

DRAWER/ LAST ENDORSER				<b>Indian Bank Singapore</b> 3 RAFFLES PLACE EXPORT BILLS DEPT BHARAT BUILDING TEL:(65)65343511 SINGAPORE 048617 FAX: (65)65331651 TLX:RS 23452 INDBANK S.W.I.F.T.BIC:IDIBSGSG CABLE:"BANYAN "SINGAPORE EMAIL:indbksg@pacific.net.sg			
DRAWEE				We hand you draft and documents as under for disposal in accordance with the following instructions and subject to our General Letter of Guarantee given to you and to the Terms and Conditions therein: <input type="checkbox"/> for PURCHASE subject to final payment <input type="checkbox"/> for payment to us after COLLECTION <input type="checkbox"/> for NEGOTIATION under letter of Credit			
Please mark the number of documents attached				Proceeds to be credited to our account with you			
<input type="checkbox"/>	Draft	<input type="checkbox"/>	<input type="checkbox"/>	Signed Bill of Lading	<input type="checkbox"/>	<input type="checkbox"/>	Proceeds to be remitted to the following bank for our a/c
<input type="checkbox"/>	Commercial Invoice	<input type="checkbox"/>	<input type="checkbox"/>	Non-neg.Bill of Landing	<input type="checkbox"/>	<input type="checkbox"/>	Amount Insured for _____ with _____
<input type="checkbox"/>	Customs/Consular Inv	<input type="checkbox"/>	<input type="checkbox"/>	Parcel Post Receipt	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	Packing /Weighing List	<input type="checkbox"/>	<input type="checkbox"/>	Airway Bill	<input type="checkbox"/>	<input type="checkbox"/>	Other documents
<input type="checkbox"/>	Survey Report	<input type="checkbox"/>	<input type="checkbox"/>	Insurance Policy /Cert.	<input type="checkbox"/>	<input type="checkbox"/>	
LETTER OF CREDIT No.			DATED			ISSUING BANK	
SHIP OR AIRLINE			FROM		BILL OF LADING /AIRWAY BILL No		DATE
PORT OF DISCHARGE			FINAL DESTINATION			GOODS	

FOR BILLS NOT UNDER L/C,PLEASE FOLLOW INSTRUCTIONS MARKED X

- 1  Deliver documents against payment/ acceptance.
- 2  Acceptance/ Payment may be deferred until arrival of the carrying steamer at destination.
- 3  Advice of non-payment / non-acceptance is to be sent by cable / airmail.
- 4  Bill should be noted / protested for non-payment/ non-acceptance.
- 5  If the documents are not taken up on arrival of the carrying steamer or if any difficulty arises, the goods are to be stored and insured on our account
- 6  All charges are for our / drawee's account.
- 7  Collect interest @ \_\_\_\_\_ percent p.a. from the date of draft to the date of payment / arrival of proceeds in
- 8  In case of need please refer to ..... to whom please pay ..... after the settlement of the bill.
- 9  Documents to be forwarded to: ..... by Courier / Registered post
- 10  Proceeds are to be credited in .....
- 11

## SPECIAL INSTRUCTIONS

TERMS	CURRENCY	DRAFT No. & DATE	AMOUNT
EXCHANGE	Use our Contract no.	For discrepancies, please contact mr..... tel no.....	
	SPOT RATE		

We hereby certify that for shipments made on F.O.B. and C. & F. terms, the goods have been duly insured by the Drawees and/or ultimate Consignees at the Port of destination and in the event of their failing to have done so, whether fully, or partly we hereby safeguard you against all consequences that may arise, therefrom and we undertake to hold ourselves responsible for the protection of your interests in the matter.

It is understood and agreed that having exercised due care in the selection of any correspondent to whom the above-mentioned item may be sent for collection, you shall not be responsible for any act, omission, default, suspension insolvency or bankruptcy of any such correspondent, or sub-agent thereof, or for any default in remittance, loss in exchange or loss of item or its proceeds during transmission or in the course of collection, until such time as actual payment shall have come into your possession. We agree to reimburse you for any advances made in anticipation of collection as well as all disbursements made to effect the same.

It is further agreed that purchases are undertaken by you on the understanding that you will retain recourse to us not only for the due payment of the bill but also for any loss which may be incurred owing to a moratorium or currency restrictions imposed, or to be imposed, in the country of payment. It is also understood that bills is taken by you only on the terms that you are not liable for any loss, damage or delay howsoever caused.

It is further agreed that here the Bank has financed an import transaction, the relative export documents, if any should be routed through our Bank and at the sole discretion of the Bank the proceeds shall be utilised primarily to settle the outstanding under corresponding import lines.

It is further agreed that the Bank will not assume exposure of more than 25% of the sanctioned bill purchased/discounting limit on a single drawee at any point of time.

It is also further agreed that the Bank will not assume exposure on high risk countries exceeding 25% of our total exposure or 50% of the net worth of the Company (whichever is lesser) based on the latest audited Balance Sheet/Management Accounts.

**PLEASE SUBMIT COPIES OF INVOICE, BILL OF EXCHANGE & BILL OF LADING FOR OUR FILES.**

**Yours faithfully,**

Signature  
Verified