Inward and Export Transaction

S.No	Activity Under taken for Inward/ Export Modules	Process Flow	TAT	Charges	Required Documentation / Remarks
1	Inward Remittance (Non Trade)	1. B-Category Branch/Mapped B-Category Branch (in case of Customer's Home Branch is Non Forex Branch), receives automated workitem once any credit & corresponding messages received. 2. Branch inform the Customer about receipt of funds. 3. Customer to submit relevent disposal instructions and documents to Branch ,based on Purpose of payments / Purpose Code Selected. 4. Branch scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 5. CPH-Forex process and approves the transactions within the purview and regulatory guidelines. 6.Customer receives the credit	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	Upto USD 500 - Nil , Above USD 500 - Rs.100/	Documents as per purpose code. List of documents is as per Annexure:- 1. Purpose Code Wise List of Documents 2. Complete Schedule of Charges 3. List of Correspondent Banks
2	Inward Remittance (Capital Account Transaction)	1. B-Category Branch/Mapped B-Category Branch (in case of Customer's Home Branch is Non Forex Branch), receives automated workitem once any credit & corresponding messages received. 2. Branch inform the Customer about receipt of funds. 3. Customer to submit relevent disposal instructions and documents to Branch ,based on Purpose of payments / Purpose Code Selected. 4. Branch scrutinize the documents and forward the same to IBD for approval based on Declaration regarding the remittance details & SWIFT message from remitter bank confirming KYC compliance of remitter. 5. Post approval Centralized Processing Hub- Forex (CPH-Forex) process and approves the transactions within the purview and regulatory guidelines. 6.Customer receives the credit 7. Customer to register and input details in FIRMS portal for filing FC-GPR/FC-TRS/DI etc. as applicable within the regulatory timelines to avoid LSF/compounding by RBI along with required documents.	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	For processing transaction in FIRMS : Rs. 10,000/- Flat	Documents as per purpose code. List of documents is as per Annexure:- 1. Purpose Code Wise List of Documents 2. Complete Schedule of Charges 3. List of Correspondent Banks

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3	Inward Remittance (Trade)	1. B-Category Branch/Mapped B-Category Branch (in case of Customer's Home Branch is Non Forex Branch), receives automated workitem once any credit & corresponding messages received. 2. Branch inform the Customer about receipt of funds. 3. Customer to submit relevant disposal instructions and documents to Branch ,based on Purpose of payments / Purpose Code Selected. 4. Branch scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 5. CPH-Forex process and approves the transactions within the purview and regulatory guidelines. 6.Customer receives the credit 7. Customer to submit the Export Related documents within the Timelines as stipulated by RBI from time to time.	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	Rs.250/- Per Remittance	Documents as per purpose code. List of documents is as per Annexure:- 1. Purpose Code Wise List of Documents 2. Complete Schedule of Charges 3. List of Correspondent Banks
4	Export Documents for Collection	1. Exporters submit the document sets to Branch. 2. Branch forwards the request to the Centralized Processing Hub-Forex. 3. Centralized processing center process the export bill as per RBI guidelines. 4.Branch generates the covering schedule and courier the export/MTT bill to overseas Bank.	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	1. Up to USD 5,000: Rs 250/- 2. Above USD 5,000 and upto USD 10,000: Rs.500/- 3. Above USD 10,000 and upto USD20,000 : Rs 750/- 4. Above USD 20, 000: 0.0625% per Export Bill, Max upto Rs.2000/- (Additionally Rs. 100.00 per shipping bill to be charged if more than one shipping bill is submitted under a single export bill)	Documents including but not limited to: 1. Customer Request Letter , 2.Export Documents(Both Financial & non-Financial) & 3.LEO copy of Shipping Bill
5	Export Documents for Finance & Collection , where currency conversion is required	1. Exporters submit the document sets to Branch. 2. Branch forwards the request to the Centralized Processing Hub-Forex after basic scrutiny and confirms the availability of sanctioned credit limits and all other credit covenants 3. Centralized processing center process the export bill as per RBI guidelines, perform the currency conversion and dispose as per Branch instruction which is based on Customer's rqeuest. 4.Branch generates the covering schedule and courier the export/MTT bill to overseas Bank.	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	1. Up to USD 10,000: Rs. 750/- 2. Above USD 10,000: Rs. 1100/- plus Interest as applicable	Documents including but not limited to: 1. Customer Request Letter , 2.Export Documents(Both Financial & non-Financial) & 3.LEO copy of Shipping Bill
6	Export Documents for Finance & Collection , where no currency conversion is required (Rupee Advance)	1. Exporters submit the document sets to Branch. 2. Branch forwards the request to the Centralized Processing Hub-Forex. 3. Centralized processing center process the export bill as per RBI guidelines. 4.Branch generates the covering schedule and courier the export/MTT bill to overseas Bank. 5. Branch after checking the validity /availability of sanctioned credit limits , finance the bills for amount converted on a notional rate/card rate after keeping the margin as per sanction	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	1. Up to USD 5,000: Rs 250/- 2. Above USD 5,000 and upto USD 10,000: Rs.500/- 3. Above USD 10,000 and upto USD20,000 : Rs 750/- 4. Above USD 20, 000: 0.0625% per Export Bill, Max upto Rs.2000/- (Additionally Rs. 100.00 per shipping bill to be charged if more than one shipping bill is submitted under a single export bill) plus Interest as applicable	Documents including but not limited to: 1. Customer Request Letter , 2.Export Documents(Both Financial & non-Financial) & 3.LEO copy of Shipping Bill

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7	Export Bill Realization	1. B-Category Branch/Mapped B-Category Branch (in case of Customer's Home Branch is Non Forex Branch), receives automated workitem once any credit & corresponding messages received. 2. Branch inform the Customer about receipt of funds. 3. Customer to submit relevant disposal instructions. 4. CPH-Forex process and approves the transactions within the purview and regulatory guidelines. 5.In case of Financed Bill , proceeds liquidate Bank's finance portion. 6.In case Realization is received against which no post shipment finance is given , proceeds are used to liquidate pre shipment finance, if any outstanding.	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	No seperate charges .	Overdue & Penal charges applicable in case of delay realization & regulatory delays , if any.
8	Pre-Shipment Credit in INR	1.Customer submit Request letter for releasing Packing Credit on Company/Firm's letter head along with Order Copy/ LC copy /Contract /Agreement. 2.Branch checks for availablity of sanctioned credit limit for Packing Credit 3.Branch process the pre-shipment loan in INR and credit customer acount.	Within Branch Banking Business hours : 3.30 PM a)During Business Hours : T+0 b)After Business Hour : T+1	Nil	For Running Packing Credit facility , if sanctioned , requirement of submission of Order Copy is not mandatory at the time of PC request . However same needs to be submitted within 30 days from date of Advance
9	Pre-Shipment Credit in FCY	1.Customer submit Request letter for releasing Packing Credit on Company/Firm's letter head along with Order Copy/ LC copy /Contract /Agreement. 2.Branch checks for availablity of sanctioned credit limit for Packing Credit and forward the request to the Centralized Processing Hub-Forex after all basic scrutiny and confirming all other credit covenants 3. Centralized processing center process the PCFC request w perform the currency conversion and credit the account	Centralized Processing center cut-off time: 3.30 PM a) Before cut-off : T+0 b) After cutoff : T+1	Nil	1.Details of Forward Contract if already booked can be used for delivery while disbursing PCFC. 2.Rate can be taken by Branch/Customer (If direct dealing room access is granted)

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