



ORACLE BANKING TRADE FINANCE

Accelerator Pack 14.4.0.0.0-Product
Catalogue

Part No: F29600-01



~~ORACLE~~

FINANCIAL SERVICES

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Overview & Objectives

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
- New screen for Islamic Guarantee Input, Amendment and Transfer

Product catalogue

1. Islamic Import LC Usance Revolving (ILIP) & Islamic Import LC Sight Revolving (ILIR)

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

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.

1.3 Synopsis (ex. high level features etc)

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

1.4 Detailed Coverage (description of the product)

CODE	ILIP	ILIR
DESC	Islamic Import LC Usance Revolving Advance Periodic	Islamic 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	90	90
Other Preferences		
Collateral Percentage	10	10
Period of Presentation	21 Days	21 Days
Applicable Rules	UCP LATEST VERSION	UCP LATEST VERSION
Confirmation Required	No	No

1.5 Interest / Charges / Commission & Fees

Commission	ILIP	ILIR
Event	AMND	AMND
Component	AILIP_COM1	AILIR_COM1
Basis Amount Type	LC_AMND_AMT	LC_AMND_AMT
Event	BISS	BISS
Component	AILIP_COM2	AILIR_COMM
Basis Amount Type	LC_OS_AMT	LC_OS_AMT
Event	BISS	NA
Component	AILIP_COMM	NA
Basis Amount Type	LC_OS_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 Courier Charges 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 AILIP_COMM_LIQD	LCCOU-ISS_LIQD LC-SWIFTIS_LIQD AILIR_COMM_LIQD

1.6 Special features / conditions, if any

By Value (Auto, Manual)

- a. Non- Cumulative

By Time (Auto, Manual)

- a. Cumulative
- b. 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:

Revolving LC Types:

Type	Freq	LC Amt	Availabi lity At Any Time	Max Liability	Max Availment Allowed
Auto / Time / Cumulative	30 days	10,000	10,000 + un- utilized	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* + unutilize	10,000* + unutilize	10,000* + unutilized

			d	d	
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

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

1.8 Messages

- MT 700
- MT705
- MT 701
- MT 707
- MT 740
- MT 747
- MT 799

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

NA

2. Islamic Import Non –Revolving Usance (ILIN) & Islamic Import Non Revolving Sight (IRLI)

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 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 authorize 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 avallment either by Payment or Acceptance bill or through manual avallment.
- To generate tracer for Charge/Commission and Acknowledgment.

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. 17..Pre advice of LCs
18. 18.Movement of Cash collateral from LC to Bills

2.4 Detailed Coverage (description of the product)

CODE	ILIN	IRLI
DESC	Islamic Import LC Usance Non Revolving	Islamic 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
Exchange Rate Related Details		
Default Rate Type	Standard	Standard
Rate Override Limit	3	5
Rate Stop Limit	10	90
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

2.5 Interest / Charges / Commission & Fees

Commission	ILIN	IRLI
Event	BISS	BISS
Component	AILIN_COMM	AIRLI_COMM
Basis Amount Type	LC_OS_AMT	LC_OS_AMT
Component	AILIN_COM2	AIRLI_COM2
Basis Amount Type	LC_OS_AMT	LC_OS_AMT
Event	AMND	AMND
Component	AILIN_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	Courier Charges BISS Swift Amend Charge AMND, BISS Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Bank Charges BISS Courier Charges BISS (To be Collected in Bills) Swift Charge AMND (To be Collected in Bills) Counterparty Charges BADV Third Party Charges BADV	Swift Amend Charges BISS,AMND Courier Charges BISS Courier Amend Charges AMND Cancellation Charges CANC Closure Charges CLOS Reopening Charges ROPN Other Charges BISS
Settlement CCY	GBP	GBP
Tax Details		
Type	Withholding	Withholding

Basis Amoun0074	LC_OS_AMT LCSWIFTIS_LIQD AILIN_COMM_LIQD	LCCOU-ISS_LIQD LC-SWIFTIS_LIQD IRLI_COMM_LIQD
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2.6 Special features / conditions, if any

NA

2.7 Tracers

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

2.8 Messages

- MT 700
- MT 701
- MT705
- MT 707
- MT 740
- MT 747
- MT 799

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

NA

3. Islamic Clean LC Issuance (CLII)

3.1 Introduction

Islamic Clean LC - A LC not backed by documents. Usually the only document in a Islamic 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.

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.

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.

3.4 Detailed Coverage (description of the product)

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

3.5 Interest / Charges / Commission & Fees

Commission	
Event	BISS
Component	ACLII_COMM
Basis Amount Type	LC_OS_AMT
Event	AMND
Component	ACLII_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 ACLI_COMM_LIQD

3.6 Special features / conditions, if any

NA

3.7 Tracers

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

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

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

NA

4. Islamic Shipping Guarantee (SGLI)

4.1 Introduction

Islamic 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.

4.2 Business Scenario

- a. To issuing Islamic Shipping Guarantee against LC.
- b. 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

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 Islamic Shipping Guarantee with LCs
- 8. Transfer of Cash collateral from LC to SGs

4.4 Detailed Coverage (description of the product)

CODE	SGLI
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
Applicable Rules	NA
Confirmation Required	NO

4.5 Interest / Charges / Commission & Fees

Commission	SGLI
Event	BISS
Basis Amount Type	LC_OS_AMT
Component	AILIN_COM2
Basis Amount Type	LC_OS_AMT
Component	AILIN_COM2
Basis Amount Type	LC_OS_AMT
Event	AMND
Component	ASGLI_COM1
Basis Amount Type	LC_AMND_AMT
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 ASGLI_COMM_LIQD

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.

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

4.8 Messages

- All the SWIFT messages supported for LC module in Flex cube with appropriate tags
 - MT 760
 - MT 767
 - MT768
 - MT 799

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

NA

5. Islamic Import Back to Back LC product (BLIC)

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.

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.

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.

5.4 Detailed Coverage (description of the product)

CODE	BLIC
DESC	BLIC - Islamic Import Back to Back LC product
TYPE	Import
Revolving	N
Tenor	
Standard	30
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	21 Days
Applicable Rules	UCP LATEST VERSION
Confirmation Required	NO

5.5 Interest / Charges / Commission & Fees

Commission	
Event	BISS
Component	ABLIC_COMM
Basis Amount Type	LC_OS_AMT
Component	ABLIC_COM2
Basis Amount Type	LC_OS_AMT
Event	AMND
Component	ABLIC_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 ILIN_COMM_LIQD

5.6 Special features / conditions, if any

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

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

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

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

NA

6. Advising of Islamic Export LC Non revolving (ELIR, CLIA, ERLI, ELIT, SALI, GUAI)

ELIR	Islamic Export LC Non Revolving
CLIA	Islamic Clean LC Advising
ERLI	Islamic Export LC Advising (Receiving MT710)
ELIT	Islamic Export LC advice through Bank
SALI	Stand by LC Advising
GUAI	Islamic Guarantee Advising

6.1 Introduction

Non-revolving

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

6.1 Business Scenario

- To Pre-Advice 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.

6.3 Synopsis (ex. high level features etc)

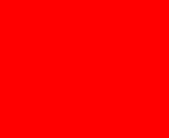
1. Support for Immediate reimbursement (With/Without)
2. Confirmation (With/Without/May add)
3. Financial Amendment confirmation
4. Tracking of limit
5. Documents and Free format text required for the product can be attached.
6. Closure- Auto\Manual
7. Cancellation & re Open of LC
8. Back Value dating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

6.4 Detailed Coverage (description of the product)

CODE	ELIR,CLIA ERLI ,ELIT	SALI	GUAI
DESC	Islamic Export LC Non Revolving Islamic Clean LC Advising Islamic Export LC Advising (Receiving MT710) Islamic Export LC advice through Bank	Stand by LC Advising	Islamic 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

6.5 Interest / Charges / Commission & Fees

Commission			
Event	NA	NA	NA
Basis Amount Type	NA	NA	NA
Collection	NA	NA	NA
Calculation	NA	NA	NA
Frequency	NA	NA	NA
Allow Prepay	NA	NA	NA
LIFO/FIFO Rule	NA	NA	NA
Charge Details			
Charge	Swift Charges BADV,AMND Advise Charges BADV,AMND,BPRE Cancellation Charges	Cancellation Charges CANC	Cancellatio n Charges CANC



	Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS Export Preadvice Charges BP Export Advice BADV Export Preadvice to advice APAD	Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS Export Preadvice Charges BP Export Advice BADV Export Preadvice to advice APAD	Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS Export Preadvice Charges BP Export Advice BADV Export Preadvice to advice APAD
Settlement CCY	GBP	GBP	GBP
Tax Details			
Type	Withholding	Withholding	Withholding
Basis Amount	LCC OU- ISS_LI QD LC- SWIF TIS_LI QD	LCC OU- ISS_LI QD LC- SWIF TIS_LI QD	LCCOU- ISS_LIQD LC- SWIFTIS_L IQD

6.6 Special features / conditions, if any

NA

6.7 Tracers

Tracer code	Number	Start days	Frequency
CON_TRACER	5	1	1

6.8 Messages

- All the SWIFT messages supported for LC module in Oracle Banking Trade Finance with appropriate tags

MT710, MT711, MT730, MT799, MT768

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

NA

7. Advising of Islamic Export LC Revolving (ELCI)

7.1 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.

7.2 Business Scenario

- To Pre-Advice 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

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

7.4 Detailed Coverage (description of the product)

CODE	ELCI
DESC	Islamic Export LC Revolving
TYPE	Export
Revolving	Y
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
Allow Prepay	NO
Confirmation Required	NO

7.5 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	Cancellation Charges CANC Closure charges CLOS Reopening Charges ROPN Other Bank Charges BISS Export Preadvice Charges BPRE Export Advice BADV Export Preadvice to advice APAD
Settlement CCY	GBP
Tax Details	
Type	Withholding
Basis Amount	LCCOU-ISS_LIQD LC-SWIFTIS_LIQD

7.6 Special features / conditions, if any

By Value (Auto, Manual)

- a. Non- Cumulative

By Time

- a. Cumulative
- b. Non- Cumulative

7.7 Tracers

Tracer code	Number	Start days	Frequency
CON_TRACER	5	1	1

7.8 Messages

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

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

NA

8. Islamic Export LC with Adding Confirmation (ELIC)

8.1 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.

8.2 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

8.3 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 contract

8.4 Detailed Coverage (description of the product)

CODE	ELIC
DESC	Islamic 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

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

8.6 Special features / conditions, if any

NA

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

8.8 Messages

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

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

NA

9. Islamic Export LC for Transfer (ETLI)

9.1 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

9.2 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

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 –Applicant (Fixed)
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

9.4 Detailed Coverage (description of the product)

CODE	ETLI
DESC	ETLI - Islamic 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

9.5 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 Confirmation Charge BANC (To be Collected in Bills) Export Advice charges BADV (To be Collected in Bills) Other Bank Charges BISS
Settlement CCY	GBP
Tax Details	
Type	NA
Basis Amount	NA NA

9.6 Special features / conditions, if any

NA

9.7 Tracers

Tracer code	Number	Start days	Frequency
CON_TRACER	5	1	1

9.8 Messages

- All the SWIFT messages supported for LC module in Flex cube with appropriate tags
 - MT 730,MT 799,MT 720,MT721
 - MT 710 and MT 711

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

NA

10. Guarantee Issuance (GLIS), Guarantee Issuance /Reissuance upon receiving request (GLIR) & Stand by LC Issuance (SBLI)

10.1 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 Islamic Import LCs, only a single document is required for the bank to make payment.

10.2 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.

10.3 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

10.4 Detailed Coverage (description of the product)

CODE	GLIS/ GLIR	SBLI
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 Finance	Y	NA

10.5 Interest / Charges / Commission & Fees

Commission	GLIS / GLIR	SBLI
Event	BISS	BISS
Component	AGLIS_COMM / AGLIR_COMM	ASBLI_COMM
Basis Amount Type	LC_OS_AMT	LC_OS_AMT
Component	NA	ASBLI_COM1
Basis Amount Type	NA	LC_AMND_AMT
Event	AMND	AMND
Component	AGLIS_COM1 / AGLIR_COM1	NA
Basis Amount Type	LC_AMND_AMT	NA
Collection	Advance(GLIS),ARREARS(GLIR)	ADVANCE
Calculation	Periodic	Non Periodic
Frequency	Daily	Daily
Allow Prepay	YES	NO
LIFO/FIFO Rule	FIFO	FIFO
Charge Details		

Charge	Swift Charge BISS Courier Charges BISS Swift Amend Charge AMND, BISS 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 Other Bank 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	LC_OS_AMT LCSWIFTIS_LIQD AGLIS_COMM_LIQD / AGLIR_COMM_LIQD	LCCOU-ISS_LIQD LC-SWIFTIS_LIQD ASBLI_COMM_LIQD

10.6 Special features / conditions, if any

NA

10.7 Tracers

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

10.8 Messages

- All the SWIFT messages supported for LC module in Flex cube with appropriate tags
 - MT 760
 - MT 767
 - MT768
 - MT 799

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

NA

Annexure – A (MDATA)

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

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	CBRROLE
A29494CBR02	CBRROLE
A17966M01	ALL Role
A17966A01	ALL Role

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
T	End of Transaction input	LQEOTI	LQ	D

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 Islamic 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	
Transfer of LC-Original Beneficiary	TRANSFER_ORGBEN	
Guarantee Claim Advice	GUA_CLAIM_ADV	
Guarantee Claim Rejection	GUA_CLAIM_REJ	

Commission Rule Definition

Rule Identification	Description		RAT E TYP E	T E N O R B A S I S	T I E R E D A M T	T I E R E D T E N O R	R O U N D I N G	A M T/ R A T E	MAXI MUM RATE /AMT	MINI MUM RATE /AMT	RAT E PER IOD	MI N C O M M I S S I O N
ALCCOM1	LC issuance Commission (Commitment)-Non periodic	Slab Amount-Tired Tenor(Months)-Rate-Non periodic	Rate	Y	N	Y	1	A m o u n t	2000	50	1	2
ALCCOM9	LC issuance Commission (Usance)-Non periodic	Slab Amount-Tired Tenor(Days)-Rate-Non periodic	Rate	Y	N	Y	0	R a t e	3	0.25	12	7
ALCCOM10	LC issuance Commission (Commitment)- periodic	Slab Amount-Tenor(Months)-Rate-periodic	Rate	Y	N	N	1	R a t e	3	0.25	1	2
ALCCOM11	LC issuance Commission (Usance)-periodic	Slab Amount-Tenor(Days)-Rate-periodic	Rate	Y	N	N	0	R a t e	3	0.25	12	7
ALCCOM7	LC issuance Commission - (Commitment)FCY	Amount Slab-Flat	Amo u n t	N	N	N	0	A m o u n t	NA	NA	NA	N A
ALCCOM2	Guarantee issuance Commission	Amount Slab-Rate	Rate	N	N	N	0	R a t e	3	0.25	12	2
ALCCOM3	Islamic Shipping Guarantee issuance Commission	Amount Tired-Rate	Rate	N	Y	N	1	A m o u n t	2000	50	1	2
ALCCOM4	Stand by LC issuance Commission -days	Tenor Based-Amount Slab-Flat	Amo u n t	Y	N	N	0	N A	NA	NA	NA	7
ALCCOM5	Clean LC issuance Commission	Amount & Tenor Tired-Rate	Rate	Y	Y	Y	1	A m o u n t	2000	50	1	2
ALCCOM6	Amendment Commission (Flat Amount Rate-Tired Tenor-days)	Slab Amount-Tired Tenor(Days)-Flat	Rate	Y	N	Y	0	N A	NA	NA	NA	N A

ALCCOM8	Amendment Commission -FCY (Tenor Based -Flat amount)	Slab Amount-Tenor(months)-Flat	Amount	Y	N	N	1	NA	NA	NA	NA	0
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Charge Rule Definition

Rule Identification	Description	RAT E TYP E	T E N O R B A S I S	T I E R E D A M T	T I E R E D T E N O R	R O U N D I N G	AM T/R ATE	MA XIM UM RAT E / AM T	MI NI M UM RAT E / AM T	R A T E P E R I O D	MI N C O M M I S S I O N
LC-SWIFTIS	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
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-CONFM	SWIFT CHARGES FOR LC AMND	Amount	Y	N	N	Na	Amt	800	10	NA	NA
LCEX-PRECON	LC PREADVICE /CONFIRMATION CHARGES	Amount	Y	N	N	Na	Amt	800	10	NA	NA
OTHBKCHG	LC charges receivables	Amount	N	N	N	Na	Amt	0		NA	NA
LCCLSCHG	LC Closing	Amount	N	N	N	Na	Amt	200		NA	NA

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
IGPAY_CHG	LC Guarantee Claim Payment Charge	Amount	N	N	N	Na	Amt	800	10	NA	NA

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)

Open Policy Maintenance

Open Policy Code	INSURER	CUSTOMER CIF
P-CODE1	METLIFE	000000001

License Expiry
date Maintenance

Customer	License Expiry Date
ADAG	26-Dec-08

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

Products & Parameters configured

CODE	DESC	TYPE	Revolving	REMARKS	START DT	END DT	GRO UP	SLOGAN
ILIN	Islamic Import LC Usance Non - Revolving- LCY	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCUN	Islamic Import LC
IUNP	Islamic Import LC Usance Non Revolving- Advance Periodic	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCUR	Islamic Import LC
IUNF	Islamic Import LC Usance Non Revolving- FCY	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCUR	Islamic Import LC
IRLI	Islamic Import LC Sight Non - Revolving	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCSN	Islamic Import LC
ISNF	Islamic Import LC Sight Non - Revolving- FCY	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCSN	Islamic Import LC
ILIP	Islamic Import LC Usance Revolving	Import	Y	Islamic Import LC	1/1/2007	OPEN ENDE D	LCUR	Islamic Import LC
ILIR	Islamic Import LC Sight Revolving	Import	Y	Islamic Import LC	1/1/2007	OPEN ENDE D	LCSR	Islamic Import LC
ISRF	Islamic Import LC Sight Revolving- FCY	Import	Y	Islamic Import LC	1/1/2007	OPEN ENDE D	LCSR	Islamic Import LC
LCIR	Islamic Import LC issuance on Request from other bank	Import	N	Islamic Import LC	1/1/2007	OPEN ENDE D	LCIN	Islamic Import LC
BLIC	Islamic Import Back to Back LC product	Import	N	Back 2 Back LC	1/1/2007	OPEN ENDE D	LCBB	Islamic Import LC
SBLI	Stand by LC Issuance (MT 700)	Standby	N	Standby LC	1/1/2007	OPEN ENDE D	LCSB	Standby LC
CLII	Islamic Clean LC Issuance	Clean	N	Islamic Clean LC	1/1/2007	OPEN ENDE D	LCCL	Clean

CODE	DESC	TYPE	Revolvin g	REMARKS	START DT	END DT	GROU P	SLOGAN
ELCI	Islamic Export LC Revolving - LCY	Export	Y	Islamic Export LC	1/1/2007	OPEN ENDE D	LCER	Export LC
ELIR	Islamic Export LC Non Revolving- LCY	Export	N	Islamic Export LC	1/1/2007	OPEN ENDE D	LCER	Export LC
CLIA	Islamic Clean LC Advising	Export	N	Export Islamic Clean LC	1/1/2007	OPEN ENDE D	LCCA	Export LC
SALI	Stand by LC Advising	Export				OPEN ENDE D		
ELIC	Islamic Export LC with Adding Confirmation	Export	N N	Export Standby LC Islamic Export LC	1/1/2007 1/1/2007	OPEN ENDE D	LCSA LCAC	Export LC Export LC
ETLI	Islamic Export LC - Advising of Transferred LC	Export	N	Islamic Export LC	1/1/2007	OPEN ENDE D	LCEX	Export LC
ELIT	Islamic Export LC - advising ATB	Export	N	Islamic Export LC	1/1/2007	OPEN ENDE D	LCEX	Export LC
GLIS	Guarantee Issuance	Guarantee	N	Guarantee financial	1/1/2007	OPEN ENDE D	LCGI	Guarantee
GLIR	Guarantee Issuance upon receiving request	Guarantee	N	Guarantee financial	1/1/2007	OPEN ENDE D	LCGR	Guarantee
GUAJ	Islamic Guarantee Advising	Advice of Guarantee	N	Guarantee financial Advising	1/1/2007	OPEN ENDE D	LCGA	Guarantee
SGLI	Islamic Shipping Guarantee Issuance	Islamic Shipping Guarantee	N	Shipping Guarantee	1/1/2007	OPEN ENDE D	LCSG	Shipping Guarantee
REIM	Reimbursem ent	Reimburseme nt	N	Reimburseme nt	1/1/2007	OPEN ENDE D	LCER	Reimburseme nt
ERLI	Islamic Export LC Advising (Receiving MT710)	Export	N	Islamic Export LC	1/1/2007	OPEN ENDE D	LCET	Export LC
ELRF	Islamic Export LC Revolving- FCY	Export	Y	Islamic Export LC	1/1/2007	OPEN ENDE D	LCER	Export LC
ELNF	Islamic Export LC Non Revolving - FCY	Export	N	Islamic Export LC	1/1/2007	OPEN ENDE D	LCER	Export LC

Commission Class Definition

Product	Component 1	RULE ID	Component 2	RULE ID	Component 3	RULE ID
ILIN	AILIN_COMM	ALCCOM1	AILIN_COM1	ALCCOM1	AILIN_COM2	ALCCOM9
IUNP	AIUNP_COMM	ALCCOM10	AIUNP_COM1	ALCCOM10	AIUNP_COM2	ALCCOM11
IUNF	AIUNF_COMM	ALCCOM7	AIUNF_COM1	ALCCOM8	NA	NA
IRLI	AIRLI_COMM	ALCCOM1	AIRLI_COM1	ALCCOM1	NA	NA
ISNF	AISNF_COMM	ALCCOM7	AISNF_COM1	ALCCOM8	NA	NA
ILIP	AILIP_COMM	ALCCOM10	AILIP_COM1	ALCCOM10	AILIP_COM2	ALCCOM11
ILIR	AILIR_COMM	ALCCOM10	AILIR_COM1	ALCCOM10	NA	NA
ISRF	AISRF_COMM	ALCCOM7	AISRF_COM1	ALCCOM8	NA	NA
LCIR	ALCIR_COMM	ALCCOM1	ALCIR_COM1	ALCCOM1	ALCIR_COM2	ALCCOM10
BLIC	ABLIC_COMM	ALCCOM1	ABLIC_COM1	ALCCOM1	ABLIC_COM2	ALCCOM11
SBLI	ASBLI_COMM	ALCCOM4	ASBLI_COM1	ALCCOM6	NA	NA
CLII	ACLII_COMM	ALCCOM5	ACLII_COM1	ALCCOM6	NA	NA
ELCI	NA	NA	NA	NA	NA	NA
ELIR	NA	NA	NA	NA	NA	NA
CLIA	NA	NA	NA	NA	NA	NA
SALI	NA	NA	NA	NA	NA	NA
ELIC	AELIC_COMM	ALCCOM10	NA	NA	NA	NA
ETLI	NA	NA	NA	NA	NA	NA
ELIT	NA	NA	NA	NA	NA	NA
GLIS	AGLIS_COMM	ALCCOM2	AGLIS_COM1	ALCCOM6	NA	NA
GLIR	AGLIR_COMM	ALCCOM2	AGLIR_COM1	ALCCOM6	NA	NA
GUAI	NA	NA	NA	NA	NA	NA
SGLI	ASGLI_COMM	ALCCOM3	ASGLI_COM1	ALCCOM6	NA	NA
REIM	NA	NA	NA	NA	NA	NA
ERLI	NA	NA	NA	NA	NA	NA
ELRF	NA	NA	NA	NA	NA	NA
ELNF	NA	NA	NA	NA	NA	NA

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
LCCOU-AMND	AMND	LC_AMND_AMT	LCCOU-AMND	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)
OTHBKCHG	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
LICOUIB	BISS	LC_OS_AMT	LCCOURBC	GBP	All Import
LISWTIB	AMND	LC_OS_AMT	LCSWFTBC	GBP	All Import
LIADVIB	BADV	LC_OS_AMT	LCADVBC	GBP	All Export
LICONFIB	BANC	LC_OS_AMT	LCCONFBC	GBP	All Export(With Confirmation)
IGPAY_CHG	GCLP	LC_OS_AMT	LCSWIFTIS	GBP	Guarantee Product

Annexure – B (Accounting Entries)

Islamic 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
AALEEV	ACH	D	APAC	CHG_CUST_ACC	LCEX-CONFM_LIQD
AALEEV	PAD	C	APAD	LC_OCU_OFFSET	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_ACC	LCEX-ADV_LIQD
AALEEV	MVL	C	AVAL	LC_OCU	ADV_LIAB_AVAIL_AMT
AALEEV	MVL	D	AVAL	LC_OCU_OFFSET	ADV_LIAB_AVAIL_AMT
AALEEV	MVL	C	AVAL	LC_CNF	CNF_LIAB_AVAIL_AMT
AALEEV	MVL	D	AVAL	LC_CNF_OFF	CNF_LIAB_AVAIL_AMT
AALEEV	LCL	C	AVAL	COL_CUST_ACC	COLL_AVALAMT
AALEEV	LCL	D	AVAL	LCCOLL_INT_ACCT	COLL_AVALAMT
AALEEV	LCA	D	BADV	LC_OCU	ADV_LIAB_OS_AMT
AALEEV	LCA	D	BADV	LC_OCU_OFFSET	ADV_LIAB_OS_AMT
AALEEV	LCL	C	BADV	LCCOLL_INT_ACCT	COLL_AMT
AALEEV	LCL	D	BADV	COL_CUST_ACC	COLL_AMT
AALEEV	ACH	C	BADV	LCEX-ADV_INC	LCEX-ADV_LIQD
AALEEV	ACH	D	BADV	CHG_CUST_ACC	LCEX-ADV_LIQD
AALEEV	ACH	C	BADV	LCEX-SWIFT_INC	LCEX-SWIFT_LIQD
AALEEV	ACH	D	BADV	CHG_CUST_ACC	LCEX-SWIFT_LIQD
AALEEV	ACH	C	BADV	LIADVIB_INC	LIADVIB_LIQD
AALEEV	ACH	D	BADV	LIADVIB_RECV	LIADVIB_LIQD

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
AALEEV	COM	D	BANC	CHG_CUST_ACC	LCEX-ADV1_LIQD
AALEEV	ACH	C	BANC	LICONFIB_INC	LICONFIB_LIQD
AALEEV	ACH	D	BANC	LICONFIB_RECV	LICONFIB_LIQD
AALEEV	ACH	C	BPRE	LCEX-PRECO_INC	LCEX-PRECO_LIQD
AALEEV	ACH	D	BPRE	CHG_CUST_ACC	LCEX-PRECO_LIQD
AALEEV	IBC	C	MLIQ	LIADVIB_RECV	LIADVIB_LIQD
AALEEV	IBC	D	MLIQ	CHG_CUST_ACC	LIADVIB_LIQD
AALEEV	LAM	C	MLIQ	LICONFIB_RECV	LICONFIB_LIQD
AALEEV	LAM	D	MLIQ	CHG_CUST_ACC	LICONFIB_LIQD
AALEEV	IBC	C	WAIV	LIADVIB_INC	LIADVIB_WAIV
AALEEV	IBC	D	WAIV	LIADVIB_RECV	LIADVIB_WAIV
AALEEV	LAM	C	WAIV	LICONFIB_INC	LICONFIB_WAIV
AALEEV	LAM	D	WAIV	LICONFIB_RECV	LICONFIB_WAIV

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_ACC	LCEX-CONFR_LIQD

Charges

AALEEV	LCC	C	CANC	LC_OCU	ADV_LIAB_OS_AMT
AALEEV	LCC	D	CANC	LC_OCU_OFFSET	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
AALEEV	COM	C	CANC	COL_CUST_ACC	COLLAMT_OS
AALEEV	COM	D	CANC	LCCOLL_INT_ACCT	COLLAMT_OS
AALEEV	LCC	C	CLOS	LC_OCU	ADV_LIAB_OS_AMT
AALEEV	LCC	D	CLOS	LC_OCU_OFFSET	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_ACC	COLLAMT_OS
AALEEV	COM	D	CLOS	LCCOLL_INT_ACCT	COLLAMT_OS

Islamic Import LC

Class Code	Txn Code	D/C	Event	Role	Amount Tag
ALIEV	LCL	D	AMND	COL_CUST_ACC	COLL_AMNDAMT
ALIEV	LCL	C	AMND	LCCOLL_INT_ACCT	COLL_AMNDAMTEQ
ALIEV	IBC	C	AMND	LCCOU-AMND_INC	LCCOU-AMND_LIQD
ALIEV	IBC	D	AMND	CHG_CUST_ACC	LCCOU-AMND_LIQD
ALIEV	IBC	C	AMND	LCSWIFT-AM_INC	LC-SWIFTAM_LIQD
ALIEV	IBC	D	AMND	CHG_CUST_ACC	LC-SWIFTAM_LIQD
ALIEV	LAM	C	AMND	LC_OCU_OFFSET	LIAB_AMND_AMT
ALIEV	LAM	D	AMND	LC_OCU	LIAB_AMND_AMT
ALIEV	LAM	C	AMND	LISWTIB_INC	LISWTIB_LIQD
ALIEV	LAM	D	AMND	LISWTIB_RECV	LISWTIB_LIQD
ALIEV	MVL	D	AVAL	LC_OCU_OFFSET	AVAIL_SET_AMT
ALIEV	MVL	C	AVAL	LC_OCU	AVAIL_SET_AMTEQ
ALIEV	MVL	D	AVAL	LCCOLL_INT_ACCT	COLL_AVALAMT
ALIEV	MVL	C	AVAL	COL_CUST_ACC	COLL_AVALAMTEQ
ALIEV	LCL	D	BISS	COL_CUST_ACC	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_ACC	LCCOU-ISS_LIQD
ALIEV	IBC	C	BISS	LC-SWIFTIS_INC	LC-SWIFTIS_LIQD
ALIEV	IBC	D	BISS	CHG_CUST_ACC	LC-SWIFTIS_LIQD
ALIEV	TAX	C	BISS	LCTAX_PAY	LCTAX_AMT
ALIEV	TAX	D	BISS	TAX_CUST_ACC	LCTAX_AMT
ALIEV	TAX	C	BISS	LCTAX1_PAY	LCTAX1_AMT
ALIEV	TAX	D	BISS	TAX_CUST_ACC	LCTAX1_AMT
ALIEV	TAX	C	BISS	LCTAX2_PAY	LCTAX2_AMT
ALIEV	TAX	D	BISS	TAX_CUST_ACC	LCTAX2_AMT
ALIEV	OLC	C	BISS	LC_OCU_OFFSET	LIAB_OS_AMT
ALIEV	OLC	D	BISS	LC_OCU	LIAB_OS_AMT
ALIEV	IBC	C	BISS	LICOUIB_INC	LICOUIB_LIQD
ALIEV	IBC	D	BISS	LICOUIB_RECV	LICOUIB_LIQD
ALIEV	LCC	D	CANC	LCCOLL_INT_ACCT	COLLAMT_OS
ALIEV	LCC	C	CANC	COL_CUST_ACC	COLLAMT_OSEQ
ALIEV	LCC	C	CANC	LCCANCHG_INC	LCCANCHG_LIQD
ALIEV	LCC	D	CANC	CHG_CUST_ACC	LCCANCHG_LIQD
ALIEV	LCC	C	CANC	LC_OCU	LIAB_OS_AMT
ALIEV	LCC	D	CANC	LC_OCU_OFFSET	LIAB_OS_AMT
ALIEV	LCC	D	CLOS	LCCOLL_INT_ACCT	COLLAMT_OS
ALIEV	LCC	C	CLOS	COL_CUST_ACC	COLLAMT_OSEQ
ALIEV	LCC	C	CLOS	LCCLSCHG_INC	LCCLSCHG_LIQD
ALIEV	LCC	D	CLOS	CHG_CUST_ACC	LCCLSCHG_LIQD
ALIEV	LCC	C	CLOS	LC_OCU_OFFSET	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_ACC	COLLAMT_OSEQ
ALIEV	RPN	C	ROPN	LCROPCHG_INC	LCROPCHG_LIQD
ALIEV	RPN	D	ROPN	CHG_CUST_ACC	LCROPCHG_LIQD
ALIEV	RPN	C	ROPN	LC_OCU_OFFSET	LIAB_OS_AMT
ALIEV	RPN	D	ROPN	LC_OCU	LIAB_OS_AMT
ALIEV	IBC	C	BISS	OTHBKCH_INC	OTHBKCH_LIQD
ALIEV	IBC	D	BISS	CHG_CUST_ACC	OTHBKCH_LIQD
ALIEV	IBC	C	MLIQ	LICOUIB_RECV	LICOUIB_LIQD
ALIEV	IBC	D	MLIQ	CHG_CUST_ACC	LICOUIB_LIQD
ALIEV	LAM	C	MLIQ	LISWTIB_RECV	LISWTIB_LIQD
ALIEV	LAM	D	MLIQ	CHG_CUST_ACC	LISWTIB_LIQD
ALIEV	IBC	C	WAIV	LICOUIB_INC	LICOUIB_WAIV
ALIEV	IBC	D	WAIV	LICOUIB_RECV	LICOUIB_WAIV
ALIEV	LAM	C	WAIV	LISWTIB_INC	LISWTIB_WAIV
ALIEV	LAM	D	WAIV	LISWTIB_RECV	LISWTIB_WAIV

Revolving

ALIEV	LCR	C	REIN	LC_OCU_OFFSET	LIAB_REIN_AMT
ALIEV	LCR	D	REIN	LC_OCU	LIAB_REIN_AMT

Commission-Advance

ALIEV	ICM	C	CLIQ	XXXX_COM1RIA	XXXX_COM1_LIQD
ALIEV	ICM	D	CLIQ	COMM_CUST_ACC	XXXX_COM1_LIQD
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

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.

Guarantee Settlement

ALIEV	000	D	GCLP	CLAIM_DEBIT_ACCT	CLAIM_CUST_AMT
ALIEV	000	C	GCLP	CLAIM_SUSPENSE	CLAIM_CUST_AMT
ALIEV	000	C	GCLP	CLAIM_CREDIT_ACCT	CLAIM_SETTLE_AMT
ALIEV	000	D	GCLP	CLAIM_SUSPENSE	CLAIM_SETTLE_AMT
ALIEV	000	C	GCLP	LC_OCU	CLAIM_SETTLE_AMT
ALIEV	000	D	GCLP	LC_OCU_OFFSET	CLAIM_SETTLE_AMT
ALIEV	000	C	GCLP	CLAIM_SUSPENSE	COLL_AVALAMT
ALIEV	000	D	GCLP	LCCOLL_INT_ACCT	COLL_AVALAMT
ALIEV	000	C	GCLP	COL_CUST_ACC	COLL_REFUND
ALIEV	000	D	GCLP	LCCOLL_INT_ACCT	COLL_REFUND
ALIEV	000	D	GCLP	CHG_CUST_ACC	IGPAY_CHG_LIQD
ALIEV	000	C	GCLP	IGPAY_CHG_INC	IGPAY_CHG_LIQD

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

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 LCs 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.

Annexure – C (Advice)

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

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
ALIEV	BISS	LC_PRE_ADVICE
ALIEV	BISS	PAYMENT_MESSAGE
ALIEV	CANC	CANC_REIM_AUTH
ALIEV	CANC	LC_CANCEL_ADV
ALIEV	CANC	PAYMENT_MESSAGE
ALIEV	CLIQ	PAYMENT_MESSAGE
ALIEV	CLOA	CLOSURE_ADV
ALIEV	CLOS	CLOS_REIM_AUTH
ALIEV	CLOS	LC_CLOSE_ADV
ALIEV	CLOS	PAYMENT_MESSAGE

Annexure – D

- 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-Islamic Import LC Usance Non Revolving- FCY

ISNF-Islamic Import LC Sight Non - Revolving-FCY

ISRF-Islamic Import LC Sight Revolving- FCY

ELRF- Islamic Export LC Revolving-FCY

ELNF- Islamic 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



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- Islamic Import LC Issuance Workflow

An Islamic 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 Islamic Import LC Issuance

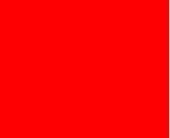
In Oracle Banking Trade Finance, the process for issuing an Islamic Import LC is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different 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 Islamic Export LC Issuance

In Oracle Banking Trade Finance, the process for issuing an Islamic 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 Islamic 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 Islamic 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

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 OBTFLLService and following are the operations under Letters of Credit Online Service

Service Name	Service Description	Operations	Operation Description
OBTFLLService	Letters of Credit Online Service	AuthorizeAmendConfirm	AuthorizeAmendConfirm
OBTFLLService	Letters of Credit Online Service	AuthorizeAvailment	Authorization of Letters Of Credit Availment Detail
OBTFLLService	Letters of Credit Online Service	AuthorizeContract	Authorization of Letters of Credit Contract
OBTFLLService	Letters of Credit Online Service	AuthorizePayment	Authorization of Letters of Credit Payment
OBTFLLService	Letters of Credit Online Service	CloseAmendConfirm	CloseAmendConfirm
OBTFLLService	Letters of Credit Online Service	CloseContract	Closure of Letters Of Credit Contract
OBTFLLService	Letters of Credit Online Service	ConfirmAmendConfirm	ConfirmAmendConfirm
OBTFLLService	Letters of Credit Online Service	CreateAmendConfirm	CreateAmendConfirm
OBTFLLService	Letters of Credit Online Service	CreateAvailment	Creation of Letters Of Credit Availment Detail
OBTFLLService	Letters of Credit Online Service	CreateContract	Creation of Letters of Credit Contract
OBTFLLService	Letters of Credit Online Service	CreatePayment	Creation of Letters of Credit Payment
OBTFLLService	Letters of Credit Online Service	CreateReassign	Reassignment of Letters of Credit Contract
OBTFLLService	Letters of Credit Online Service	CreateTransfer	Creation of Letters of Credit Transfer
OBTFLLService	Letters of Credit Online Service	DeleteAmendConfirm	DeleteAmendConfirm
OBTFLLService	Letters of Credit Online Service	DeleteAvailment	Deletion of Letters Of Credit Availment Detail
OBTFLLService	Letters of Credit Online Service	DeleteContract	Deletion of Letters Of Credit Contract
OBTFLLService	Letters of Credit Online Service	DeletePayment	Deletion of Letters of Credit Payment
OBTFLLService	Letters of Credit Online Service	DeleteTransfer	Deletion of Letters of Credit Transfer
OBTFLLService	Letters of Credit Online Service	ModifyAmendConfirm	ModifyAmendConfirm
OBTFLLService	Letters of Credit Online Service	ModifyContract	Modification of Letters Of Credit Contract
OBTFLLService	Letters of Credit Online Service	ModifyTransfer	Modification of Letters of Credit Transfer

OBTFLIService	Letters of Credit Online Service	QueryAmendConfirm	QueryAmendConfirm
OBTFLIService	Letters of Credit Online Service	QueryAvailment	Query for Letters Of Credit Availment Detail
OBTFLIService	Letters of Credit Online Service	QueryContract	Query for Letters Of Credit Contract
OBTFLIService	Letters of Credit Online Service	QueryPayment	Query of Letters of Credit Payment
OBTFLIService	Letters of Credit Online Service	QueryTransfer	Query of Letters of Credit Transfer
OBTFLIService	Letters of Credit Online Service	ReassignLCContract	Reassignment of Letters of Credit Contract
OBTFLIService	Letters of Credit Online Service	ReopenContract	Reopen Letters Of Credit Contract
OBTFLIService	Letters of Credit Online Service	ReverseAvailment	Reversal of Letters Of Credit Availment Detail
OBTFLIService	Letters of Credit Online Service	ReverseContract	Reversal of Letters Of Credit Contract
OBTFLIService	Letters of Credit Online Service	ReversePayment	Reversal of Letters of Credit Payment
OBTFLIService	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
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



Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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