# ORACLE FLEXCUBE

## Accelerator Pack 14.1.0.0.0 – Product Catalogue

ORACLE

FINANCIAL SERVICES

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# Overview & Objectives

**Introduction**

A bill, as an instrument of international trade, is the most commonly used method for a seller to be paid through banking channels. Besides credit risk considerations, bills are the customary business practice for trade and a particularly important fee-earning service for any bank.

The Bills and Collections (BC) module supports the processing of all types of bills, both domestic and international. It handles the necessary activities during the entire lifecycle of a bill once it is booked.

In an effort to empower your bank in handling a high volume of credit and to enable you to provide superior services to the customers of your bank, FLEXCUBE provides you with the following features:

- The Bills and Collections module supports the processing of all types of international and domestic bills like:

    - Incoming Bills under LCs
    - Incoming Bills not under LCs
    - Outgoing Bills under LCs
    - Outgoing Bills not under LCs
    - Incoming Collections
    - Outgoing Collections
    - Usance or Sight Bills
    - Documentary or Clean Bills

You can create products, templates, or even copy the details of an existing bill on to a new one and modify it to suit your requirements. This renders the input of the details of a bill faster and easier.

- You have the flexibility to create and customize a product to suit almost any requirement under a bill. The bills associated with the product will bear characteristics that you define for it.

- The BC module is designed to handle the interest, charges, or fees related to a bill and record amendments to the original terms of the bill.

- The BC module actively interacts with the LC module of FLEXCUBE. This enables easy retrieval of information for bills drawn under an LC that was issued at your bank. Most of the details maintained for the LC will be defaulted to the bill when you indicate the reference number of the LC involved in the bill. This eliminates the need to re-enter the details of the LC all over again.

- The Central Liability sub-system automatically controls the booking of a bill against the credit lines assigned to the customer before the bookings are made. FLEXCUBE also supports tracking your bank's exposure for a bill to several parties.

- You have the option to automate periodic processes such as:

    - The application of floating interest rates to the components of a bill as and when they change
    - The movement of a bill from a given status to another

- ➢ Accrual of interest due to a bill
- ➢ Liquidation of bills on the liquidation date that you indicate
- ➢ Generation of tracers on the due date

These will be processed as part of the batch processes run at BOD or EOD. The system automatically calculates the date on which the events should take place, based on the frequency and the date specified for the bill.

- The module also supports automated follow-up and tracer facility for payments and acceptance. Tracers can be automatically generated at an indicated frequency until a discrepancy is resolved.

- When a repayment against the bill, is not made on the due date, you may want to do an aging analysis for the bill. You can define the number of days that the bill should remain in a given status, the sequence in which a bill should move from one status to another and also indicate the direction of movement (forward or reverse). You can follow-up on the repayment of a bill by generating reports which detail the status of aging bills.

- Depending on the processing requirements of your bank, you can define and store the standard documents, clauses, and instructions and free format texts. These details can be incorporated and printed onto the output document of the bill, by entering the relevant code. This eliminates entering the details of standard components of a bill every time you need to use them.

- Bills can be carried over several stages during the day. After a bill has been entered, it can be verified and authorized on-line before further processing.

- Information services for managerial and statistical reporting such as on-line transactions, status report and the immediate retrieval of information of the bills processed at your bank can be generated.

- FLEXCUBE's Graphic User Interface (GUI) facilitates ease of input. Picklists are provided wherever possible. This makes the module both efficient and easy to use.

- The media supported include Mail, Telex and SWIFT.

- The BC module supports and handles the following functions:
  - ➢ Open/Amend a bill
  - ➢ The authorization of bill contracts
  - ➢ The reversal and liquidation of interest and charges
  - ➢ Customer inquiries
  - ➢ The generation of tracers and advices
  - ➢ The generation and printing of reports
- On-line help - indicates that you can invoke global help by making use of the Help option in the Menu bar. You can also invoke on-line context sensitive help, which is made available to you, if you strike the hot key <F1> while in the application. A window pops up displaying information associated with the field from which you invoked it.

**Limitations**

- BC Contract Online- Exception tab -Proper updation of ' Tracers to Be sent '  will not happen

- BC Tracers getting generated in EOD has to be generated by going to Outgoing browser

- For Bills under LC, Acceptance has to be generated by using the Common Group Messages.

# Product catalogue

## 1  Product Code – ISNC

**ISNC - Incoming Documentary Sight Bills not under LC on Collection**

### 1.1    Introduction

This Product is used to book the Incoming Sight Bills Not under LC Collection, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

### 1.2    Business Scenario

**Scenario 1 - Doc Submission on collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Non Acceptance**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

**Protest**

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

**Payment**

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting

bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

**Tracers**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

## 1.3    Summary

- Incoming Documentary Sight Bills not under LC on Collection.

## 1.4    Synopsis (ex. high level features etc)

- Auto Liquidation (Can be Override during contract booking).

- Auto Status Change (Can be Override during contract booking).

## 1.5    Detailed Coverage   (description of the product)

| Product Code | ISNC |
|---|---|
| Description | Incoming Documentary Sight Bills not under LC on Collection |
| BC Type | Import |
| Tenor Code | Sight |
| Under LC | No |
| Document | Documentary |
| Operation | Collection |

| Product Preferences | |
|---|---|
| Auto Liquidate BC Contracts | Yes |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

## 1.6 Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|---|---|---|---|---|---|
| BOOK | Booking of a BC Contract | No Accounting Entries | | | |
| INIT | Initiation of a BC Contract | | BC CUSTOMER | BCOPNCG_LIQD | D |
| | | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| | | | BC CUSTOMER | BCSWIFTL_LIQD | D |
| | | | BCSWIFT_INC | BCSWIFTL_LIQD | C |
| | | | BC CUSTOMER | BCCOUR_LIQD | D |
| | | | BCCOUR_INC | BCCOUR_LIQD | C |
| | | | BC CUSTOMER | BKTAX_AMT | D |
| | | | BKTAX_PAY | BKTAX_AMT | C |
| | | | IB COLLECTIONS | BILL_AMOUNT | D |
| | | | COLL OFFSET | BILL_AMOUNT | C |
| TPAY | Principle payment Follow up  Tracer | | | | |
| PFAT | Advice of Payment Fate | | | | |
| PDUE | Payment Due Advice | | | | |
| REFP | Refusal of Payment | | | | |
| RAMT | Reduction of Bill Amount | | IB COLLECTIONS | BILL_AMND_AMT | D |
| | | | COLL OFFSET | BILL_AMND_AMT | C |
| LIQD | Liquidation of a BC Contract | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | C |
| | | | BC CUSTOMER | LQTAX_AMT | D |
| | | | LQTAX_PAY | LQTAX_AMT | C |
| | | | IB COLLECTIONS | BILL_LIQ_AMT | C |
| | | | COLL OFFSET | BILL_LIQ_AMT | D |
| REVR | Reversal of BC Contract | | | | |
| | | | | | |
| AMND | Amendment of BC Contract | | IB COLLECTIONS | BILL_AMND_AMT | C |
| | | | COLL OFFSET | BILL_AMND_AMT | D |
| | | | | | |
| | | | | | |
| CLOS | Closure of a BC Contract | | | | |
| REVR | Reversal of BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |
| | | | | | |

## 1.7 Interest / Charges / Commission & Fees

| BC Tax Components | |
|---|---|
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |

| | |
|---|---|
| Event | INIT/LIQD |
| **CHARGES @ PRODUCT** | |
| Charge Description | Swift Charges//Courier Charges/Liquidation charges |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD |
| **INTEREST @ PRODUCT** | |
| Description | NA |
| Event | NA |
| Amount Type | NA |

## 1.8     Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking).

- Auto Status Change (Can be Override during contract booking).

## 1.9     Advices / Statements supported

- Discrepancy Request to Drawee.

- Document Arrival Notice to Drawee.

- Closure Advice to Drawee.

- Acceptance Tracer to Drawee

- Payment Tracer to Drawee.

- Protest for Non Acceptance Advice to Drawee.

- Protest for Non Payment Advice to Drawee.

## 1.10   Messages

- MT416 (Acceptance/Payment Refusal) to Remitting Bank.

- MT 412 Acceptance Advice to Remitting Bank.

- MT 422 Acceptance Fate to Remitting Bank.

- MT 410 Acknowledgement to Remitting Bank.

- MT400 Collection Payment Advice to Remitting Bank.

- MT 422 Principal Fate to Remitting Bank.

## 1.11   Reports Availability

- Bills & Collections Exception Report

- Bills & Collections Daily Activity Journal

- BC Contracts Overrides Report

- List of Bills To Be Protested

- List of Bills Under Protest

- List of Bills under Reserve

- Finalization Overdue Report

- List of Maturing Bills

- List of Overdue Items - Payments

- List of Bills with Pending Documents

## 1.12   Additional information (ex. UDF & other Special Maintenance)

NA

## 2   Product Code – IUNA

**IUNA - Incoming Documentary Usance Bills not under LC on Acceptance**

### 2.1   Introduction

This Product is used to book the Incoming Usance Bills Not under LC Acceptance, for both Credit Compliant & Discrepant Document Submitted by the Remitting bank.

This Product can be used to provide Discount (On Behalf of Importer/Drawee) to Remitting Bank.

Change of Operation Acceptance to Discount.

### 2.2   Business Scenario

**Scenario 1 - Doc Submission on collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Non Acceptance.**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

**Protest for Non Acceptance.**

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

**Acceptance.**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

**Payment.**

If the docs are Credit Compliant, and importer made payment to the collecting bank on maturity, the same will be remitted to remitting bank, and payment message MT400 will sent to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

**Tracers.**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

**Protest for Non Payment.**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

**Scenario 2 - Discount Request from the Importer (Acceptance to Discount).**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Acceptance.**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

**Discount.**

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

During realization collecting bank will debit the customer account for discounted amount and interest and credit the respective bill discounted and income GLs.

## 2.3 Summary

- Incoming Documentary Usance Bills not under LC on Acceptance

## 2.4 Synopsis (ex. high level features etc)

- Change of Operation Acceptance to Discount.
- Change of Operation Acceptance to Advance.
- Auto Status Change (Can be Override during contract booking).

## 2.5    Detailed Coverage   (description of the product)

| Product Code | IUNA |
|---|---|
| Description | Incoming Documentary Usance Bills not under LC on Acceptance |
| BC Type | Import |
| Tenor Code | Usance |
| Under LC | No |
| Document | Documentary |
| Operation | Acceptance |

| Product Preferences | |
|---|---|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Preference | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

## 2.6    Interest / Charges / Commission & Fees

| BC Tax Components | |
|---|---|
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| **CHARGES @ PRODUCT** | |
| Charge Description | Swift Charges/ Opening ChargeCourier Charges/Liquidation Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD |
| **INTEREST @ PRODUCT** | |
| Description | Discount/Acceptance/Advance Interest |
| Event | INIT/BDIS/BADV |
| Amount Type | BILL_AMOUNT/ AMT_PURCHASED |

## 2.7    Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|---|---|---|---|---|---|
| BOOK | Booking of a BC Contract | | | | |
| TACP | Bill/Draft Acceptance Tracer | | | | |
| AFAT | Advice of Acceptance Fate | | | | |
| REFA | Refusal of Bill/Draft Acceptance | | | | |
| ADIS | Approval of Document Discrepancies | | | | |
| INIT | Initiation of a BC Contract | | ACCEPTANCE CONT | BILL_AMOUNT | D |
| | | | CLFA CONT | BILL_AMOUNT | C |
| | | | BC CUSTOMER | BCOPNCG_LIQD | D |
| | | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| | | | BC CUSTOMER | BCSWIFTL_LIQD | D |
| | | | BCSWIFT_INC | BCSWIFTL_LIQD | C |
| | | | BC CUSTOMER | BCCOUR_LIQD | D |
| | | | BCCOUR_INC | BCCOUR_LIQD | C |
| | | | BC CUSTOMER | IB_ACP_IN_LIQD | D |
| | | | IB_ACP_INRIA | IB_ACP_IN_LIQD | C |
| BACI | Initial Acceptance of a Bill | | | | |
| | | | | | |
| AMND | Amendment of BC Contract | | IB_ACP_INRIA | IB_ACP_DIS_ADJ | D |
| | | | BC CUSTOMER | IB_ACP_DIS_ADJ | C |
| | | | CLFA CONT | BILL_AMND_AMT | D |
| | | | ACCEPTANCE CONT | BILL_AMND_AMT | C |
| | | | BC CUSTOMER | BILL_AMND_AMT | D |
| | | | BILLS DISCNTED | BILL_AMND_AMT | C |
| | | | | | |
| | | | | | |
| BACP | Acceptance of a Bill | | | | |
| LIQD | Liquidation of a BC Contract | | CLFA CONT | BILL_LIQ_AMT | D |
| | | | ACCEPTANCE CONT | BILL_LIQ_AMT | C |
| | | | BC CUSTOMER | BILL_LIQ_AMTEQ | D |
| | | | NOSTRO ACCOUNT | BILL_LIQ_AMT | C |
| | | | BC CUSTOMER | BCLIQCG_LIQD | D |
| | | | BCLIQCG_INC | BCLIQCG_LIQD | C |
| | | | IB_ACP_INRIA | IB_ACP_DIS_ADJ | D |
| | | | BC CUSTOMER | IB_ACP_DIS_ADJ | C |
| BDIS | Discounting accepted Bill | | BILLS DISCNTED | BILL_AMOUNT | C |
| | | | NOSTRO ACCOUNT | BILL_AMOUNT | D |
| | | | CLFA CONT | BILL_AMOUNT | D |
| | | | ACCEPTANCE CONT | BILL_AMOUNT | C |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_LIQD | D |

| | | | | | |
|------|-----------------------------|---|------------------|------------------|---|
| | | | BC CUSTOMER | IBC_DIS_IN_LIQD | C |
| ACCR | Accrual of Interest Income | | IBC_ACP_INRIA | IBC_ACP_IN_ACCR | D |
| | | | IBC_ACP_ININC | IBC_ACP_IN_ACCR | C |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_ACCR | D |
| | | | IBC_DIS_ININC | IBC_DIS_IN_ACCR | C |
| LDIS | Liquidation of a Discounted Bill | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | BILLS DISCNTED | BILL_LIQ_AMT | C |
| | | | CLFA CONT | BILL_LIQ_AMT | D |
| | | | ACCEPTANCE CONT | BILL_LIQ_AMT | C |
| | | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | NOSTRO | BILL_LIQ_AMT | C |
| CLOS | Closure of a BC Contract | | CLFA CONT | BILL_OS_AMT | D |
| | | | ACCEPTANCE CONT | BILL_OS_AMT | C |
| STCH | Bills & Collections Status Change | | | | |
| REFP | Refusal of Bill/Draft Payment | | | | |
| PRNA | Protest of Non Acceptance of Draft | | | | |
| PRNP | Protest of Non Payment of Principal | | | | |

## 2.8 Special features / conditions, if any

- Change of Operation Acceptance to Discount.

- Auto Liquidation (Can be Override during contract booking).

- Auto Status Change (Can be Override during contract booking)

## 2.9 Advices / Statements supported

- Discrepancy Request to Drawee.

- Document Arrival Notice to Drawee.

- Closure Advice to Drawee.

- Acceptance Tracer to Drawee

- Payment Tracer to Drawee.

- Protest for Non Acceptance Advice to Drawee.

- Protest for Non Payment Advice to Drawee.

## 2.10 Messages

- MT 416 (Acceptance/Payment Refusal) to Negotiating Bank.

- MT 412 Acceptance Advice to Negotiating Bank.

- MT 422 Acceptance Fate to Negotiating Bank.

- MT 422 Acknowledgements to Negotiating Bank.

- MT 400 Payment Message to Negotiating Bank.

- MT422 Principal Fate to Negotiating Bank.

## 2.11   Reports Availability

- Bills & Collections Exception Report

- Bills & Collections Daily Activity Journal

- BC Contracts Overrides Report

- List of Bills To Be Protested

- List of Bills Under Protest

- List of Bills under Reserve

- Finalization Overdue Report

- List of Maturing Bills

- List of Overdue Items - Payments

- List of Bills with Pending Documents

## 2.12   Additional information (ex. UDF & other Special Maintenance)

NA

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# 3 Product Code –ICUD

**ICUD - Incoming Clean Usance Bills not under LC  on Discount**

## 3.1    Introduction

This Product is used to book the Incoming Usance Bills not under LC Clean Discount, for Credit Compliant & Discrepant Document Submitted by the Remitting bank. Negative interest is allowed for the Product

## 3.2    Business Scenario

**Scenario 1 - Doc Submission for discount**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Acceptance.**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

**Discount.**

After Acceptance if the importer requests for Bill Discount, Collecting bank can provide Discount to the customer. During Discount Collecting bank debit the Bill Discounted GL and credit the nostro account.

Collecting bank will send MT400 will to remitting bank. Upon Receipt of MT400 Remitting bank will debit the nostro account and credit the customer's settlement account.

During realization collecting bank will debit the customer account for discounted amount and interest and credit the respective bill discounted and income GLs.

## 3.3    Summary

- Incoming Clean Usance Bills not under LC on Discount.

## 3.4    Synopsis (ex. high level features etc)

- Auto Status Change (Can be Override during contract booking).

- Negative Interest allowed

## 3.5    Detailed Coverage   (description of the product)

| Product Code | ICUD |
|---|---|
| Description | Incoming Clean Usance Bills not under LC  on Discount |
| BC Type | Import |
| Tenor Code | Usance |
| Under LC | No |
| Document | Clean |
| Operation | Discount |

| Product Preferences | |
|---|---|
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Pref | No |
| Advance By Loan | No |
| Loan Product | No |
| Link to Loan(Export Bills) | No |

## 3.6    Interest / Charges / Commission & Fees

| BC Tax Components | |
|---|---|
| Tax Type | Withholding |
| Tax To Be collected on |  BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| **CHARGES @ PRODUCT** | |
| Charge Description | Swift Charges /Opening Charges/Courier Charges/Liquidation Charges/Closure Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/INIT/INIT/LIQD/CLOS |
| **INTEREST @ PRODUCT** | |
| Description | Discount Interest |
| Event | BDIS |
| Amount Type | BILL_AMOUNT |

## 3.7    Events covered (including brief info. on accounting)

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|---|---|---|---|---|---|
| BOOK | Booking of a BC Contract | | | | |
| INIT | Initiation of a BC Contract | | BILLS DISCNTED | BILL_AMOUNT | D |
| | | | NOSTRO ACCOUNT | BILL_AMT_EQUIV | C |
| | | | BC CUSTOMER | IBC_DIS_IN_LIQD | Dr |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_LIQD | Cr |
| | | | IBC_DIS_INPIA | IBC_DIS_IN_N_LIQD | Dr |
| | | | BC CUSTOMER | IBC_DIS_IN_N_LIQD | Cr |
| | | | BC CUSTOMER | BCOPNCG_LIQD | D |
| | | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| | | | BC CUSTOMER | BCSWIFTL_LIQD | D |
| | | | BCSWIFT_INC | BCSWIFTL_LIQD | C |
| | | | BC CUSTOMER | BCCOUR_LIQD | D |
| | | | BCCOUR_INC | BCCOUR_LIQD | C |
| AMND | Amendment of BC Contract | | BC CUSTOMER | IBC_DIS_IN_LIQD | Dr |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_LIQD | Cr |
| | | | IBC_DIS_INPIA | IBC_DIS_IN_N_LIQD | Dr |
| | | | BC CUSTOMER | IBC_DIS_IN_N_LIQD | Cr |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_ADJ | Dr |
| | | | BC CUSTOMER | IBC_DIS_IN_ADJ | Cr |
| | | | BC CUSTOMER | IBC_DIS_IN_N_ADJ | Dr |
| | | | IBC_DIS_INPIA | IBC_DIS_IN_N_ADJ | Cr |
| | | | IBC_DIS_INRIA | IBC_DIS_IN_NFA | Dr |
| | | | IBC_DIS_ININC | IBC_DIS_IN_NFA | Cr |
| | | | IBC_DIS_INEXP | IBC_DIS_IN_N_NFA | Dr |
| | | | IBC_DIS_INPIA | IBC_DIS_IN_N_NFA | Cr |
| ACCR | Accrual of Interest Income | | IBC_DIS_INRIA | IBC_DIS_IN_ACCR | Dr |
| | | | IBC_DIS_ININC | IBC_DIS_IN_ACCR | Cr |
| | | | IBC_DIS _INEXP | IBC_DIS_IN_N_ACCR | Dr |
| | | | IBC_DIS _INPIA | IBC_DIS_IN_N_ACCR | Cr |
| LIQD | Liquidation of a BC Contract | | BC CUSTOMER | BCLIQCG_LIQD | D |
| | | | BCLIQCG_INC | BCLIQCG_LIQD | C |
| | | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | BILLS DISCNTED | BILL_LIQ_AMTEQ | C |
| | | | IBC_DIS _IN_INC | IBC_DIS _IN_DECR | Dr |
| | | | INTERESTREF | IBC_DIS _IN_DECR | Cr |
| | | | INTERESTREF | REFUND_INTEREST | Dr |
| | | | BC CUSTOMER | REFUND_INTEREST | Cr |
| | | | INTERESTREF | IBC_DIS _IN_N_DECR | Dr |
| | | | IBC_DIS _IN_EXP | IBC_DIS _IN_N_DECR | Cr |
| | | | BC CUSTOMER | REFUND_N_INTEREST | Dr |
| | | | INTERESTREF | REFUND_N_INTEREST | Cr |
| TPAY | Principal Payment Follow Up Tracer | | | | |
| PFAT | Advice of Payment Fate | | | | |

| REVR | Reversal of BC Contract | | | | |
|------|------------------------|---|---|---|---|
| CLOS | Closure of a BC Contract | | | | |
| STCH | Bills & Collections Status Change | | | | |

## 3.8    Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking). During Liquidation Loan will be created.

- Auto Status Change (Can be Override during contract booking).

## 3.9    Advices / Statements supported

- Discrepancy Request to Drawee.

- Document Arrival Notice to Drawee.

- Closure Advice to Drawee.

- Payment Tracer to Drawee.

- Protest for Non Payment Advice to Drawee.

- Discount Advice to Drawee.

## 3.10    Messages

- MT 416 (Payment Refusal) to Negotiating Bank.

- MT410 Acknowledgement to Negotiating Bank.

- MT400 Payment Message to Negotiating Bank.

- MT 422 Principal Fate to Negotiating Bank.

## 3.11    Reports Availability

- Bills & Collections Exception Report

- Bills & Collections Daily Activity Journal

- BC Contracts Overrides Report

- List of Bills To Be Protested

- List of Bills Under Protest

- List of Bills under Reserve

- Finalization Overdue Report

- List of Maturing Bills

- List of Overdue Items - Payments

- List of Bills with Pending Documents

## 3.12   Additional information (ex. UDF & other Special Maintenance)

NA

# 4   Product Code – ICLC/IUNL/IUNM/ICNM

**ICLC - Incoming Clean Sight Bills not under LC on Collection (Advance by Loan).**

**IUNL - Incoming Clean Usance Bills not under LC on Acceptance (Advance by Loan).**

**IUNM - Incoming Clean Multi Tenor Bills not Under LC on Acceptance (Advance by Loan).**

**ICNM - Incoming Documentary Multi Tenor Bills not under LC on  Collection (Advance by Loan).**

## 4.1   Introduction

**ICLC -** This Product is used to book the Incoming Sight Bills Not under LC Collection (Advance by Loan) for both for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**IUNL -** This Product is used to book the Incoming Usance Bills not under LC Acceptance (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**IUNM -** This Product is used to book the Incoming Multi Tenor Bills not under LC Acceptance (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

**ICNM -** This Product is used to book the Incoming Multi Tenor Bills not under LC Collection (Advance by Loan) for Credit Compliant & Discrepant Document Submitted by the Remitting bank.

Purpose: To Settle the Bill Amount.

## 4.2 Business Scenario

**Products ICLC and ICNM**

**Scenario 1 - Doc Submission on collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Non Acceptance.**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

**Acceptance.**

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

**Payment.**

On Maturity if the importer requests for Loan, Collecting bank can provide Loan to the customer.

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

During Liquidation of Loan Issuing bank will debit the customer account for loan amount and interest and credit the respective Loan Asset and income GLs.

**Tracers.**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

**Products IUNL and IUNM**

**Scenario 1 - Doc Submission on collection**

Collecting bank will send MT410 Acknowledgement Message to Remitting bank upon receipt of Documents from Remitting bank, and the same will be informed to importer.

**Non Acceptance.**

If importer finds the docs are discrepant, Importer will inform the same to collecting bank, collecting bank will send MT416 Non Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

Again if the exporter submits the docs, the same will be forwarded to the Collecting bank.

**Protest for Non Acceptance.**

If exporter finds docs are Credit Compliant, and request the remitting bank to protest the bill, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

**Acceptance.**

If importer finds the docs are Credit Compliant, Importer will inform the same to collecting bank, collecting bank will send MT412 Acceptance Message to remitting bank. The same will be informed to the exporter thru remitting bank.

**Payment.**

On Maturity if the importer requests for Loan, Collecting bank can provide Loan to the customer.

During Liquidation Collecting bank will create a new loan contract and credit the Nostro for bill amount. MT400 has to be generated to the Remitting Bank.

During Liquidation of Loan Issuing bank will debit the customer account for loan amount and interest and credit the respective Loan Asset and income GLs.

**Tracers.**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

**Protest for Non Payment.**

After maturity if the payment is not effected by the importer, remitting bank will send the payment tracer MT420 to the collecting bank for remaining the payment. The same will be informed to the importer and collecting bank will send MT422 Fate message to the remitting bank.

Remitting bank will inform the same to the exporter. Remitting bank will protest the bill for non payment upon request of exporter, for the same protest advice will sent to the collecting bank, upon receipt of protest advice collecting bank protest the bill and protest advice will sent to the importer.

## 4.3   Summary

- ICLC - Incoming Clean Sight Bills not under LC on Collection (Advance by Loan).

- IUNL – Incoming Clean Usance Bills not under LC on Acceptance (Advance by Loan).

- IUNM - Incoming Clean Multi Tenor Bills Not under LC on Acceptance(Advance by Loan)

- ICNM - Incoming Documentary Multi Tenor Bills not under LC on Collection(Advance by Loan)

## 4.4    Synopsis (ex. high level features etc)

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.

- Auto Status Change (Can be Override during contract booking).

## 4.5   Detailed Coverage   (description of the product)

| Product Code | ICLC |
|---|---|
| Description | Incoming Clean Sight Bills not under LC on Collection (Advance |

| | |
|---|---|
| | by Loan). |
| BC Type | Import |
| Tenor Code | Sight |
| Under LC | No |
| Document | Clean |
| Operation | Collection |

| Product Code | ICNM |
|---|---|
| Description | Incoming  Documentary Multi Tenor Bills not under LC on Collection |
| BC Type | Import |
| Tenor Code | Multi tenor |
| Under LC | No |
| Document | Documentary |
| Operation | Collection |

| Product Code | ICLC/ICNM |
|---|---|
| **Product Preferences** | |
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Preference | No |
| Advance By Loan | Yes |
| Loan Product | IBCL |
| Link to Loan(Export Bills) | No |

| Product Code | IUNL |
|---|---|
| Description | Incoming Clean Usance Bills not under LC on Acceptance |
| BC Type | Import |
| Tenor Code | Usance |
| Under LC | No |
| Document | Clean |
| Operation | Acceptance |

| Product Code | IUNM |
|---|---|
| Description | Incoming Clean Multi Tenor Bills not Under LC on Acceptance |
| BC Type | Import |
| Tenor Code | Multi tenor |
| Under LC | No |
| Document | Clean |
| Operation | Acceptance |

| Product Code | IUNL/IUNM |
|---|---|
| **Product Preferences** | |
| Auto Liquidate BC Contracts | No |
| Auto Status Change | Yes |
| Auto Change from Acceptance to Advance | No |
| Accrual Freq | Daily |
| Interest Comp to be Collected in | Advance |
| Allow Prepayment of Interest | No |
| Default Rate Type | STANDARD |
| Accep Commission Preference | No |
| Advance By Loan | Yes |
| Loan Product | IBCL |
| Link to Loan(Export Bills) | No |

## 4.6    Interest / Charges / Commission & Fees

| Product Code | ICLC |
| --- | --- |
| **BC Tax Components** | |
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| **CHARGES @ PRODUCT** | |
| Charge Description | Swift Charges / Closure Charge/Courier  Charges/Opening Charge/Liquidation Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/CLOS |
| **INTEREST @ PRODUCT** | |
| Description | NA |
| Event | NA |
| Amount Type | NA |

| Product Code | IUNL |
| --- | --- |
| **BC Tax Components** | |
| Tax Type | Withholding |
| Tax To Be collected on | BILL_AMOUNT/ BILL_LIQ_AMT |
| Event | INIT/LIQD |
| **CHARGES @ PRODUCT** | |
| Charge Description | Swift Charges / Liquidation Charge/Courier Charges/Closure Charge/Opening Charge |
| Charge to be Levied from | Counter Party |
| Event for Association | INIT/LIQD/CLOS |
| | |
| **INTEREST @ PRODUCT** | |
| Description | Acceptance Interest |
| Event | INIT |
| Amount Type | BILL_AMOUNT |

## 4.7    Events covered (including brief info. on accounting)

**IUNL**

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
| --- | --- | --- | --- | --- | --- |
| BOOK | Booking of a BC Contract | | | | |
| INIT | Initiation of a BC Contract | | BC CUSTOMER | BCOPNCG_LIQD | D |
| | | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| | | | BC CUSTOMER | BCSWIFTL_LIQD | D |
| | | | BCSWIFT_INC | BCSWIFTL_LIQD | C |

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|---|---|---|---|---|---|
| | | | BC CUSTOMER | BCCOUR_LIQD | D |
| | | | BCCOUR_INC | BCCOUR_LIQD | C |
| | | | IB COLLECTIONS | BILL_AMOUNT | D |
| | | | COLL OFFSET | BILL_AMOUNT | C |
| | | | BC CUSTOMER | IBC_ACP_IN_LIQD | D |
| | | | IBC_ACP_INRIA | IBC_ACP_IN_LIQD | C |
| TPAY | Principle payment Follow up Tracer | | | | |
| PFAT | Advice of Payment Fate | | | | |
| PDUE | Payment Due Advice | | | | |
| REFP | Refusal of Payment | | | | |
| LIQD | Liquidation of a BC Contract | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | C |
| | | | BRIDGE GL | LOAN_LIQD_AMT | D |
| | | | NOSTRO ACCOUNT | LOAN_LIQD_AMTEQ | C |
| | | | BC CUSTOMER | BCLIQCG_LIQD | D |
| | | | BCLIQCG_INC | BCLIQCG_LIQD | C |
| | | | IB COLLECTIONS | BILL_LIQ_AMT | C |
| | | | COLL OFFSET | BILL_LIQ_AMT | D |
| AMND | | | | | |
| | | | IB COLLECTIONS | BILL_LIQ_AMT | C |
| | | | COLL OFFSET | BILL_LIQ_AMT | D |
| | | | | | |
| | | | | | |
| BLNK | Bill Linkage To a Loan | | | | |
| BLRV | Release of Bill Linkage To a Loan | | | | |
| REVR | Reversal of BC Contract | | | | |
| AMND | Amendment of BC Contract | | | | |
| CLOS | Closure of a BC Contract | | IB COLLECTIONS | BILL_LIQ_AMT | C |
| | | | COLL OFFSET | BILL_LIQ_AMT | D |
| STCH | Bills & Collections Status Change | | | | |
| REFP | Refusal of Bill/Draft Payment | | | | |
| PRNA | Protest of Non Acceptance of Draft | | | | |
| PRNP | Protest of Non Payment of Principal | | | | |

## IUNL

| Events | Description | | Accounting Role | Amount Tag | Dr/Cr |
|---|---|---|---|---|---|
| BOOK | Booking of a BC Contract | | | | |
| INIT | Initiation of a BC Contract | | BC CUSTOMER | BCOPNCG_LIQD | D |
| | | | BCOPNCG_INC | BCOPNCG_LIQD | C |
| | | | BC CUSTOMER | BCSWIFTL_LIQD | D |
| | | | BCSWIFT_INC | BCSWIFTL_LIQD | C |
| | | | BC CUSTOMER | BCCOUR_LIQD | D |
| | | | BCCOUR_INC | BCCOUR_LIQD | C |
| | | | ACCEPTANCE CONT | BILL_AMOUNT | D |

| | | | CLFA CONT | BILL_AMOUNT | C |
|---|---|---|---|---|---|
| TACP | Bill/Draft Acceptance Tracer | | | | |
| AFAT | Advice of Acceptance Fate | | | | |
| BACI | Initial Acceptance of a Bill | | | | |
| REFA | Refusal of Acceptance | | | | |
| LIQD | Liquidation of a BC Contract | | BC CUSTOMER | BILL_LIQ_AMT | D |
| | | | NOSTRO ACCOUNT | BILL_LIQ_AMTEQ | C |
| | | | BRIDGE GL | LOAN_LIQD_AMT | D |
| | | | NOSTRO ACCOUNT | LOAN_LIQD_AMTEQ | C |
| | | | BC CUSTOMER | BCLIQCG_LIQD | D |
| | | | BCLIQCG_INC | BCLIQCG_LIQD | C |
| | | | ACCEPTANCE CONT | BILL_LIQ_AMT | D |
| | | | CLFA CONT | BILL_LIQ_AMT | C |
| BLNK | Bill Linkage To a Loan | | | | |
| REVR | Reversal of BC Contract | | | | |
| AMND | Amendment of BC Contract | | | | |
| | | | ACCEPTANCE CONT | BILL_LIQ_AMT | D |
| | | | CLFA CONT | BILL_LIQ_AMT | C |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| CLOS | Closure of a BC Contract | | ACCEPTANCE CONT | BILL_LIQ_AMT | D |
| | | | CLFA CONT | BILL_LIQ_AMT | C |
| STCH | Bills & Collections Status Change | | | | |
| REFP | Refusal of Bill/Draft Payment | | | | |
| PRNA | Protest of Non Acceptance of Draft | | | | |
| PRNP | Protest of Non Payment of Principal | | | | |

## 4.8    Special features / conditions, if any

- Auto Liquidation (Can be Override during contract booking), During Liquidation Loan will be created.

- Auto Status Change (Can be Override during contract booking).

## 4.9    Advices / Statements supported

**ICLC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).**

- Discrepancy Request to Drawee.

- Document Arrival Notice to Drawee.

- Closure Advice to Drawee.

- Acceptance Tracer to Drawee

- Payment Tracer to Drawee.

- Protest for Non Acceptance Advice to Drawee.

- Protest for Non Payment Advice to Drawee.

**IUNL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).**

- Discrepancy Request to Drawee.

- Document Arrival Notice to Drawee.

- Closure Advice to Drawee.

- Acceptance Tracer to Drawee

- Payment Tracer to Drawee.

- Protest for Non Acceptance Advice to Drawee.

- Protest for Non Payment Advice to Drawee.

## 4.10   Messages

**ICLC - Incoming Sight Bills Not Under LC Collection (Advance by Loan).**

- MT416 (Acceptance/Payment Refusal) to Remitting Bank.

- MT 412 Acceptance Advice to Remitting Bank.

- MT 422 Acceptance Fate to Remitting Bank.

- MT 410 Acknowledgement to Remitting Bank.

- MT400 Collection Payment Advice to Remitting Bank.

- MT 422 Principal Fate to Remitting Bank.

**IUNL - Incoming Usance Bills Not Under LC Acceptance (Advance by Loan).**

- MT 416 (Acceptance/Payment Refusal) to Negotiating Bank.

- MT 412 Acceptance Advice to Negotiating Bank.

- MT 422 Acceptance Fate to Negotiating Bank.

- MT 422 Acknowledgement to Negotiating Bank.

- MT 400 Payment Message to Negotiating Bank.

- MT422  Principal Fate to Negotiating Bank.

## 4.11   Reports Availability

- Bills & Collections Exception Report

- Bills & Collections Daily Activity Journal

- BC Contracts Overrides Report

- List of Bills To Be Protested

- List of Bills Under Protest

- List of Bills under Reserve

- Finalization Overdue Report

- List of Maturing Bills

- List of Overdue Items - Payments

- List of Bills with Pending Documents

## 4.12   Additional information (ex. UDF & other Special Maintenance)

NA

# Annexure-A

**BC Branch Parameter**

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

**Mandatory program Maintenance**

| Function Id | EOC Group | Frequency | Holiday Rule |
|---|---|---|---|
| BCFRICHG | EOTI(Predecessor for BCINTACR) | Daily | Don't Execute |
| BCACPADV | EOTI/BOD | Daily | Don't Execute |

| BCREIMBR | BOD | | Daily | Don't Execute |
|----------|-----|--|-------|---------------|
| BCINTACR | EOTI | | Daily | Don't Execute |
| BCAUTLIQ | EOTI/BOD | | Daily | Don't Execute |
| BCAUSTCH | EOTI/BOD | | Daily | Don't Execute |
| BCTRACER | EOTI | | Daily | Don't Execute |

## Charge Rule Definition:

| Rule Identification | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
|---|---|---|---|---|---|
| Description | BC Swift Charges | BC Liquidation Charges | BC Courier Charges | BC opening charges | BC closure charges |
| Branch Restrictions | Disallow | Disallow | Disallow | Disallow | Disallow |
| Rule Type | Charges | Charges | Charges | Charges | Charges |
| Transaction CCY | GBP | GBP | GBP | GBP | GBP |
| Branch Code | LCB | LCB | LCB | LCB | LCB |
| Rule Identification | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| Description | BC Swift Charges | BC Fees & Commission | BC Courier Charges | BC opening charges | BC closure charges |
| Customer Group | All | All | All | All | All |
| Customer | All | All | All | All | All |
| RATE TYPE | Flat Amount | Flat Amount | Flat Amount | Flat Amount | Flat Amount |
| MINIMUM AMOUNT | | | | | |
| MAXIMUM AMOUNT | | | | | |
| FLAT AMOUNT CURRENCY | GBP | GBP | GBP | GBP | GBP |
| ROUNDING PERIOD | 1 | 1 | 1 | 1 | 1 |
| RATE PERIOD | 1 | 1 | 1 | 1 | 1 |
| CUMULATIVE | Y | Y | Y | Y | Y |
| BASIS AMOUNT CCY | GBP | GBP | GBP | GBP | GBP |
| RATE CODE | STANDARD | STANDARD | STANDARD | STANDARD | STANDARD |
| RATE CODE TYPE | M | M | M | M | M |
| TIERED TENOR | N | N | N | N | N |
| MINIMUM PERIOD | 1 | 1 | 1 | 1 | 1 |
| BOOKING CCY | C | C | C | C | C |
| CASCADE AMOUNT | N | N | N | N | N |
| MAXIMUM RATE | | | | | |
| MINIMUM RATE | | | | | |
| MINMAX TYPE | R | R | R | R | R |
| DURATION BASED | N | N | N | N | N |
| CONTRACT CCY INT BASIS | Y | Y | Y | Y | Y |
| INTEREST BASIS | | | | | |
| CUSTOMER GROUP | ALL | ALL | ALL | ALL | ALL |
| BRANCH CODE | ALL | ALL | ALL | ALL | ALL |
| TENOR BASIS | N | N | N | N | N |

## Charge Class:

| MODULE | BC | BC | BC | BC | BC |
|---|---|---|---|---|---|
| CLASS CODE | BCSWFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| CHARGE TYPE | C | C | C | C | C |
| THIRD PARTY TYPE | | | | | |
| DEBIT/CREDIT TYPE | D | D | D | D | D |
| NET CONS INDICATOR | N | N | N | N | N |
| NET CONS PLUS OR MINUS | | | | | |
| SWIFT QUALIFIER | | | | | |
| EVENT FOR ASSOCIATION | INIT | LIQD | INIT | INIT | INIT |
| EVENT FOR APPLICATION | INIT | LIQD | INIT | INIT | INIT |
| EVENT FOR LIQUIDATION | INIT | LIQD | INIT | INIT | INIT |
| BASIS AMOUNT TAG | BILL_AMT | BILL_LIQ_AMT | BILL_AMT | BILL_OS_AMT | BILL_OS_AMT |
| DEFAULT RULE | BCSWIFT | BCLIQCG | BCCOUR | BCOPNCG | BCCLCG |
| DEFAULT SETTLEMENT CCY | GBP | GBP | GBP | GBP | GBP |
| DEFAULT_WAIVER | N | N | N | N | N |
| ALLOW RULE AMENDMENT | Y | Y | Y | Y | Y |
| AMEND AFTER ASSOCIATION | Y | Y | Y | Y | Y |
| ALLOW AMOUNT AMENDMENT | Y | Y | Y | Y | Y |
| AMEND AFTER APPLICATION | Y | Y | Y | Y | Y |
| CAPITALIZE | N | N | N | N | N |
| DISC ACCR APPLICABLE | N | N | N | N | N |
| PROPAGATION REQD | N | N | N | N | N |
| DISCOUNT BASIS | | | | | |
| ACCRUAL REQUIRED | N | N | N | N | N |

**Goods Details:**

| GOODS_CODE | GOODS_DESC |
|---|---|
| MACHINE1 | MACHINE AS PER ORDER NO… |
| 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 :**

| 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) |

**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<br>+ 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: |
| CMRSENDCOPY | 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 invoice-value, 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 |

**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 |
| | | | | | CMRSENDCOPY |
| AIRDOC | ENG | Transport | Air Way | Air Way Documents | AWBCL1 |
| | | | | | BL1FREPRE |
| | | | | | CMRSENDCOPY |
| INVDOC | Eng | Invoice | Invoice | Invoice Documents | INVCOM |
| INSDOC | Eng | Insurance | Insurance | Insurance Documents | INS110 |
| OTHDOC | Eng | Other | Other | Other Documents | BED13BL |

**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 REFEERNCE 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 Name | METLIFE | LOCATION | GB |
|---|---|---|---|
| Add1 | LONDON,ADAG | RISK COVERED | 100% |
| ISSUE DATE | 1-Jan-07 | UTILIZED AMT | 0 |
| EFFECTIVE DATE | 1-Jan-07 | UPDATE UTILIZATION AMT | YES |
| EXPIRY DATE | 27-Dec-07 | INCO TERM | CIF |
| COVER DATE | 1-Jan-07 | TELEX ADDRESS | 4396 2545 |
| GOODS | OIL | WARE HOUSE ADDRESS | LONDON |
| CURRENCY | GBP | AVAILABLE AMT | 500000 |
| SUM ASSURED AMT | 500000 | KEY CLAUSES | APPLY CONDITION |
| PER CONVEYANCE AMT | 100000 | REMARKS | REMARKS 1 |


**Instructions Codes**

| | |
|---|---|
| GBP_PYMT | PLEASE REMIT PROCEEDS TO OUR ACCOUNT NUMBER 001-1-853967 WITH JP MORGAN CHASE BANK NEW YORK QUOTING OUR REFEERNCE 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. |


# Annexure-B

**Products & Parameters configured under MDATA**

| Class Code | Event | Message |
|---|---|---|
| EX BC ULC | LIQD | PAYMENT_MESSAGE |
| EX BC ULC | LIQD | PAYMENT_ADVICE |
| EXBCNLC | TPFT | PAYMENT_MESSAGE |

| | | |
|---|---|---|
| EX BC NLC | LIQD | PAYMENT_MESSAGE |
| EX BC NLC | LIQD | PAYMENT_ADVICE |
| EX BC NLC | CLOS | CLOSURE_ADVICE |
| IMP BC ULC | BOOK | DISCREPANCY_REQ |
| IMP BC ULC | BOOK | DOC_ARVL_NOTICE |
| IMP BC ULC | BOOK | ACKNOWLEDGEMENT |
| IMP BC ULC | TACP | ACCEPTANCE_TRCR |
| IMP BC ULC | AFAT | ACCEPTANCE_FATE |
| IMP BC ULC | REFA | ACCEPT_REFUSAL |
| IMP BC ULC | ADIS | DISCREPANCY_AUT |
| IMP BC ULC | ADIS | RESERVE_RELEASE |
| IMP BC ULC | BACI | ACCEPT_ADV_FFT |
| IMP BC ULC | AMND | ACKNOWLEDGEMENT |
| IMP BC ULC | BACP | ACCEPTANCE_ADV |
| IMP BC ULC | LIQD | PAYMENT_MESSAGE |
| IMP BC ULC | LIQD | PAYMENT_ADVICE |
| IMP BC ULC | CLOS | CLOSURE_ADVICE |
| IMP BC ULC | REFP | PAYMENT_REFUSAL |
| IMP BC ULC | PRNA | PROTEST_NONACPT |
| IMP BC ULC | PRNP | PROTEST_NONPAY |
| IMP BC NLC | BOOK | DOC_ARVL_NOTICE |
| IMP BC NLC | BOOK | ACKNOWLEDGEMENT |
| IMP BC NLC | TPAY | PAYMENT_TRCR |
| IMP BC NLC | PFAT | PRINCIPAL_FATE |
| IMP BC NLC | PDUE | PAYMENT_DUE_ADV |
| IMP BC NLC | REFP | NONPAY_NONACCP |
| IMP BC NLC | RAMT | ACKNOWLEDGEMENT |
| IMP BC NLC | LIQD | PAYMENT_MESSAGE |
| IMP BC NLC | LIQD | PAYMENT_ADVICE |
| IMP BC NLC | LIQD | COLL_PAY_ADV |
| IMP BC NLC | AMND | ACKNOWLEDGEMENT |
| IMP BC NLC | CLOS | CLOSURE_ADVICE |
| EX BC NLC | TPFT | PAYMNTFATE_TRCR |
| EX BC NLC | BOOK | ACKNOWLEDGEMENT |
| EX BC NLC | BOOK | REMITTANCE_LTR |
| EX BC NLC | BOOK | DISCREPANCY_REQ |

# Annexure – C (reports)

**Reports Availability**

### BC Automatic Processing Exceptions Report

This report lists the BC contracts for which the automatic process have failed due to exceptions. The Report is sorted by the product code and BC reference number. The Event which has failed in EOD and reason for failure will be available in the Report.

### Bills & Collections Daily Activity Journal

This report lists all the activities done in the Bills and collections module for the given day. The Report is sorted by the BC contract reference number. The List of activities will include the following:

- Booking a BC Contract

- Initiation of a BC Contract

- Approval of Document Discrepancies

- Acceptance of a Bill

- Protest of Non Acceptance /Non Payment of Draft

- Refusal of Bill/Draft Acceptance/Payment

- Amendment of BC Contract

- Acknowledgement Received

- Accrual

- Closure of a BC Contract

- Liquidation of a BC Contract

- Reduction of Bill Amount

- Discounting accepted Bill

- Forfeiting of Discounted Bill

- Reimbursement Claim N days before Maturity

- Reversal Of BC contracts

- Change of operations

### Bills & Collections Contract Overrides Report

This report lists the warnings that have been overridden to save a BC contract. The Report is sorted by BC contract reference number.

### List of Maturing Bills

This report lists the BC contracts that will mature on the given date (entered while generating the report). The Report is sorted by BC contract reference number. The report lists details including Bill amount, maturity date, type of bill etc.

### BC List of Overdue Items- Acceptances

This report lists the BC contracts which are overdue. The report lists contracts with operation as Acceptance which are supposed to be liquidated, but are still in Active status. The Report is sorted by BC contract reference number.

### BC List of Overdue Items - Payments

This report lists the BC contracts which are overdue. The report lists contracts with operation as Payment which are supposed to be liquidated, but are still in Active status. The Report is sorted by BC contract reference number.

### List of Bills Eligible for Rediscounting

This report lists the BC contracts which are available for Re-discounting. The Report is sorted by BC contract reference number.

### List of Bills under Protest

This report lists the BC contracts which are in protest status. The report lists contracts which are in protest for either non-acceptance or non-payment. The Report is sorted by BC contract reference number.

### List of Bills under Reserve

This report lists the BC contracts which are in Reserve status. The Report is sorted by BC contract reference number.

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India

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