)

- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.7.1 Introduction

Non-revolving

Letter of credit is one in which the limit is reduced permanently to the extent of bills drawn under the credit

2.7.2 Business Scenario

- To Pre-Advise the credit or amendment to the Beneficiary
- To Advice Letter of Credit with the all the terms and conditions to beneficiary along with
- Additional documentary credit if the information in the documentary credit exceeds the maximum length.
- To acknowledge the issuing bank about receipt of documentary credit.
- To close and cancellation of the advice
- To account for bank charges
- To advise of acceptance or rejection of an amendment of a credit.
- To transfer the LC if it is transferable.

2.7.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit
5. Documents and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts
10. Signature Verification

2.7.4 Detailed Coverage (description of the product)

| CODE | ELNR,CLCA ELAR ,ELAT | SBLA | GUAD |
|-------------------------------|---|----------------------|--------------------|
| DESC | Export LC Non Revolving Clean LC Advising Export LC Advising (Receiving MT710) Export LC advice through Bank | Stand by LC Advising | Guarantee Advising |
| TYPE | EXPORT | EXPORT | EXPORT |
| Revolving | N | N | N |
| Tenor | | | |
| Standard | 90 | 90 | 90 |
| Minimum | 30 | 30 | 30 |
| Maximum | 360 | 360 | 360 |
| Tolerance Percentage | | | |
| Positive | NA | NA | NA |
| Negative | NA | NA | NA |
| Exchange Rate Related Details | | | |
| Default Rate Type | Standard | Standard | Standard |
| Rate Override Limit | 3 | 3 | 3 |
| Rate Stop Limit | 10 | 10 | 10 |
| Other Preferences | | | |
| Collateral Percentage | NA | NA | NA |
| Period of Presentation | NA | NA | NA |
| Applicable Rules | UCP LATEST VERSION | ISP LATEST VERSION | URDG |
| Confirmation Required | NO | No | No |

2.7.5 Interest / Charges / Commission & Fees

| Commission | | |
|-------------------|----|----|
| Event | NA | NA |
| Basis Amount Type | NA | NA |
| Collection | NA | NA |
| Calculation | NA | NA |
| Frequency | NA | NA |
| Allow Prepay | NA | NA |
| LIFO/FIFO Rule | NA | NA |
| Charge Details | | |

| | | |
|--------------------|---|---|
| Charge | Swift Charges BADV,AMND Advise Charges BADV,AMND,BPRE Cancellation Charges CANC Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS | Swift Charges BADV,AMND Advise Charges BADV,AMND,BPRE Cancellation Charges CANC Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS Guarantee Claim Charges GCLM |
| Settlement CCY | GBP | GBP |
| Tax Details | | |
| Type | Withholding | Withholding |
| Basis Amount | LCCOU-ISS_LIQD LC- SWIFTIS_LIQD | LCCOU-ISS_LIQD LC- SWIFTIS_LIQD |

2.7.6 Special features / conditions, if any

NA

2.7.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.7.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT710, MT711, MT730, MT799, MT768, MT798(Trade Envelope)

2.7.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.8 Advising of Export LC Revolving (ELCR)

- Introduction
- Business Scenario
- Synopsis (ex. high level features etc) 1.
- Detailed Coverage (description of the product)
- Interest / Charges / Commission & Fees
- Special features / conditions, if any
- Tracers

- Messages
- Additional information (ex. UDF & other Special Maintenance)

2.8.1 Introduction

When a letter of credit (L/C) is specifically designated "revolving letter of credit", the amount involved when utilized is reinstated, that is, the amount becomes available again without issuing another L/C and usually under the same terms and conditions.

The revolving L/C may be used in shipments of a wide range of goods to a buyer within a period of time (several months to one year usually).

Revolving LC (Non automatic) in which the renewal of limits depends upon the receipt by the negotiation bank for payment

In Automatic revolving LC limits are renewed at fixed interval irrespective of the fact whether advice of payment has been received by the negotiation bank or not.

2.8.2 Business Scenario

- To Pre-Advise the credit or amendment to the Beneficiary
- To Advice Letter of Credit with the all the terms and conditions to beneficiary along with Additional documentary credit if the information in the documentary credit exceeds the maximum length.
- To Acknowledge the issuing bank about receipt of documentary credit.
- To close and cancellation of the advice

2.8.3 Synopsis (ex. high level features etc) 1.

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit
5. Documents and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & Re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts

2.8.4 Detailed Coverage (description of the product)

| CODE | ELCR |
|--------------|---------------------|
| DESC | Export LC Revolving |
| TYPE | Export |
| Revolving | Y |
| Tenor | |
| Standard | 90 |

| CODE | ELCR |
|--------------------------------------|-----------------------|
| Minimum | 30 |
| Maximum | 360 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | 10 |
| Period of Presentation | NA |
| Applicable Rules | UCPURR LATEST VERSION |
| Allow Prepay | NO |
| Confirmation Required | NO |

2.8.5 Interest / Charges / Commission & Fees

| Commission | |
|-----------------------|---|
| Event | NA |
| Basis Amount Type | NA |
| Collection | NA |
| Calculation | NA |
| Frequency | NA |
| Allow Prepay | NA |
| LIFO/FIFO Rule | NA |
| Charge Details | |
| Charge | Swift Charges BADV,AMND Advise BADV,AMND,BPRE |
| Settlement CCY | GBP |
| Tax Details | |
| Type | Withholding |
| Basis Amount | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD |

2.8.6 Special features / conditions, if any

By Value (Auto, Manual)

1. Non- Cumulative

By Time

1. Cumulative
2. Non- Cumulative

2.8.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.8.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT 730,MT707,MT 799

2.8.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.9 Export LC with Adding Confirmation (ELAC)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.9.1 Introduction

Letter of credit (L/C) opened by an issuing bank whose authenticity has been confirmed by the advising bank and where the advising bank has added its confirmation to the credit is known as confirmed credit.

2.9.2 Business Scenario

- To Advice & Confirm Letter of Credit with the all the terms and conditions to beneficiary along with Additional documentary credit if the information in the documentary credit exceeds the maximum length.
- To acknowledge the issuing bank about receipt of documentary credit.
- To close and cancellation of the advice

2.9.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit
5. Documents and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts

2.9.4 Detailed Coverage (description of the product)

| CODE | ELAC |
|--------------------------------------|------------------------------------|
| DESC | Export LC with Adding Confirmation |
| TYPE | Export |
| Revolving | N |
| Tenor | |
| Standard | 90 |
| Minimum | 30 |
| Maximum | 360 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | NA |
| Period of Presentation | NA |
| Applicable Rules | UCPURR LATEST VERSION |
| Allow Prepay | NO |
| Confirmation Required | NO |

2.9.5 Interest / Charges / Commission & Fees

| | |
|-------------------|-----------------|
| Commission | |
| Event | BCFM |
| Basis Amount Type | CNF_LIAB_OS_AMT |
| Collection | Arrears |

| | |
|-----------------------|---|
| Calculation | Non Periodic |
| Frequency | Daily |
| Allow Prepay | yes |
| LIFO/FIFO Rule | FIFO |
| Charge Details | |
| Charge | Export Preadvice charge BPRE Export Advice charges BADV Export Preadvice to advice charge APAD Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Confirmation Charge BCFM Confirmation Charge AATC Confirmation Charge APAC Confirmation Charge BANC Confirmation Charge BANC (To be Collected in Bills) Export Advice charges BADV (To be Collected in Bills) |
| Settlement CCY | GBP |
| Tax Details | |
| Type | NA |
| Basis Amount | NA |

2.9.6 Special features / conditions, if any

NA

2.9.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 10 | 2 | 7 |
| CHG_COM_TRACER | 10 | 2 | 7 |
| CON_TRACER | 10 | 2 | 7 |

2.9.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT 730
 - MT 799
 - MT798(Trade Envelope)

2.9.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.10 Export LC for Transfer (ELCT)

- [Introduction](#)
- [Business Scenario](#)
- [Synopsis \(ex. high level features etc\)](#)
- [Detailed Coverage \(description of the product\)](#)
- [Interest / Charges / Commission & Fees](#)
- [Special features / conditions, if any](#)
- [Tracers](#)
- [Messages](#)
- [Additional information \(ex. UDF & other Special Maintenance\)](#)

2.10.1 Introduction

A transferable letter of credit is one, which specifically states that it is transferable. This will only occur if the applicant for the letter of credit (buyer) agrees. In a transferable letter of credit, the rights and obligations of the beneficiary are transferred to another party, usually a manufacturer or wholesaler. Transfer may be either full or partial. This product used to advice the LC which is transferred

2.10.2 Business Scenario

- Reduction in : LC Amount, Unit prices
- Support to curtail Expiry date, latest shipping dates & time period after the date of shipment for presenting documents to the bank
- To change the name of the beneficiary is substituted for the name of the applicant (buyer), but if the applicant's name is required to be stated in any document other than the invoice, this requirement must be adhered to.
- If an insurance document is required, the coverage may be increased to provide coverage as required by the original L/C.
- The place of payment or negotiation may be changed to the location of the transferee.
- Support for partial & transfer in full

2.10.3 Synopsis (ex. high level features etc)

1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit –Applicant (Fixed)
5. Documents and Free format text required for the product can be attached.

6. Closure- AutoManual
7. Cancellation & re Open of LC
8. Back Value dating allowed
9. Contingent Accounting for contracts

2.10.4 Detailed Coverage (description of the product)

| CODE | ELCT |
|--------------------------------------|-------------------------------|
| DESC | ELCT - Export LC for Transfer |
| TYPE | Export |
| Revolving | N |
| Tenor | |
| Standard | 90 |
| Minimum | 30 |
| Maximum | 360 |
| Tolerance Percentage | |
| Positive | 10 |
| Negative | 10 |
| Exchange Rate Related Details | |
| Default Rate Type | Standard |
| Rate Override Limit | 3 |
| Rate Stop Limit | 10 |
| Other Preferences | |
| Collateral Percentage | NA |
| Period of Presentation | NA |
| Applicable Rules | UCP LATEST VERSION |
| Allow Prepay | NO |
| Confirmation Required | NO |

2.10.5 Interest / Charges / Commission & Fees

| Commission | |
|-----------------------|----|
| Event | NA |
| Basis Amount Type | NA |
| Collection | NA |
| Calculation | NA |
| Frequency | NA |
| Allow Prepay | NA |
| LIFO/FIFO Rule | NA |
| Charge Details | |

| | |
|--------------------|---|
| Charge | Export Preadvice charge BPRE Export Advice charges BADV Export Preadvice to advice charge APAD Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Confirmation Charge BCFM Confirmation Charge AATC Confirmation Charge APAC Confirmation Charge BANC |
| Settlement CCY | GBP |
| Tax Details | |
| Type | NA |
| Basis Amount | NA NA |

2.10.6 Special features / conditions, if any

NA

2.10.7 Tracers

| Tracer code | Number | Start days | Frequency |
|-------------|--------|------------|-----------|
| CON_TRACER | 5 | 1 | 1 |

2.10.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT 730,MT 799,MT 720,MT721
 - MT 710 and MT 711

2.10.9 Additional information (ex. UDF & other Special Maintenance)

NA

2.11 Guarantee Issuance (GUIS), Guarantee Issuance / Reissuance upon receiving request (GUIR) & Stand by LC Issuance (SBLC)

- [Introduction](#)
- [Business Scenario](#)

- Synopsis (ex. high level features etc)
- Detailed Coverage (description of the product)
- Interest / Charges / Commission & Fees
- Special features / conditions, if any
- Tracers
- Messages
- Additional information (ex. UDF & other Special Maintenance)

2.11.1 Introduction

This is an undertaking by the guarantor (bank) to make payment to the beneficiary of the guarantee in the event of a default by the applicant of the guarantee. Usually, the only document required for payment is a simple invocation letter. Guarantees are normally used in performance contracts.

Standby Guarantee -This is used for normal trade works like a guarantee. It is popular in the USA and is characterized by ease of operations. Unlike import LCs, only a single document is required for the bank to make payment.

2.11.2 Business Scenario

- To issue the guarantee or to request to issue the guarantee or to re issue guarantee
- To amend a guarantee which has been previously issued or requests the amendment of a guarantee which the Sender has previously requested to be issued
- To inform the guarantee issued/requested bank that it has been released of all liability for the amount.

2.11.3 Synopsis (ex. high level features etc)

1. Re issue of Guarantee
2. Invocation of Guarantee
3. Tracking of limit –Applicant (Fixed)
4. Documents and Free format text required for the product can be attached.
5. Closure- Auto\Manual
6. Cancellation & re Open of Guarantee
7. Cash Collateral (Percentage/Amount) can be increased/Decreased during Availment/ Amendment
8. Linkages: Term Deposit
9. Signature Verification
10. Specifying Details of the Parties Involved in an LC
11. Guarantee Claim and Claim Settlement in Guarantee Contracts

2.11.4 Detailed Coverage (description of the product)

| CODE | GUIS/ GUIR | SBLC |
|--------------------------------------|--|----------------------|
| DESC | Guarantee Issuance Guarantee Issuance /Reissuance upon receiving request | Stand by LC Issuance |
| TYPE | Guarantee | Stand By |
| Revolving | N | N |
| Tenor | | |
| Standard | 90 | 90 |
| Minimum | 30 | 30 |
| Maximum | 360 | 360 |
| Tolerance Percentage | | |
| Positive | NA | NA |
| Negative | NA | NA |
| Exchange Rate Related Details | | |
| Default Rate Type | Standard | Standard |
| Rate Override Limit | 3 | 3 |
| Rate Stop Limit | 10 | 10 |
| Other Preferences | | |
| Collateral Percentage | 10 | 10 |
| Period of Presentation | NA | 21 |
| Applicable Rules | URDG | ISP LATEST VERSION |
| Confirmation Required | NO | No |
| Guarantee Details | | |
| Claim Days | 10 | NA |
| Claim Settlement by Loan | Y | NA |

2.11.5 Interest / Charges / Commission & Fees

| Commission | GUIS / GUIR | SBLC |
|-----------------------|-----------------------------|--------------|
| Event | BISS | BISS |
| Component | AGUIS_COMM / AGUIR_COMM | ASBLC_COMM |
| Basis Amount Type | LC_OS_AMT | LC_OS_AMT |
| Component | NA | ASBLC_COM1 |
| Basis Amount Type | NA | LC_OS_AMT |
| Event | AMND | AMND |
| Component | AGUIS_COM1 / AGUIR_COM1 | NA |
| Basis Amount Type | LC_AMND_AMT | NA |
| Collection | Advance(GUIS),ARREARS(GUIR) | ADVANCE |
| Calculation | Periodic | Non Periodic |
| Frequency | Daily | Daily |
| Allow Prepay | YES | NO |
| LIFO/FIFO Rule | FIFO | FIFO |
| Charge Details | | |

| Commission | GUIS / GUIR | SBLC |
|--------------------|---|---|
| Charge | Swift Charge BISS Courier Charges BISS Swift Amend Charge AMND Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS Guarantee Claim Charges GCLM Guarantee Claim Payment Charge GCLP | Swift Charges BISS,AMND Courier Charges BISS,AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS |
| Settlement CCY | GBP | GBP |
| Tax Details | | |
| Type | Withholding | Withholding |
| Basis Amount | LC_OS_AMT LCSWIFTIS_LIQD AGUIS_COMM_LIQD / AGUIR_COMM_LIQD | LCCOU-ISS_LIQD LC-SWIFTIS_LIQD ASBLC_COMM_LIQD |

2.11.6 Special features / conditions, if any

NA

2.11.7 Tracers

| Tracer code | Number | Start days | Frequency |
|----------------|--------|------------|-----------|
| ACK_TRACER | 5 | 1 | 1 |
| CHG_COM_TRACER | 5 | 1 | 1 |
| NTF_FOR_NEXN | 5 | 1 | 1 |

2.11.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags
 - MT 760
 - MT 767
 - MT768
 - MT 799
 - MT798(Trade Envelope)

2.11.9 Additional information (ex. UDF & other Special Maintenance)

NA

3

Annexure – A (MDATA)

Table 3-1 LC Branch Parameter

| Branch Code | Process Till Next working Days | Accrual Level | Use Reference Number | Use Parent Reference Number | Validate Message Generation on Save |
|-------------|--------------------------------|----------------|----------------------|-----------------------------|-------------------------------------|
| 001 | Yes | Contract Level | Yes | Yes | Yes |
| 002 | No(system date) | Product level | No | No | No |
| 003 | Yes | Contract Level | Yes | Yes | Yes |

Table 3-2 User Maintenance

| USER NAME | ROLE |
|--------------|----------|
| A29494CCSE01 | CCSEROLE |
| A29494CCSE02 | CCSEROLE |
| A29494TFE01 | TFEROLE |
| A29494TFE02 | TFEROLE |
| A29494TFM01 | TFMROLE |
| A29494TFM02 | TFMROLE |
| A29494CE01 | CEROLE |
| A29494CE02 | CEROLE |
| A29494RCH01 | RCHROLE |
| A29494RCH02 | RCHROLE |
| A29494CM01 | CMROLE |
| A29494CM02 | CMROLE |
| A29494CBR01 | CBRRROLE |
| A29494CBR02 | CBRRROLE |
| A17966M01 | ALL Role |
| A17966A01 | ALL Role |

Table 3-3 Mandatory Program Maintenance

| B | Beginning of Day | LCEOD | LC | D |
|---|--------------------------|----------|----|---|
| F | End of Financial input | LCTRACER | LC | D |
| F | End of Financial input | LQEOD | LQ | D |
| T | End of Transaction input | LCEOD | LC | D |
| T | End of Transaction input | LCMEMACR | LC | D |

Table 3-3 (Cont.) Mandatory Program Maintenance

| | | | | |
|---|--------------------------|--------|----|---|
| T | End of Transaction input | LQEOTI | LQ | D |
|---|--------------------------|--------|----|---|

Table 3-4 Message type (Static Data)

| Advice Name | Message-Type | SWIFT |
|----------------------------------|-----------------|-------|
| Acknowledgement tracer | ACK_TRACER | |
| Pre-advice to advice | ADVICE_CL | |
| Advise of a Third Bank | ADV_THIRD_BANK | 710 |
| Adv to adv & confirm | ADV_TO_ADVCON | |
| Amendment of Export Credit | AMD_EXP_CR | |
| Amendment of Import Credit | AMD_IMP_CR | |
| On clos or canc of LC Contract | CANC_REIM_AUTH | 799 |
| Charges & tracer | CHG_COM_TRACER | |
| Change of REB Party Id | CHNG_REB | MT799 |
| Closure Notice | CLOSURE_ADV | |
| On clos or canc of LC Contract | CLOS_REIM_AUTH | 799 |
| Confirmation tracer | CON_TRACER | |
| Expiry Notice | EXPIRY_ADV | |
| Guarantee Instrument | GUARANTEE | 760 |
| Acknowledgement of a Guarantee | GUA_ACK_ADVICE | 768 |
| Guarantee Amendment | GUA_AMD_INSTR | 767 |
| Covering letter to Advising Bank | ISB_ABK_CL | |
| Covering letter to beneficiary | ISB_BEN_CL | |
| ACK of import LC | LC_ACK_ADVICE | 730 |
| ACK of Amendment to LC | LC_ACK_AMND | 730 |
| Amendment-auth to reimburse | LC_AMD_AUTH_REB | 747 |
| Amendment Instrument | LC_AMND_INSTR | 707 |
| Copy of LC Amend Instrument | LC_AM_INST_COPY | |
| Authorization to reimburse | LC_AUTH_REIMB | 740 |
| Cancellation Advice | LC_CANCEL_ADV | |
| Cash Collateral Advices | LC_CASH_COL_ADV | |
| LC CLOSURE ADVICE | LC_CLOSE_ADV | |
| L/C instrument | LC_INSTRUMENT | 700 |
| Copy of LC Instrument | LC_INSTR_COPY | |
| Insurance Company Advice | LC_INSURANCEADV | |
| Pre Advice Telex | LC_PRE_ADVICE | 705 |
| Pre-advising a Credit | PADV_CL | |
| Pre-adv to adv & | PADV_TO_ADVCON | |
| Transfer of LC-Applicant | TRANSFER_APP | |
| Transfer of LC-ISB | TRANSFER_ISB | |
| Transfer of LC | TRANSFER_LC | 720 |
| Transfer of LC-New ATB | TRANSFER_NEWATB | |
| Transfer of LC-New Beneficiary | TRANSFER_NEWBEN | |

Table 3-4 (Cont.) Message type (Static Data)

| Advice Name | Message-Type | SWIFT |
|-------------------------------------|-----------------|-------|
| Transfer of LC-Original Beneficiary | TRANSFER_ORGBEN | |
| Guarantee Claim Advice | GUA_CLAIM_ADV | |
| Guarantee Claim Rejection | GUA_CLAIM_REJ | |
| Trade Envelope Message | TRADE_ENVELOPE | 798 |

Table 3-5 Commission Rule Definition

| Rule Identification | Description | RATE TYPE | | TENOR BASIS | TIERED AMT | TIERED TENOR | ROUNDING | AMT/RATE | MAXIMUM RATE / AMT | MINIMUM RATE / AMT | RATE PERIOD | MIN COMMISSION |
|---------------------|--|---|------|-------------|------------|--------------|----------|----------|--------------------|--------------------|-------------|----------------|
| ALCCOM1 | LC issuance Commission (Commitment)-Non periodic | Slab Amount-Tiered Tenor(Months)Rate-Non periodic | Rate | Y | N | Y | 1 | Amount | 2000 | 50 | 1 | 2 |
| ALCCOM9 | LC issuance Commission (Usage)Non periodic | Slab Amount-Tiered Tenor(Days)Rate-Non periodic | Rate | Y | N | Y | 0 | Rate | 3 | 0.25 | 12 | 7 |
| ALCCOM10 | LC issuance Commission (Commitment)-periodic | Slab Amount-Tiered Tenor(Months)-Rate-periodic | Rate | Y | N | N | 1 | Rate | 3 | 0.25 | 1 | 2 |

Table 3-5 (Cont.) Commission Rule Definition

| Rule Identi- ficati- on | Descr- iption | RATE TYPE | | TENOR BASIS | TIER ED AMT | TIER ED TENOR | ROUN- DING | AMT/ RATE | MAXI- MUM RATE / AMT | MINI- MUM RATE / AMT | RATE PERI- OD | MIN COM- MISSI- ON |
|----------------------------------|--|---|-------------|----------------|-------------------|---------------------|---------------|--------------|-------------------------------|-------------------------------|---------------------|-----------------------------|
| | | Slab Amou- nt- Tenor(Days)Rate- period- ic | Rate | | | | | | | | | |
| ALCC OM11 | LC issuance Com- mission (Usance)- periodic | Slab Amou- nt- Tenor(Days)Rate- period- ic | Rate | Y | N | N | 0 | Rate | 3 | 0.25 | 12 | 7 |
| ALCC OM7 | LC issuance Com- mission - (Com- mitment)FC Y | Amou- nt Slab- Flat | Amou- nt | N | N | N | 0 | Amou- nt | NA | NA | NA | NA |
| ALCC OM2 | Guar- antee issuance Com- mission | Amou- nt Slab- Rate | Rate | N | N | N | 0 | Rate | 3 | 0.25 | 12 | 2 |
| ALCC OM3 | Shippi- ng Guar- antee issuance Com- mission | Amou- nt Tired- Rate | Rate | N | Y | N | 1 | Amou- nt | 2000 | 50 | 1 | 2 |
| ALCC OM4 | Stand- by LC issuance Com- mission -days | Tenor Based - Amou- nt Slab- Flat | Amou- nt | Y | N | N | 0 | NA | NA | NA | NA | 7 |

Table 3-5 (Cont.) Commission Rule Definition

| Rule Identification | Description | RATE TYPE | | TENOR BASIS | TIERED AMT | TIERED TENOR | ROUNDING | AMT/RATE | MAXIMUM RATE / AMT | MINIMUM RATE / AMT | RATE PERIOD | MIN COMMISSION |
|---------------------|--|------------------------------------|--------|-------------|------------|--------------|----------|----------|--------------------|--------------------|-------------|----------------|
| ALCCOM5 | Clean LC issuance Commission | Amount & Tenor Tired-Rate | Rate | Y | Y | Y | 1 | Amount | 2000 | 50 | 1 | 2 |
| ALCCOM6 | Amendment Commission (Rate-Tired Tenor-days) | Slab Amount-Tired Tenor(Days)-Flat | Rate | Y | N | Y | 0 | NA | NA | NA | NA | NA |
| ALCCOM8 | Amendment Commission-FCY (Tenor Based-Flat amount) | Slab Amount-Tenor(months)-Flat | Amount | Y | N | N | 1 | NA | NA | NA | NA | 0 |

Table 3-6 Charge Rule Definition

| Rule Identification | Description | RATE TYPE | TENOR BASIS | TIERED AMT | TIERED TENOR | ROUNDING | AMT/RATE | MAXIMUM RATE / AMT | MINIMUM RATE / AMT | RATE PERIOD | MIN COMMISSION |
|---------------------|------------------------------|-----------|-------------|------------|--------------|----------|----------|--------------------|--------------------|-------------|----------------|
| LC-SWIFTS | SWIFT CHARGES FOR LC ISSUE | Amount | N | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCCOU-ISS | COURIER CHARGES FOR LC ISSUE | Amount | N | N | N | Na | Amt | 800 | 10 | NA | NA |

Table 3-6 (Cont.) Charge Rule Definition

| Rule Identification | Description | RATE TYPE | TENOR BASIS | TIERED AMT | TIERED TENOR | ROUNDING | AMT/RATE | MAXIMUM RATE / AMT | MINIMUM RATE / AMT | RATE PERIOD | MIN COMMISSION |
|---------------------|-------------------------------------|-----------|-------------|------------|--------------|----------|----------|--------------------|--------------------|-------------|----------------|
| LCCOU-AMND | Couriers CHARGES FOR LC AMENDMENT | Amount | N | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCEX-SWIFT | SWIFT CHARGES FOR LC Advising | Amount | N | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCEX-ADV | LC Advising Charges | Amount | Y | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCSWIFT-AM | SWIFT CHARGES FOR LC AMND | Amount | Y | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCEX-CONF M | SWIFT CHARGES FOR LC AMND | Amount | Y | N | N | Na | Amt | 800 | 10 | NA | NA |
| LCEX-PRECON | LC PREADVISE / CONFIRMATION CHARGES | Amount | Y | N | N | Na | Amt | 800 | 10 | NA | NA |
| OTHB NKCHG | LC charges receivables | Amount | N | N | N | Na | Amt | 0 | | NA | NA |
| LCCLS CHG | LC Closing | Amount | N | N | N | Na | Amt | 200 | | NA | NA |

Table 3-6 (Cont.) Charge Rule Definition

| Rule Identification | Description | RATE TYPE | TENOR BASIS | TIERED AMT | TIERED TENOR | ROUNDING | AMT/RATE | MAXIMUM RATE / AMT | MINIMUM RATE / AMT | RATE PERIOD | MIN COMMISSION |
|---------------------|-----------------------------------|-----------|-------------|------------|--------------|----------|----------|--------------------|--------------------|-------------|----------------|
| LCROPCHG | LC reopening | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| LCCANCHG | LC Cancellation | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| LCCOURBC | LC COURIER CHARGES IN BILLS | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| LCSWFTBC | LC SWIFT CHARGES IN BILLS | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| LCADVBC | LC ADVISING CHARGES IN BILLS | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| LCCONFBC | LC CONFIRMATION CHARGES IN BILLS | Amount | N | N | N | Na | Amt | 200 | | NA | NA |
| GPAY_CHG | LC Guarantee Claim Payment Charge | Amount | N | N | N | Na | Amt | 800 | 10 | NA | NA |

| GOODS_CODE | GOODS_DESC |
|------------|----------------------------|
| MACHINE1 | MACHINE AS PER ORDER NO... |

| GOODS_CODE | GOODS_DESC |
|-------------|---|
| CILLAFABRIC | 'CILLA' FABRIC, 100PCT COTTON, 147-148 CM WIDE, DYED ACCORDING TO THE DULY AND JOINTLY APPROVED TECHNICAL PARAMETERS, SAMPLES AND GENERAL PURCHASE AGREEMENT AND SALES CONFIRMATION NO.01 CUSTOMS TARIFF NUMBER: 02 |
| ROLLNGCHAIR | GC0778 ROCKING CHAIR BENTWOOD FRAMES IN OAK COLOUR |
| BANNEDGOOD | BANNED FOR IMPORTS |

| INCO_TERM | DESCRIPTION |
|-----------|--|
| CIP | Carriage and Insurance Paid To (...named place of destination) |
| CPT | Carriage Paid To (...named place of destination) |
| CFR | Cost and Freight (...named port of destination) |
| CIF | Cost, Insurance and Freight (...named port of destination) |
| DAF | Delivered At Frontier (...named place) |
| DDP | Delivered Duty Paid (...named place of destination) |
| DDU | Delivered Duty Unpaid (...named place of destination) |
| DEQ | Delivered Ex Quay (...named port of destination) |
| DES | Delivered Ex Ship (...named port of destination) |
| EXW | Ex Works (...named place) |
| FAS | Free Alongside Ship (...named port of shipment) |
| FCA | Free Carrier (...named place) |
| FOB | Free On Board (...named port of shipment) |

Table 3-7 Open Policy Maintenance

| Open Policy Code | INSURER | CUSTOMER CIF |
|------------------|---------|--------------|
| P-CODE1 | METLIFE | 000000001 |

Table 3-8 License Expiry date Maintenance

| Customer | License Expiry Date |
|----------|---------------------|
| ADAG | 26-Dec-08 |

Table 3-9 Clause Maintenance

| Clause Code | Clause Type | Clause Description |
|-------------|-------------|---|
| BOLCL1 | Transport | COPY OF FAX/TELEX ADVISING APPLICANT PARTICULARS OF SHIPMENT INCLUDING B/L NO. AND THE DATE, VESSEL NAME AND NATIONALITY ETA, AND ETD, TOTAL AMOUNT OF CONLCBCT, LOADING PORT AND DISCHARGE PORT, SHIPMENT DATE WITHIN 5 WORKING DAYS AFTER SHIPMENT DATE + SET OF CLEAN ON BOARD BILLS OF LADING MADE OUT TO THE ORDER OF CHINATRUST COMMERCIAL BANK LTD / TO ORDER AND BLANK ENDORSED, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BOLCL2 | Transport | SET of Clauses for CIF |
| BOCL3 | Transport | SET of Clauses for FOB |
| AWBCL1 | Transport | CLEAN AIR WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| SWBCL1 | Transport | CLEAN SEA WAYBILLS CONSIGNED TO APPLICANT, NOTIFY APPLICANT, MARKED 'FREIGHT COLLECT / PREPAID' INDICATING THIS CREDIT NUMBER. |
| BL1FREPRE | Transport | original MARINE Bill of Lading, made out to order, endorsed in blank, marked freight prepaid, notify: |
| CMRSEDCOPY | Transport | Sender's copy of international consignment note for road transport, indicating consignee: |
| BED13BL | OTHERS | Beneficiary's declaration stating that 1/3 original Bill of Lading has been sent simultaneously with dispatch of goods by DHL to notify |
| INS110 | INSURANCE | Insurance Policy/Certificate issued for 110 percent of invoicevalue, duly endorsed, covering x +INSURANCE POLICY OR CERTIFICATE ENDORSED IN BLANK FOR NOT LESS THAN 110PCT INVOICE VALUE, STIPULATING THAT CLAIMS ARE PAYABLE AT DESTINATION IN THE SAME CURRENCY OF THE DRAFTS COVERING INSTITUTE CARGO CLAUSES (A), INSTITUTE WAR CLAUSES (CARGO) AND INSTIT |
| INVCOM | INVOICE | Commercial invoice, duly signed |

Table 3-10 Document Master Maintenance

| Document Code | Language Code | Document Type | Short Description | Long Description | Clause Code |
|---------------|---------------|---------------|-------------------|---------------------|---|
| MARDOC | Eng | Transport | Sea Way | Sea Way Documents | BOLCL1 BOLCL2 BOCL3 SWBCL1 BL1FREPRE CMRSENDCO PY |
| AIRDOC | ENG | Transport | Air Way | Air Way Documents | AWBCL1 BL1FREPRE CMRSENDCO PY |
| INVDOC | Eng | Invoice | Invoice | Invoice Documents | INVCOM |
| INSDOC | Eng | Insurance | Insurance | Insurance Documents | INS110 |
| OTHDOC | Eng | Other | Other | Other Documents | BED13BL |

Table 3-11 Instruction Code Maintenance

| Instruction Code Maintenance | Instruction Text |
|------------------------------|---|
| GBP_PYMT | PLEASE REMIT PROCEEDS TO OUR ACCOUNT NUMBER 001-1-853967 WITH JP MORGAN CHASE BANK NEW YORK QUOTING OUR REFEREENCE NUMBER UNDER SWIFT ADVICE TO US. |
| ALL CHARGES | COLLECT ALL CHARGES |
| DELIVERPYMT | DELIVER DOCUMENTS AGAINST PAYMENT |
| DELIVERACC | DELIVER DOCUMENTS AGAINST ACCEPTANCE |
| ACCEPT_SWIFT | ADVISE ACCEPTANCE AND DUE DATE BY SWIFT/TELEX. |
| ACCEPT_MAIL | ADVISE ACCEPTANCE AND DUE DATE BY AIRMAIL. |

| | |
|-------------------------------|-----------|
| Insurance company Code | MET |
| Insurance Company Name | METLIFE |
| Add1 | LONDON |
| | ADAG |
| ISSUE DATE | 1-Jan-07 |
| EFFECTIVE DATE | 1-Jan-07 |
| EXPIRY DATE | 27-Dec-07 |
| COVER DATE | 1-Jan-07 |
| | |
| GOODS | OIL |
| CURRENCY | GBP |

| | |
|---------------------------|--------|
| SUM ASSURED AMT | 500000 |
| PER CONVEYANCE AMT | 100000 |
| VOYAGE | |

| | |
|-------------------------------|-----------------|
| LOCATION | GB |
| RISK COVERED | 100% |
| UTILIZED AMT | 0 |
| UPDATE UTILIZATION AMT | YES |
| INCO TERM | CIF |
| TELEX ADDRESS | 4396 2545 |
| WARE HOUSE ADDRESS | LONDON |
| AVAILABLE AMT | 500000 |
| KEY CLAUSES | APPLY CONDITION |
| REMARKS | REMARKS 1 |

Table 3-12 Products & Parameters configured

| CODE | DESC | TYPE | Revolvin g | REMARK S | START DT | END DT | GRO UP | SLOGAN |
|-------------|---|--------|---------------|-------------|-------------|---------------|-----------|-----------|
| ILUN | Import LC Usance Non - Revolving LCY | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCUN | Import LC |
| IUNP | Import LC Usance Non Revolving - Advance Periodic | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCUR | Import LC |
| IUNF | Import LC Usance Non Revolving - FCY | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCUR | Import LC |
| ILSN | Import LC Sight Non - Revolving | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCSN | Import LC |
| ISNF | Import LC Sight Non - Revolving FCY | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCSN | Import LC |

Table 3-12 (Cont.) Products & Parameters configured

| CODE | DESC | TYPE | Revolvin g | REMARK S | START DT | END DT | GRO UP | SLOGAN |
|------|---|---------|---------------|-------------------------|-------------|---------------|-----------|---------------|
| ILUR | Import LC Usance Revolving | Import | Y | Import LC | 1/1/2007 | OPEN ENDED | LCUR | Import LC |
| ILSR | Import LC Sight Revolving | Import | Y | Import LC | 1/1/2007 | OPEN ENDED | LCSR | Import LC |
| ISRF | Import LC Sight Revolving - FCY | Import | Y | Import LC | 1/1/2007 | OPEN ENDED | LCSR | Import LC |
| LCIR | Import LC issuance on Request from other bank | Import | N | Import LC | 1/1/2007 | OPEN ENDED | LCIN | Import LC |
| BBLC | Import Back to Back LC product | Import | N | Back 2 Back LC | 1/1/2007 | OPEN ENDED | LCBB | Import LC |
| SBLC | Stand by LC Issuance (MT 700) | Standby | N | Standby LC | 1/1/2007 | OPEN ENDED | LCSB | Standby LC |
| CLCI | Clean LC Issuance | Clean | N | Clean LC | 1/1/2007 | OPEN ENDED | LCCL | Clean |
| ELCR | Export LC Revolving LCY | Export | Y | Export LC | 1/1/2007 | OPEN ENDED | LCER | Export LC |
| ELNR | Export LC Non Revolving LCY | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCER | Export LC |
| CLCA | Clean LC Advising | Export | N | Export Clean LC | 1/1/2007 | OPEN ENDED | LCCA | Export LC |
| SBLA | Stand by LC Advising | Export | N | Export Standby LC | 1/1/2007 | OPEN ENDED | LCSA | Export LC |
| ELAC | Export LC with Adding Confirmat ion | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCAC | Export LC |

Table 3-12 (Cont.) Products & Parameters configured

| CODE | DESC | TYPE | Revolvin g | REMARK S | START DT | END DT | GRO UP | SLOGAN |
|------|---|----------------------------|---------------|--|-------------|---------------|-----------|---------------------------|
| ELCT | Export LC Advising of Transferre d LC | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCEX | Export LC |
| ELAT | Export LC - advising ATB | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCEX | Export LC |
| GUIS | Guarante e Issuance | Guarante e | N | Guarante e financial | 1/1/2007 | OPEN ENDED | LCGI | Guarante e |
| GUIR | Guarante e Issuance upon receiving request | Guarante e | N | Guarante e financial | 1/1/2007 | OPEN ENDED | LCGR | Guarante e |
| GUAD | Guarante e Advising | Advice of Guarante e | N | Guarante e financial Advising | 1/1/2007 | OPEN ENDED | LCGA | Guarante e |
| SGLC | Shipping Guarante e Issuance | Shipping Guarante e | N | Shipping Guarante e | 1/1/2007 | OPEN ENDED | LCSG | Shipping Guarante e |
| REIM | Reimburs ement | Reimburs ement | N | Reimburs ement | 1/1/2007 | OPEN ENDED | LCER | Reimburs ement |
| ELAR | Export LC Advising (Receivin g MT710) | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCET | Export LC |
| ELRF | Export LC Revolving FCY | Export | Y | Export LC | 1/1/2007 | OPEN ENDED | LCER | Export LC |
| ELNF | Export LC Non Revolving FCY | Export | N | Export LC | 1/1/2007 | OPEN ENDED | LCER | Export LC |

Table 3-13 Commission Class Definition

| Product | Component 1 | RULE ID | Component 2 | RULE ID | Component 3 | RULE ID |
|---------|----------------|----------|----------------|----------|----------------|----------|
| ILUN | AILUN_COM M | ALCCOM1 | AILUN_COM 1 | ALCCOM1 | AILUN_COM 2 | ALCCOM9 |
| IUNP | AIUNP_COM M | ALCCOM10 | AIUNP_COM 1 | ALCCOM10 | AIUNP_COM 2 | ALCCOM11 |
| IUNF | AIUNF_COM M | ALCCOM7 | AIUNF_COM 1 | ALCCOM8 | NA | NA |
| ILSN | AILSN_COM M | ALCCOM1 | AILSN_COM 1 | ALCCOM1 | NA | NA |
| ISNF | AISNF_COM M | ALCCOM7 | AISNF_COM 1 | ALCCOM8 | NA | NA |
| ILUR | AILUR_COM M | ALCCOM10 | AILUR_COM 1 | ALCCOM10 | AILUR_COM 2 | ALCCOM11 |
| ILSR | AILSR_COM M | ALCCOM10 | AILSR_COM 1 | ALCCOM10 | NA | NA |
| ISRF | AISRF_COM M | ALCCOM7 | AISRF_COM 1 | ALCCOM8 | NA | NA |
| LCIR | ALCIR_COM M | ALCCOM1 | ALCIR_COM 1 | ALCCOM1 | ALCIR_COM 2 | ALCCOM10 |
| BBLC | ABBLC_CO MM | ALCCOM1 | ABBLC_CO M1 | ALCCOM1 | ABBLC_CO M2 | ALCCOM11 |
| SBLC | ASBLC_CO MM | ALCCOM4 | ASBLC_CO M1 | ALCCOM6 | NA | NA |
| CLCI | ACLCI_COM M | ALCCOM5 | ACLCI_COM 1 | ALCCOM6 | NA | NA |
| ELCR | NA | NA | NA | NA | NA | NA |
| ELNR | NA | NA | NA | NA | NA | NA |
| CLCA | NA | NA | NA | NA | NA | NA |
| SBLA | NA | NA | NA | NA | NA | NA |
| ELAC | AELAC_CO MM | ALCCOM10 | NA | NA | NA | NA |
| ELCT | NA | NA | NA | NA | NA | NA |
| ELAT | NA | NA | NA | NA | NA | NA |
| GUIS | AGUIS_COM M | ALCCOM2 | AGUIS_COM 1 | ALCCOM6 | NA | NA |
| GUIR | AGUIR_CO MM | ALCCOM2 | AGUIR_CO M1 | ALCCOM6 | NA | NA |
| GUAD | NA | NA | NA | NA | NA | NA |
| SGLC | ASGLC_CO MM | ALCCOM3 | ASGLC_CO M1 | ALCCOM6 | NA | NA |
| REIM | NA | NA | NA | NA | NA | NA |
| ELAR | NA | NA | NA | NA | NA | NA |
| ELRF | NA | NA | NA | NA | NA | NA |
| ELNF | NA | NA | NA | NA | NA | NA |

Table 3-14 Charge Class Definition

| CLASS CODE | EVENT FOR ASSOCIATION | BASIS AMOUNT TAG | DEFAULT RULE | DEFAULT SETTLEMENT CCY | Products |
|--------------|-----------------------|------------------|--------------|------------------------|----------------------------------|
| LCCOU-ISS | BISS | LC_OS_AMT | LCCOU-ISS | GBP | All Import |
| LCCOUAMND | AMND | LC_AMND_AMT | LCCOUAMND | GBP | All Import |
| LC-SWIFTIS | BISS | LC_OS_AMT | LC-SWIFTIS | GBP | All Import |
| LC-SWIFTAM | AMND | LC_AMND_AMT | LC-SWIFTAM | GBP | All Import |
| LCEX-SWIFT | BADV | LC_OS_AMT | LCEX-SWIFT | GBP | All Export(Except Confirmation) |
| LCEX-ADV | BADV | LC_OS_AMT | LCEX-ADV | GBP | All Export(Except Confirmation) |
| LCEX-CONFM | BCFM | LC_OS_AMT | LCEX-CONFM | GBP | |
| LCEX-ADV1 | BANC | LC_OS_AMT | LCEX-ADV | GBP | All Export(Except Confirmation) |
| LCEX-CONFM1 | AATC | LC_OS_AMT | LCEX-CONFM | GBP | All Export(Except Confirmation) |
| LCEX-CONFM2 | APAC | LC_OS_AMT | LCEX-CONFM | GBP | All Export(Except Confirmation) |
| LCEX-PRECON | BPRE | LC_OS_AMT | LCEX-CONFM | GBP | All Export(Except Confirmation) |
| LCEX-PRECON1 | APAD | LC_OS_AMT | LCEX-CONFM | GBP | All Export(Except Confirmation) |
| OTHBNKCHG | BISS | LC_OS_AMT | CHGFRMBEN | GBP | All Export |
| LCCLSCHG | CLOS | LC_OS_AMT | LCCLSCHG | GBP | All Export |
| LCROPCHG | ROPN | LC_OS_AMT | LCCLSCHG | GBP | All Export |
| LCCANCHG | CANC | LC_OS_AMT | LCCLSCHG | GBP | All Export |
| LCCOUBC | BISS | LC_OS_AMT | LCCOURBC | GBP | All Import |
| LCSWFTBC | AMND | LC_OS_AMT | LCSWFTBC | GBP | All Import |
| LCADVBC | BADV | LC_OS_AMT | LCADVBC | GBP | All Export |
| LCCONFBC | BANC | LC_OS_AMT | LCCONFBC | GBP | All Export(With Confirmation) |
| GPAY_CHG | GCLP | LC_OS_AMT | LCSWIFTIS | GBP | Guarantee Product |

4

Annexure – B (Accounting Entries)

Table 4-1 Export LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|-----------------|-------------------|
| AALEEV | ATC | C | AATC | LC_OCU | ADV_LIAB_OS_AMT |
| AALEEV | ATC | D | AATC | LC_OCU_OFFSET | ADV_LIAB_OS_AMT |
| AALEEV | ATC | C | AATC | LC_CNF_OFF | CNF_LIAB_OS_AMT |
| AALEEV | ATC | D | AATC | LC_CNF | CNF_LIAB_OS_AMT |
| AALEEV | CCO | C | AATC | LCEX-CONMF_INC | LCEX-CONMF_LIQD |
| AALEEV | CCO | D | AATC | CHG_CUST_ACC | LCEX-CONMF_LIQD |
| AALEEV | LAM | C | AMND | LC_OCU_OFFSET | ADV_LIAB_AMND_AMT |
| AALEEV | LAM | D | AMND | LC_OCU | ADV_LIAB_AMND_AMT |
| AALEEV | LAM | C | AMND | LC_CNF_OFF | CNF_LIAB_AMND_AMT |
| AALEEV | LAM | D | AMND | LC_CNF | CNF_LIAB_AMND_AMT |
| AALEEV | LAM | C | AMND | LCCOLL_INT_ACCT | COLL_AMNDAMT |
| AALEEV | LAM | D | AMND | COL_CUST_ACC | COLL_AMNDAMT |
| AALEEV | ACH | C | AMND | LCCOU-AMND_INC | LCCOU-AMND_LIQD |
| AALEEV | ACH | D | AMND | CHG_CUST_ACC | LCCOU-AMND_LIQD |
| AALEEV | ACH | C | AMND | LCEX-CONFM_INC | LCEX-CONFM_LIQD |
| AALEEV | ACH | D | AMND | CHG_CUST_ACC | LCEX-CONFM_LIQD |
| AALEEV | COM | C | APAC | LC_CNF_OFF | CNF_LIAB_OS_AMT |
| AALEEV | COM | D | APAC | LC_CNF | CNF_LIAB_OS_AMT |
| AALEEV | ACH | C | APAC | LCEX-ADV_INC | LCEX-ADV_LIQD |
| AALEEV | ACH | D | APAC | CHG_CUST_ACC | LCEX-ADV_LIQD |
| AALEEV | ACH | C | APAC | LCEX-CONFM_INC | LCEX-CONFM_LIQD |

Table 4-1 (Cont.) Export LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|---------------------|------------------------|
| AALEEV | ACH | D | APAC | CHG_CUST_A CC | LCEX- CONFM_LIQD |
| AALEEV | PAD | C | APAD | LC_OCU_OFF SET | ADV_LIAB_OS _AMT |
| AALEEV | PAD | D | APAD | LC_OCU | ADV_LIAB_OS _AMT |
| AALEEV | ACH | C | APAD | LCEX- ADV_INC | LCEX- ADV_LIQD |
| AALEEV | ACH | D | APAD | CHG_CUST_A CC | LCEX- ADV_LIQD |
| AALEEV | MVL | C | AVAL | LC_OCU | ADV_LIAB_AVA IL_AMT |
| AALEEV | MVL | D | AVAL | LC_OCU_OFF SET | ADV_LIAB_AVA IL_AMT |
| AALEEV | MVL | C | AVAL | LC_CNF | CNF_LIAB_AV AIL_AMT |
| AALEEV | MVL | D | AVAL | LC_CNF_OFF | CNF_LIAB_AV AIL_AMT |
| AALEEV | LCL | C | AVAL | COL_CUST_A CC | COLL_AVALAM T |
| AALEEV | LCL | D | AVAL | LCCOLL_INT_ ACCT | COLL_AVALAM T |
| AALEEV | LCA | D | BADV | LC_OCU | ADV_LIAB_OS _AMT |
| AALEEV | LCA | D | BADV | LC_OCU_OFF SET | ADV_LIAB_OS _AMT |
| AALEEV | LCL | C | BADV | LCCOLL_INT_ ACCT | COLL_AMT |
| AALEEV | LCL | D | BADV | COL_CUST_A CC | COLL_AMT |
| AALEEV | ACH | C | BADV | LCEX- ADV_INC | LCEX- ADV_LIQD |
| AALEEV | ACH | D | BADV | CHG_CUST_A CC | LCEX- ADV_LIQD |
| AALEEV | ACH | C | BADV | LCEX- SWIFT_INC | LCEX- SWIFT_LIQD |
| AALEEV | ACH | D | BADV | CHG_CUST_A CC | LCEX- SWIFT_LIQD |
| AALEEV | MSC | C | BADV | LCADVBC_INC | LCADVBC_LIQ D |
| AALEEV | MSC | D | BADV | LCADVBC_RE CV | LCADVBC_LIQ D |
| AALEEV | COM | C | BANC | LC_CNF_OFF | CNF_LIAB_OS _AMT |
| AALEEV | COM | D | BANC | LC_CNF | CNF_LIAB_OS _AMT |
| AALEEV | COM | C | BANC | LCEX- ADV1_INC | LCEX- ADV1_LIQD |

Table 4-1 (Cont.) Export LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|--------------------|---------------------|
| AALEEV | COM | D | BANC | CHG_CUST_A CC | LCEX- ADV1_LIQD |
| AALEEV | ANC | C | BANC | LCCONFBC_IN C | LCCONFBC_LI QD |
| AALEEV | ANC | D | BANC | LCCONFBC_R ECV | LCCONFBC_LI QD |
| AALEEV | ACH | C | BPRE | LCEX- PRECO_INC | LCEX- PRECO_LIQD |
| AALEEV | ACH | D | BPRE | CHG_CUST_A CC | LCEX- PRECO_LIQD |
| AALEEV | 000 | C | MLIQ | LCADVBC_RE CV | LCADVBC_LIQ D |
| AALEEV | 000 | D | MLIQ | CHG_CUST_A CC | LCADVBC_LIQ D |
| AALEEV | 000 | C | MLIQ | LCCONFBC_R ECV | LCCONFBC_LI QD |
| AALEEV | 000 | D | MLIQ | CHG_CUST_A CC | LCCONFBC_LI QD |
| AALEEV | 000 | C | WAIV | LCADVBC_INC | LCADVBC_WAI V |
| AALEEV | 000 | D | WAIV | LCADVBC_RE CV | LCADVBC_WAI V |
| AALEEV | 000 | C | WAIV | LCCONFBC_IN C | LCCONFBC_W AIV |
| AALEEV | 000 | D | WAIV | LCCONFBC_R ECV | LCCONFBC_W AIV |

Table 4-2 Confirming

| | | | | | |
|--------|-----|---|------|--------------------|---------------------|
| AALEEV | COM | C | BCFM | LC_CNF_OFF | CNF_LIAB_OS _AMT |
| AALEEV | COM | D | BCFM | LC_CNF | CNF_LIAB_OS _AMT |
| AALEEV | COM | C | BCFM | LCEX- CONFR_INC | LCEX- CONFR_LIQD |
| AALEEV | COM | D | BCFM | CHG_CUST_A CC | LCEX- CONFR_LIQD |

Table 4-3 Charges

| | | | | | |
|--------|-----|---|------|-------------------|---------------------|
| AALEEV | LCC | C | CANC | LC_OCU | ADV_LIAB_OS _AMT |
| AALEEV | LCC | D | CANC | LC_OCU_OFF SET | ADV_LIAB_OS _AMT |
| AALEEV | LCC | C | CANC | LC_CNF | CNF_LIAB_OS _AMT |
| AALEEV | LCC | D | CANC | LC_CNF_OFF | CNF_LIAB_OS _AMT |

Table 4-3 (Cont.) Charges

| | | | | | |
|--------|-----|---|------|---------------------|---------------------|
| AALEEV | COM | C | CANC | COL_CUST_A CC | COLLAMT_OS CC |
| AALEEV | COM | D | CANC | LCCOLL_INT_ ACCT | COLLAMT_OS ACCT |
| AALEEV | LCC | C | CLOS | LC_OCU | ADV_LIAB_OS _AMT |
| AALEEV | LCC | D | CLOS | LC_OCU_OFF SET | ADV_LIAB_OS _AMT |
| AALEEV | COM | C | CLOS | LC_CNF | CNF_LIAB_OS _AMT |
| AALEEV | COM | D | CLOS | LC_CNF_OFF | CNF_LIAB_OS _AMT |
| AALEEV | COM | C | CLOS | COL_CUST_A CC | COLLAMT_OS CC |
| AALEEV | COM | D | CLOS | LCCOLL_INT_ ACCT | COLLAMT_OS ACCT |

Table 4-4 Import LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|---------------------|-------------------------|
| ALIEV | LCL | D | AMND | COL_CUST_A CC | COLL_AMNDA MT |
| ALIEV | LCL | C | AMND | LCCOLL_INT_ ACCT | COLL_AMNDA MTEQ |
| ALIEV | IBC | C | AMND | LCCOU- AMND_INC | LCCOU- AMND_LIQD |
| ALIEV | IBC | D | AMND | CHG_CUST_A CC | LCCOU- AMND_LIQD |
| ALIEV | IBC | C | AMND | LCSWIFT- AM_INC | LC- SWIFTAM_LIQ D |
| ALIEV | IBC | D | AMND | CHG_CUST_A CC | LC- SWIFTAM_LIQ D |
| ALIEV | LAM | C | AMND | LC_OCU_OFF SET | LIAB_AMND_A MT |
| ALIEV | LAM | D | AMND | LC_OCU | LIAB_AMND_A MT |
| ALIEV | LAM | C | AMND | LCSWFTBC_IN C | LCSWFTBC_LI QD |
| ALIEV | LAM | D | AMND | LCSWFTBC_R ECV | LCSWFTBC_LI QD |
| ALIEV | MVL | D | AVAL | LC_OCU_OFF SET | AVAIL_SET_A MT |
| ALIEV | MVL | C | AVAL | LC_OCU | AVAIL_SET_A MTEQ |
| ALIEV | MVL | D | AVAL | LCCOLL_INT_ ACCT | COLL_AVALAM T |
| ALIEV | MVL | C | AVAL | COL_CUST_A CC | COLL_AVALAM TEQ |

Table 4-4 (Cont.) Import LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|---------------------|---------------------|
| ALIEV | LCL | D | BISS | COL_CUST_A CC | COLL_AMT |
| ALIEV | LCL | C | BISS | LCCOLL_INT_ ACCT | COLL_AMTEQ |
| ALIEV | IBC | C | BISS | LCCOU- ISS_INC | LCCOU- ISS_LIQD |
| ALIEV | IBC | D | BISS | CHG_CUST_A CC | LCCOU- ISS_LIQD |
| ALIEV | IBC | C | BISS | LC- SWIFTIS_INC | LC- SWIFTIS_LIQD |
| ALIEV | IBC | D | BISS | CHG_CUST_A CC | LC- SWIFTIS_LIQD |
| ALIEV | TAX | C | BISS | LCTAX_PAY | LCTAX_AMT |
| ALIEV | TAX | D | BISS | TAX_CUST_AC C | LCTAX_AMT |
| ALIEV | TAX | C | BISS | LCTAX1_PAY | LCTAX1_AMT |
| ALIEV | TAX | D | BISS | TAX_CUST_AC C | LCTAX1_AMT |
| ALIEV | TAX | C | BISS | LCTAX2_PAY | LCTAX2_AMT |
| ALIEV | TAX | D | BISS | TAX_CUST_AC C | LCTAX2_AMT |
| ALIEV | OLC | C | BISS | LC_OCU_OFF SET | LIAB_OS_AMT |
| ALIEV | OLC | D | BISS | LC_OCU | LIAB_OS_AMT |
| ALIEV | IBC | C | BISS | LCCOUBC_IN C | LCCOUBC_LIQ D |
| ALIEV | IBC | D | BISS | LCCOUBC_RE CV | LCCOUBC_LIQ D |
| ALIEV | LCC | D | CANC | LCCOLL_INT_ ACCT | COLLAMT_OS |
| ALIEV | LCC | C | CANC | COL_CUST_A CC | COLLAMT_OS EQ |
| ALIEV | LCC | C | CANC | LCCANCHG_I NC | LCCANCHG_LI QD |
| ALIEV | LCC | D | CANC | CHG_CUST_A CC | LCCANCHG_LI QD |
| ALIEV | LCC | C | CANC | LC_OCU | LIAB_OS_AMT |
| ALIEV | LCC | D | CANC | LC_OCU_OFF SET | LIAB_OS_AMT |
| ALIEV | LCC | D | CLOS | LCCOLL_INT_ ACCT | COLLAMT_OS |
| ALIEV | LCC | C | CLOS | COL_CUST_A CC | COLLAMT_OS EQ |
| ALIEV | LCC | C | CLOS | LCCLSCHG_IN C | LCCLSCHG_LI QD |
| ALIEV | LCC | D | CLOS | CHG_CUST_A CC | LCCLSCHG_LI QD |

Table 4-4 (Cont.) Import LC

| Class Code | Txn Code | D/C | Event | Role | Amount Tag |
|------------|----------|-----|-------|---------------------|-------------------|
| ALIEV | LCC | C | CLOS | LC_OCU_OFF SET | LIAB_OS_AMT |
| ALIEV | LCC | D | CLOS | LC_OCU | LIAB_OS_AMT |
| ALIEV | RPN | C | ROPN | LCCOLL_INT_ ACCT | COLLAMT_OS |
| ALIEV | RPN | D | ROPN | COL_CUST_A CC | COLLAMT_OS EQ |
| ALIEV | RPN | C | ROPN | LCROPCHG_I NC | LCROPCHG_LI QD |
| ALIEV | RPN | D | ROPN | CHG_CUST_A CC | LCROPCHG_LI QD |
| ALIEV | RPN | C | ROPN | LC_OCU_OFF SET | LIAB_OS_AMT |
| ALIEV | RPN | D | ROPN | LC_OCU | LIAB_OS_AMT |
| ALIEV | IBC | C | BISS | OTHBNKCH_I NC | OTHBNKCH _LIQD |
| ALIEV | IBC | D | BISS | CHG_CUST_A CC | OTHBNKCH _LIQD |
| ALIEV | 000 | C | MLIQ | LCCOUBC_RE CV | LCCOUBC_LIQ D |
| ALIEV | 000 | D | MLIQ | CHG_CUST_A CC | LCCOUBC_LIQ D |
| ALIEV | 000 | C | MLIQ | LCSWFTBC_R ECV | LCSWFTBC_LI QD |
| ALIEV | 000 | D | MLIQ | CHG_CUST_A CC | LCSWFTBC_LI QD |
| ALIEV | 000 | C | WAIV | LCCOUBC_IN C | LCCOUBC_WA IV |
| ALIEV | 000 | D | WAIV | LCCOUBC_RE CV | LCCOUBC_WA IV |
| ALIEV | 000 | C | WAIV | LCSWFTBC_IN C | LCSWFTBC_W AIV |
| ALIEV | 000 | D | WAIV | LCSWFTBC_R ECV | LCSWFTBC_W AIV |

Table 4-5 Revolving

| | | | | | |
|-------|-----|---|------|-------------------|-------------------|
| ALIEV | LCR | C | REIN | LC_OCU_OFF SET | LIAB_REIN_AM T |
| ALIEV | LCR | D | REIN | LC_OCU | LIAB_REIN_AM T |

Table 4-6 Commission-Advance

| | | | | | |
|-------|-----|---|------|-------------------|--------------------|
| ALIEV | ICM | C | CLIQ | XXXX_COM1RI A | XXXX _COM1_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COM1_LIQD |

Table 4-6 (Cont.) Commission-Advance

| | | | | | |
|-------|-----|---|------|-------------------|--------------------|
| ALIEV | ICM | C | CLIQ | XXXX _COM2RIA | XXXX _COM2_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COM2_LIQD |
| ALIEV | ICM | C | CLIQ | XXXX _COMMRIA | XXXX _COMM_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COMM_LIQD |
| ALIEV | ACC | C | ACCR | XXXX _COM1INC | XXXX _COM1_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COM1RIA | XXXX _COM1_ACCR |
| ALIEV | ACC | C | ACCR | XXXX _COM2INC | XXXX _COM2_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COM2RIA | XXXX _COM2_ACCR |
| ALIEV | ACC | C | ACCR | XXXX _COMMINC | XXXX _COMM_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COMMRIA | XXXX _COMM_ACCR |

Table 4-7 Commission-Arrears

| | | | | | |
|-------|-----|---|------|-------------------|--------------------|
| ALIEV | ICM | C | CLIQ | XXXX _COM1REC | XXXX _COM1_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COM1_LIQD |
| ALIEV | ICM | C | CLIQ | XXXX _COM2REC | XXXX _COM2_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COM2_LIQD |
| ALIEV | ICM | C | CLIQ | XXXX _COMMREC | XXXX _COMM_LIQD |
| ALIEV | ICM | D | CLIQ | COMM_CUST_ ACC | XXXX _COMM_LIQD |
| ALIEV | ACC | C | ACCR | XXXX _COM1INC | XXXX _COM1_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COM1REC | XXXX _COM1_ACCR |
| ALIEV | ACC | C | ACCR | XXXX _COM2INC | XXXX _COM2_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COM2REC | XXXX _COM2_ACCR |
| ALIEV | ACC | C | ACCR | XXXX _COMMINC | XXXX _COMM_ACCR |
| ALIEV | ACC | D | ACCR | XXXX _COMMREC | XXXX _COMM_ACCR |

**Note:**

XXXX should replace with respective Commission class.

Table 4-8 Guarantee Settlement

| | | | | | |
|-------|-----|---|------|---------------------|--------------------|
| ALIEV | 000 | D | GCLP | CLAIM_DEBIT_ ACCT | CLAIM_CUST_ AMT |
| ALIEV | 000 | C | GCLP | CLAIM_SUSPE NSE | CLAIM_CUST_ AMT |
| ALIEV | 000 | C | GCLP | CLAIM_CREDI T_ ACCT | CLAIM_SETTL E_ AMT |
| ALIEV | 000 | D | GCLP | CLAIM_SUSPE NSE | CLAIM_SETTL E_ AMT |
| ALIEV | 000 | C | GCLP | LC_OCU | CLAIM_SETTL E_ AMT |
| ALIEV | 000 | D | GCLP | LC_OCU_OFF SET | CLAIM_SETTL E_ AMT |
| ALIEV | 000 | C | GCLP | CLAIM_SUSPE NSE | COLL_AVALAM T |
| ALIEV | 000 | D | GCLP | LCCOLL_INT_ ACCT | COLL_AVALAM T |
| ALIEV | 000 | C | GCLP | COL_CUST_A CC | COLL_REFUN D |
| ALIEV | 000 | D | GCLP | LCCOLL_INT_ ACCT | COLL_REFUN D |
| ALIEV | 000 | D | GCLP | CHG_CUST_A CC | GPAY_CHG_LI QD |
| ALIEV | 000 | C | GCLP | GPAY_CHG_IN C | GPAY_CHG_LI QD |

Silent Confirmation

- Accounting entry of AASC event with contingent entries with new amount tags and the reversal entry of ADV

| Dr/Cr | Accounting role | Amount tag |
|-------|-----------------|-----------------|
| Dr | LC_OCU_OFFSET | ADV_LIAB_OS_AMT |
| Cr | LC_OCU | ADV_LIAB_OS_AMT |
| Dr | LC_SCF | SCF_LIAB_OS_AMT |
| Cr | LC_SCF_OFF | SCF_LIAB_OS_AMT |

- Accounting entry of AMND event with operation code as SCF,

| Dr/Cr | Accounting role | Amount tag |
|-------|-----------------|-------------------|
| Dr | LC_SCF | SCF_LIAB_AMND_AMT |
| Cr | LC_SCF_OFF | SCF_LIAB_AMND_AMT |

- Accounting entry of AVAL event with operation code as SCF,

| Dr/Cr | Accounting role | Amount tag |
|--------------|------------------------|--------------------|
| Dr | LC_SCF_OFF | SCF_LIAB_AVAIL_AMT |
| Cr | LC_SCF | SCF_LIAB_AVAIL_AMT |

- Accounting entry of CLOS/CANC event with operation code as SCF,

| Dr/Cr | Accounting role | Amount tag |
|--------------|------------------------|-------------------|
| Dr | LC_SCF_OFF | SCF_LIAB_OS_AMT |
| Cr | LC_SCF | SCF_LIAB_OS_AMT |

- Accounting entry of ROPN event with operation code as SCF,

| Dr/Cr | Accounting role | Amount tag |
|--------------|------------------------|-------------------|
| Dr | LC_SCF | SCF_LIAB_OS_AMT |
| Cr | LC_SCF_OFF | SCF_LIAB_OS_AMT |

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Annexure – C (Reports)

Reports Availability

Expired LC Report

This report lists all those L/Cs which have expired but have not been closed and have some items outstanding. The items that could be outstanding and which the system checks for are liability amount, cash collateral, outstanding commission and outstanding charges. The report is sorted by the L/C expiry date and L/C reference number.

Closed LC Report

This report lists all L/Cs that are closed but still have certain items outstanding and therefore may require follow-up action. The L/Cs closed on any particular day can be identified by the report generated by the L/C Liquidation. The items that the system checks for as outstanding are cash collateral, outstanding commission and outstanding charges. The liability amount outstanding prior to the closing of the record will have automatically been reversed when the record was closed.

LCs Due to be Closed Report

This report provides a warning related to the L/Cs that will be closed over a period in the future so that the appropriate action may be taken. i.e., to extend the closing date, etc., if required. The system will report all LC s due to be closed whether or not they have outstanding items.

Commission Due Report

The report presents all periodic commissions which are due to be collected in a specific period in the future. Items listed on this report are all those periodic commissions due in a period which is selected when requesting the report. The system takes the next calculation date as the date of collection for arrears L/Cs. The sequence of the report is next collection date (from earliest to latest) and L/C reference.

Un-replied Tracers Report

This report provides information on all the contracts for which some action is outstanding by a party external to the branch. Items are listed on this report only after the three statutory tracers have been generated and there has been no response ten days after the last tracer was sent. The sequence of the report is branch and L/C reference.

Utilization of confirming facility reports by Banks

This function will generate the details of confirmed LC by the confirming banks. This is used for reporting the utilization of Confirming facility provided by another bank.

Daily Activity Report

This function will generate a report of all LC on which some processing has happened today. This will include the following

- New LC opened
- LCs on Hold
- Amendment on LC

- Closure of LC
- Cancellation of LC
- Reversals of LC
- Matured contracts
- Liquidation of contract

Commission activity report

The report prints all LC contracts for which commission liquidation has occurred today.

Commission Exception report

The report prints LC for which some exceptions occurred while liquidating the commission. The exception could be

- Commission collection account is closed
- Funds not available in the account

Accrual control report

This report provides a list of all contracts for which accrual entries have been passed today.

List Of Outstanding Items

This report lists all the outstanding items (both commission and charges) which have been debited to a GLSL account, which is normally the accounts receivable ledger and are marked as outstanding. This control report highlights the necessary details for the collection or the payment of the outstanding amount so that the required action may be taken. The sequence of the report is GL/SL of the outstanding item account, L/C reference number and posting date of original entry.

Open Ended LC

This report lists all the open ended L/Cs that are not closed. The sequence of the report is L/C issue date and L/C reference number. All L/Cs which were issued on a date in the past are listed in L/C number order followed by all the L/Cs which were issued on a following day in the past.

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Annexure – C (Advice)

Table 6-1 EXPORT

| Class | Event | Advices |
|--------|-------|-----------------|
| AALEEV | AATC | LC_INSTR_COPY |
| AALEEV | AATC | PAYMENT_MESSAGE |
| AALEEV | APAC | PADV_TO_ADVCON |
| AALEEV | APAC | PAYMENT_MESSAGE |
| AALEEV | BADV | ADV_THIRD_BANK |
| AALEEV | BADV | LC_ACK_ADVICE |
| AALEEV | BADV | LC_INSTR_COPY |
| AALEEV | BADV | PAYMENT_MESSAGE |
| AALEEV | BANC | LC_ACK_ADVICE |
| AALEEV | BANC | LC_CASH_COL_ADV |
| AALEEV | BCFM | PAYMENT_MESSAGE |
| AALEEV | TRNF | REQ_TRANSFER |
| AALEEV | TRNF | TRANSFER_APP |
| AALEEV | TRNF | TRANSFER_ISB |
| AALEEV | TRNF | TRANSFER_LC |
| AALEEV | TRNF | TRANSFER_NEWATB |
| AALEEV | TRNF | TRANSFER_NEWBEN |
| AALEEV | TRNF | TRANSFER_ORGBEN |

Table 6-2 IMPORT

| Class | Event | Advices |
|-------|-------|-----------------|
| ALIEV | AMND | AMD_IMP_CR |
| ALIEV | AMND | LC_AM_INST_COPY |
| ALIEV | AMND | LC_AMD_AUTH_REB |
| ALIEV | AMND | LC_CASH_COL_ADV |
| ALIEV | AMND | LC_INSURANCEADV |
| ALIEV | AMND | PAYMENT_MESSAGE |
| ALIEV | AMNV | LC_AMND_INSTR |
| ALIEV | BISS | CUST_COVER |
| ALIEV | BISS | ISB_ABK_CL |
| ALIEV | BISS | ISB_BEN_CL |
| ALIEV | BISS | LC_AUTH_REIMB |
| ALIEV | BISS | LC_CASH_COL_ADV |
| ALIEV | BISS | LC_INSTR_COPY |
| ALIEV | BISS | LC_INSTRUMENT |
| ALIEV | BISS | LC_INSURANCEADV |

Table 6-2 (Cont.) IMPORT

| Class | Event | Advices |
|--------------|--------------|-----------------|
| ALIEV | BISS | LC_PRE_ADVICE |
| ALIEV | BISS | PAYMENT_MESSAGE |
| ALIEV | CANC | CANC_REIM_AUTH |
| ALIEV | CANC | LC_CANCEL_ADV |

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Annexure – D

Points to be Noted

- No separate event to trigger Pre-Advise. Pre-Advise message has to be attached with BISS event and will be generated along with MT700. Since the procedure is against Market practice suggested workaround is to suppress the Generation of MT700 at the time of issuance and later manually generate LC Instrument from Outgoing Browser.
- Amendment Message has to be attached only in AMNV event.

In the following products LCY has been restricted so the FCY transaction can be tracked separately

IUNF-Import LC Usance Non Revolving- FCY

ISNF-Import LC Sight Non - Revolving-FCY

ISRF-Import LC Sight Revolving- FCY

ELRF- Export LC Revolving-FCY

ELNF- Export LC Non Revolving -FCY

Beside the above commonly used import products mentioned above following product has been created for specific requirement

LCIR – For issuing the LC that has been requested from other branch/bank with Arrears non periodic

IUNP- Advance Periodic commission

Limitations

- Linking of Free Format Text for MT747 is not supported.
- Linking of Free Format text for MT720 is not supported.
- Cancellation / Amendment of Transfer is not supported.
- Creation of a Transfer LC will automatically collect the charges and generate messages defined for BADV event. Suggested work around is to make use of a specific product for transfer with all the charges waived and Messages suppressed. User has to remove the restrictions while creating the parent contract.
- STP messages will appear as 'Unauthorized' in incoming browser. These messages have to be manually authorized.
- Stand By LC generation is supported only for MT700
- STP message processing for MT760 is not supported.
- Commission/Charges during Reinstate is not supported

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Annexure – E (Workflow)

Workflow for Letter of Credit Origination:

The Business Process Execution Language (BPEL) workflow layer allows you to define a workflow for handling different transactions. The front-end user interface of this layer allows you to capture details required for the transactions and sends them to Oracle Banking Trade Finance for processing.

BPEL- Import LC Issuance Workflow

An Import LC issuance is providing a letter of credit to a customer; to issue, advice or confirm a letter of credit, for a trade transaction. Your bank thus verifies the customer limit to enable the transaction. After compliance checks and validations are performed, your bank requests an acceptance instruction from your customer. The customer may accept the data entry and may ask your bank to include further details, which if acceptable, are included in the LC transaction. If the customer modifications are not acceptable to the bank, the same can be communicated to the customer and the record may be consequently deleted.

Stages in Import LC Issuance

In Oracle Banking Trade Finance, the process for issuing an import LC is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction. This process is composed of the following stages:

1. Receive and verify LC import opening form and other documents
2. Retrieve customer limit details and check for limit approval
3. Notify prospect/customer on negative status of limit
4. Input details of LC import issuance
5. Verify details of LC import issuance
6. Modify details of LC import issuance
7. Sub process – AML checks
8. Arrange term deposit
9. Create LC import in Oracle Banking Trade Finance
10. Store documents

Stages in Export LC Issuance

In Oracle Banking Trade Finance, the process for issuing an Export LC is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction. This process is composed of the following stages:

1. Receive Export LC and Establish Authenticity
2. Inform Issuing Bank

3. Input LC Details
4. Verify Details of LC
5. Modify details of Export LC
6. Retrieve and Verify Export LC Details
7. Seek Clarification from Issuing Bank
8. Capture Remarks to Inform Issuing Bank
9. Confirmation Stage
10. Seek Issuing Bank's Approval
11. Create / Modify LC Details
12. Store Documents

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Annexure – E (Gateway Services)

Oracle Banking Trade Finance is using synchronous and asynchronous gateway services to ensure data flow from external system to OBTF in XML format.

Bank can use gateway services for communicating external system to Oracle Banking Trade Finance. LC module supports gateway operations.

Gateway service for Letter of Credit module is OBTFLCService and following are the operations under Letters of Credit Online Service

| Service Name | Service Description | Operations | Operation Description |
|---------------|----------------------------------|-----------------------|---|
| OBTFLCService | Letters of Credit Online Service | AuthorizeAmendConfirm | AuthorizeAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | AuthorizeAvailment | Authorization of Letters Of Credit Availment Detail |
| OBTFLCService | Letters of Credit Online Service | AuthorizeContract | Authorization of Letters of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | AuthorizePayment | Authorization of Letters of Credit Payment |
| OBTFLCService | Letters of Credit Online Service | CloseAmendConfirm | CloseAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | CloseContract | Closure of Letters Of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | ConfirmAmendConfirm | ConfirmAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | CreateAmendConfirm | CreateAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | CreateAvailment | Creation of Letters Of Credit Availment Detail |
| OBTFLCService | Letters of Credit Online Service | CreateContract | Creation of Letters of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | CreatePayment | Creation of Letters of Credit Payment |
| OBTFLCService | Letters of Credit Online Service | CreateReassign | Reassignment of Letters of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | CreateTransfer | Creation of Letters of Credit Transfer |
| OBTFLCService | Letters of Credit Online Service | DeleteAmendConfirm | DeleteAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | DeleteAvailment | Deletion of Letters Of Credit Availment Detail |
| OBTFLCService | Letters of Credit Online Service | DeleteContract | Deletion of Letters Of Credit Contract |

| Service Name | Service Description | Operations | Operation Description |
|---------------|----------------------------------|--------------------|--|
| OBTFLCService | Letters of Credit Online Service | DeletePayment | Deletion of Letters of Credit Payment |
| OBTFLCService | Letters of Credit Online Service | DeleteTransfer | Deletion of Letters of Credit Transfer |
| OBTFLCService | Letters of Credit Online Service | ModifyAmendConfirm | ModifyAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | ModifyContract | Modification of Letters Of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | ModifyTransfer | Modification of Letters of Credit Transfer |
| OBTFLCService | Letters of Credit Online Service | QueryAmendConfirm | QueryAmendConfirm |
| OBTFLCService | Letters of Credit Online Service | QueryAvailment | Query for Letters Of Credit Availment Detail |
| OBTFLCService | Letters of Credit Online Service | QueryContract | Query for Letters Of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | QueryPayment | Query of Letters of Credit Payment |
| OBTFLCService | Letters of Credit Online Service | QueryTransfer | Query of Letters of Credit Transfer |
| OBTFLCService | Letters of Credit Online Service | ReassignLCContract | Reassignment of Letters of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | ReopenContract | Reopen Letters Of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | ReverseAvailment | Reversal of Letters Of Credit Availment Detail |
| OBTFLCService | Letters of Credit Online Service | ReverseContract | Reversal of Letters Of Credit Contract |
| OBTFLCService | Letters of Credit Online Service | ReversePayment | Reversal of Letters of Credit Payment |
| OBTFLCService | Letters of Credit Online Service | RolloverContract | Rollover of Letters Of Credit Contract |

Following are the Letters of Credit Maintenance Service available

| Service Name | Service Description | Operations | Operation Description |
|--------------------|---------------------------------------|------------------|--|
| OBTFLCMaintService | Letters of Credit Maintenance Service | AuthorizeBrnPrm | Authorization of Letters of Credit Branch Parameters |
| OBTFLCMaintService | Letters of Credit Maintenance Service | AuthorizeProduct | Authorization of Letters of Credit Product |
| OBTFLCMaintService | Letters of Credit Maintenance Service | CreateBrnPrm | Creation of Letters of Credit Branch Parameters |
| OBTFLCMaintService | Letters of Credit Maintenance Service | CreateProduct | Creation of Letters of Credit Product |

| Service Name | Service Description | Operations | Operation Description |
|---------------------|---------------------------------------|-------------------|---|
| OBTFLCMaintService | Letters of Credit Maintenance Service | DeleteBrnPrm | Deletion of Letters of Credit Branch Parameters |
| OBTFLCMaintService | Letters of Credit Maintenance Service | DeleteProduct | Deletion of Letters of Credit Product |
| OBTFLCMaintService | Letters of Credit Maintenance Service | ModifyBrnPrm | Modification of Letters of Credit Branch Parameters |
| OBTFLCMaintService | Letters of Credit Maintenance Service | ModifyProduct | Modification of Letters of Credit Product |
| OBTFLCMaintService | Letters of Credit Maintenance Service | QueryBrnPrm | Query of Letters of Credit Branch Parameters |
| OBTFLCMaintService | Letters of Credit Maintenance Service | QueryProduct | Query of Letters of Credit Product |