



Yield 4 Finance (P) Ltd. involves the use of our letter of credit and guarantee facilities with numerous institutions. Our letter of credit clients are importers and trading companies worldwide looking to expand their business by leveraging their existing cash flow to its maximum.

Whether you are an importer, trader, broker, introducer, or consultant, if you have business that you think might interest us, give us a call or write us an email. We would be very happy to speak with you about your transactions. If we aren't the right address, maybe we can point you in the right direction.

Currently we offer a wide range of products:

- Letters of Credit at Sight
- Usance Letters of Credit
- Standby Letters of Credit
- Bank Guarantees
- Performance Guarantees
- Demand Guarantees
- POF messages
- Pre Advice Message
- Comfort Letters
- Ready Willing and Able (RWA) messages



Issuers for LC at Sight; calls for limits and restrictions. Please ask for each bank restrictions and line limits:

- Habib Bank AG Zurich
- BNP Paribas
- HSBC
- Standard Chartered Bank
- China Construction Bank
- OCBC Wing Hang Bank
- Dash Sing bank
- DBS Bank
- UCO bank
- Habib Bank
- Bank Leumi
- IDB, New York
- Bank Winter
- Hanami Bank
- Stern International Bank
- U.S. Credit Corp
- Standard Commerce Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



Issuers for Usance LC; calls for limits and restrictions. Please ask for each bank restrictions and line limits:

- Bank Leumi
- IDB, New York
- Bank Winter
- Stern International Bank
- U.S. Credit Corp
- Standard Commerce Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



Issuers for SBLC AND BANK GUARANTEES;

- Bank Winter
- Stern International Bank
- Standard Commerce Bank
- Anametrics
- Crown Financial Merchant Bank
- Europa Bank Public Limited



Issuance Procedure:

We need the following documents/ information for finalising the draft -

1. Filled in application form
2. Verbiage required in the instrument for SBLC & BG / Performa Invoice for DLC
3. Trade license of your company
4. Share Holders List
5. Passport copy of main applicant
6. Three years audited balance sheet
7. Six months latest bank statements

Step-wise

1. After acquiring all the above documents / information, we will select the issuing bank / financial institution and finalise the draft for your review.
2. Upon receiving the draft copy of the instrument, you must thoroughly review the draft for any corrections, additions or removal of information. Should there be any amendments, we can amend the draft accordingly to match your preferences. Once the draft is approved, you will need to send us a copy of the draft with sign and stamp on it as your approval.
3. We will raise the invoice for the agreed charges (charges include margin money, processing fee and professional charges) and you will make the remittance against the invoice.
4. Only after we receive the payment for the raised invoice, the Issuing Bank / Financial Institution will issue and relay the instrument through swift within 48-96 hours after remittance.
5. Simultaneously we will send you the issued copy through email for your reference and record.

Note: The charges will depend on the value of the Financial Instrument, Tenure, Issuing Bank / Financial Institution.