FRAMEWORK ON CUSTOMER SERVICE, TRANSPARENCY AND OPERATIONAL STANDARDS FOR CROSS-BORDER TRANSACTIONS

BANK OF MAHARASHTRA
1501, 'LOKMANGAL'
SHIVAJINAGAR
PUNE – 411 005

1. Objective:

Bank is committed to providing customers with clear, timely and consistent information for eligible cross border transactions. This Framework brings together, in a single customer-facing framework, the principal transaction categories, standard process stages, baseline documentation, purpose-linked documentation, indicative service standards and escalation channels.

The Framework aims to:

• Ensure transparent, efficient, and time-bound processing of cross-border transactions. • Standardize customer service practices across branches/offices.

•Define clear documentation requirements, processing timelines, and escalation mechanisms.

• Strengthen internal oversight and operational controls.

• Enhance customer awareness and grievance redressal.

• Structured mechanism for customer's feedback

2. Scope:

This Framework shall apply to all branches/offices handling foreign exchange transactions under:

1. Current-account transactions.
   - Inward (Both Trade & Non- Trade) & Outward (Both Trade & Non- Trade) remittances including Outward under Liberalized Remittance scheme.
   - Exports of goods and services, documentary credits advising, collections, bill regularisation and export credit.
   - Imports of goods and services, documentary credits issuance, collections, open-account payments, and trade credit
2. Capital-account transactions - receipts, payments and regulatory reporting
   - Overseas Direct Investment (ODI)
   - Foreign Direct Investment (FDI)
   - External Commercial Borrowings (ECB)
   - Other Capital Account Transactions

3. Transaction Classification:

Classification	Meaning
Current-account transaction	A transaction other than a capital-account transaction, ordinarily connected with trade, services, income, travel or routine transfers and not altering external assets or liabilities in the manner of a capital-account transaction.

Capital-account transaction	A transaction that alters assets or liabilities, including contingent liabilities, outside India of a person resident in India, or assets or liabilities in India of a person resident outside India.
Trade transaction	An import or export transaction involving goods or services, including documentary credits, collections, open-account payments, advances, trade credit and export finance.
Non- trade	A permitted remittance by or for an individual, including transactions under the Liberalised Remittance Scheme where applicable which is not for trade.

4. Applicable Regulatory Framework

The framework formulated is governed by:

• Foreign Exchange Management Act, 1999 (FEMA)
• Rules/Regulations/Directions issued thereunder
• RBI Master Directions and Circulars
• Foreign Trade Policy (FTP) 2023
• FEDAI Rules and Guidelines
• International Banking Business & Derivative Policy, operational guidelines issued by the Bank from time to time via SOPs issued for respective modules.

5. Customer Responsibility

The customer is responsible for providing complete, accurate and current information; selecting or confirming the correct purpose; disclosing all relevant parties and relationships; ensuring lawful source and end-use of funds; and promptly submitting post-transaction evidence or regulatory filings. The Bank may decline, defer, return, or seek clarification where information is incomplete, inconsistent, unverifiable or otherwise unsuitable for processing.

6. General Principles

The Bank shall ensure that:

• Customer requirements are handled in a fair, transparent, and efficient manner.
• Charges and timelines are disclosed transparently.
• Transactions are processed within prescribed timelines, subject to completeness of documents and regulatory compliance.

7. Cross Border Remittances

7.1 Inward and Export Transaction

S.No	Activity	Process Flow
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 work-item once any credit & corresponding messages received. 2. Branches 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. Branches 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
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 work-item 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 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.

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.
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.
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.
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 centre 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.

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 work-item 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.
8	**Pre-Shipment Credit in INR**	1. Customers 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 availability of sanctioned credit limit for Packing Credit 3. Branch process the pre-shipment loan in INR and credit customer account.
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 availability 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

7.2 Import Transaction

S.No	Activity	Process Flow
1	**Imports Letter of Credit Issuance**	1.Customer to submit relevant request along with relevant documents 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.CPH-Forex process the Import LC under the latest UCPDC and Bank/RBI/other regulatory guidelines then send draft LC to branch. 4.Branch post concurrence with customer, confirms the draft to CPH-FOREX. 5. CPH- FOREX issues and transmit the LC. 6. Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
2	**Imports Letter of Credit Amendment**	1. Customer to submit relevant request along with relevant documents 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.CPH-Forex process the Import LC amendment under the latest UCPDC and Bank/RBI/other regulatory guidelines then send draft LC to branch. 4.Branch post concurrence with customer, confirms the draft to CPH-FOREX. 5.CPH- FOREX issues and transmit the LC amendment. 6. Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.

3	**Import Bills Booking under Documentary Credit (LC), Collection & MTT**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branch scrutinize the documents and forward the complete set of documents along with exporter's bank covering to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the Import bill lodgement as per the tenor mentioned in LC in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4.Branch will release the documents to the importer based on payment for sight documents or acceptance for usance documents. 5.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
4	**Import Usance bills acceptance**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branch scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex) along with branch covering, client request letter and accepted bill of exchange. 3.CPH-Forex process the Usance bill in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4.Branch will release the documents to the importer based on payment for sight documents or acceptance for usance documents. 5.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.

5	**Buyers Credit / Trade Credit issuance (SBLC)**	1.Customer to submit relevant request along with relevant documents 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. CPH-Forex process the SBLC issuance under the latest ISP98, UCPDC and Bank/RBI/other regulatory guidelines then send draft LC to branch. 4.Branch post concurrence with customer, confirms the draft to CPH-FOREX. 5. CPH- FOREX issues and transmit the LC. 6. Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
6	**Payment of Import Bills under Collection/MTT denominated in foreign currency where banks earns exchange margin**	1.Customer to submit relevant request along with relevant documents 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.CPH-Forex process the Import bill payment in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4.Branch will release the documents to the importer based on payment for sight documents or acceptance for usance documents. 5.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
7	**Payment of Import Bills under Collection/MTT denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC, or buyer's credit received from other banks**	1.Customer to submit relevant request along with relevant documents 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.CPH-Forex process the Import bill payment in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4.Branch will release the documents to the importer based on payment for sight documents or acceptance for usance documents. 5.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.

8	**Payment of Import Bills under Documentary Credit (LC) & Buyers credit/SBLC denominated in foreign currency where banks earns exchange margin**	1. Customer to submit relevant disposal instructions and documents to Branch, based on Purpose of payments. 2. Branch scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3. CPH-Forex process the Import LC amendment and transmit it via SWIFT in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4. Share an intimation if any received from the bank confirming whether the beneficiary's claim has been paid out or rejected due to discrepancies. 5. Release the sight tenor transport and commercial documents from the branch once full payment of the import bill is executed. 6. Transmit the message via authenticated SWIFT directly to the beneficiary's advising bank.
9	**Payment of Import Bills under Documentary Credit (LC) & Buyer's credit/SBLC denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks**	1. Customer to submit relevant disposal instructions and documents to Branch, based on Purpose of payments. 2. Branch scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3. CPH-Forex process the Import LC amendment and transmit it via SWIFT in compliance with the latest UCPDC and Bank/RBI/other regulatory guidelines. 4. Share an intimation if any received from the bank confirming whether the beneficiary's claim has been paid out or rejected due to discrepancies. 5. Release the sight tenor transport and commercial documents from the branch once full payment of the import bill is executed. 6. Transmit the message via authenticated SWIFT directly to the beneficiary's advising bank.

7.3 Outward Remittance

S. No	Activity	Process Flow
1	**Advance payment towards import / MTT where bank earn exchange margin**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
2	**Advance payment towards import / MTT where payment is against by debiting EEFC account or where bank do not earn exchange margin**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
3	**Import payment against BOE (direct receipt of document by importer subject to RBI guidelines)**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.

4	**Miscellaneous Remittances**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
5	**Capital Remittance**	1.Customer to submit relevant disposal instructions and documents to Branch, based on Purpose of payments. 2.Branches scrutinize the documents and forward the same to International Banking Division (IBD). to inform the ODI/ECB request for necessary approval and RBI reporting & UIN/LRN generation. 3.Post approval, CPH-Forex process the capital Remittances by debiting the customer account in compliance with RBI and other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX. 5. In case of fresh ODI investment, branch will submit the documents to IBD for reporting of remittance to RBI and allotment of UIN.
6	**Liberalised Remittance Scheme (LRS) for Individuals (Capital)**	1.Customer to submit relevant disposal instructions and documents to Branch, based on Purpose of payments. 2.Branches scrutinize the documents and forward the same to International Banking Division (IBD). to inform the ODI request for necessary approval and RBI reporting & UIN generation for the remittances made under LRS. 3.Post approval, CPH-Forex process the capital Remittances by debiting the customer account in compliance with RBI and other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX. 5. In case of fresh ODI investment, branch will submit the documents to IBD for reporting of remittance to RBI and allotment of UIN also all the remittances required to be reported under LRS as per RBI guideline.

7	**Liberalised Remittance Scheme (LRS) for Individuals (Non-Capital)**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.
8	**Remittances by Non-Residents (NRE, NRO & FCNR)**	1.Customer to submit relevant request along with relevant documents to Branch. 2.Branches scrutinize the documents and forward the same to Centralized Processing Hub- Forex (CPH-Forex). 3.CPH-Forex process the remittance in compliance with the latest Bank/RBI/other regulatory guidelines. 4.Acknowledged SWIFT copy along with debit advice are auto mailed to customer on registered mail id, post verification of transaction by CPH-FOREX.

8. Other Operational Guidelines

i) Cut-Off Timing:

Bank shall endeavour to process the transaction received before cut-off timings i.e. 03:30 p.m. along with complete documentation on the same business day. Documents received post cut-off time will be processed on immediate next working date, subject to compliance with regulatory & Bank's internal guidelines Request received after cut-off timings may be considered for processing next business day.

For Capital Account Transaction – Maximum TAT will be T+5 Days.

Note:

- TAT shall be computed strictly in Business Days.
- TAT shall commence only upon receipt of complete set of compliant documents required for processing the transaction.

9. Service Charges

Service charges shall be levied by the Bank as per circular in-force.
Customers shall not be charged for delays attributable to delay in regulatory or internal processing issues.

Details of service charges applicable can be found on Bank’s website: *https://bankofmaharashtra.bank.in/fees-and-charges*

Schedule of Service Charges.pdf

10. Feedback Mechanism

The Bank may obtain customers feedback relating to service quality, transparency of charges, ease of documentation, timeliness of transaction processing, customer support experience etc. through any branch feedback registers, Email or customer interaction programs.

11. GRIEVANCE REDRESSAL MECHANISM

The customer can register grievance through various channels online /offline mode like Branch, contact centre/call centre, mobile banking application, website, email etc.

a) **Branches:** Customers can submit written Complaints to branch officials for resolution of the issues. They can also drop their complaints in complaint box in branches or write in complaint register maintained at branches. Branch Official will submit Complaint in the Internal Grievance Portal (SPGRS).

b) **Call Centre:** Complaints can also be lodged at Bank's Call Centre on toll free number 18002334526, 18001022636 accessible 24 hours from MTNL/BSNL fixed phones throughout India. It will also handle Queries / complaints related to Digital application like Maha mobile plus, Internet banking, Maha secure etc. The Call Centre agent will submit Complaint in SPGRS Portal.

c) **Mails / Emails:** Customers can submit complaint by post or through e-mail. The customer can e-mail the complaint / grievance to the branch at brmgr<branchcode>@mahabank.co.in or bom<branchcode>@mahabank.co.in. Branch Official will submit Complaint in SPGRS Portal. Customer can escalate the complaints at hocomplaints@ bankofmaharashtra.bank.in

d) **Bank's Website:** Complaints can be lodged by the customers, through Online Grievance Portal, link for which is provided on Banks website (https://bankofmaharashtra.bank.in/spgrs/index.html?source=w) Customer, who lodges the complaint online through Bank's Website, receive automatic acknowledgement of his/her complaint along with a reference number on his/her Registered Mobile No/ email. With this reference number customer can track the status of their complaint. The Complaints received online are automatically integrated into the Banks Web based SPGRS portal.

The QR code for accessing the online Grievance Portal:

QR code and Complaint lodgement link is made available in all the digital channels.

e) **CPGRAM:** The customer can also lodge their complaints on Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the complaint management portal of Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances. The CPGRAMS website can be accessed via the link pgportal.gov.in.

f) **INGRAM:** The customer has an additional facility to lodge his/her complaint(s) via the INGRAM portal. The said portal is monitored by Government of India, Ministry of Consumer Affairs, Food & Public Distribution, and Department of Consumer Affairs. The portal can be accessed via the link https://consumerhelpline.gov.in.

g) **Social Media:** Customers may give their complaint /feedback on social media. Our Bank has its presence on the following Social Media platforms: Twitter, Face book, Instagram, LinkedIn etc.

URL for Feedback https://feedback.bankofmaharashtra.bank.in/b/vxwc

h) **Customer Service and Grievance Redressal Cell:** Customers can also escalate complaints to the Chief Grievance Redressal officer for at the following address:

Chief Grievances Redressal Officer
Bank of Maharashtra,
Transaction Monitoring Department
Customer Service and Grievance Redressal Cell, 4th floor, 1177, 'Janmangal',
Budhwar Peth, Bajirao Road, Pune-411002 Maharashtra.
Contact No.: 020-24504230, Email: gmtmd@ bankofmaharashtra.bank.in

The contact details of Chief Grievances Redressal Officer are available in all branches of the Bank on the Comprehensive Notice Board and also in the Banks website.

12. Escalation matrix

Escalation Level	Authority / Channel	Contact Details
Level 1	Customers can lodge their grievances with Branch Manager or ONLINE through channels	• Call Centre: 1800-233-4526 or 1800-102-2636 • Website: www.bankofmaharashtra.bank.in
Level 2	If the grievance is not redressed, customer can directly approach to the Zonal Office Nodal Officer (ZONO) for Redressal	• Name of Zonal Office Nodal Officer (ZONO): • Full Address: • Phone No: (Direct Line) • Email ID

Level 3	If grievance is still not redressed, customer can approach to Chief Grievance Officer/Principal Nodal Officer	Principal Nodal Officer/Chief Grievance Redressal Officer, Bank of Maharashtra, Transaction Monitoring Department Customer Service and Grievance Redressal Cell, 4th floor, 1177, 'Janmangal', Budhwar Peth, Bajirao Road, Pune 411002 Maharashtra. Contact No.: 020-24504230, Email: gmtmd@ bankofmaharashtra.bank.in
Level 4	Name and Address of the Regional office of the RBI Ombudsman	Zonal Offices to enter the details of the Regional Offices of the RBI Ombudsman under whose jurisdiction the Zone Falls
Level 5	In order to lodge a complaint with the Banking Ombudsman under the Integrated Ombudsman Scheme 2021 you may choose any of the channels.	• Complaint Lodgement Portal of the Ombudsman: rbi.org.in • Email id: crpc@rbi.org.in • Address: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh,-160017 • Toll free No: 14448 (for Enquiry)

Annexure 1: Purpose Code wise List of Documents

Please find the documents as per Purpose code of RBI, these documents against purpose code are only indicative and Branch/CPH forex has responsibility of asking any documents as per RBI master circulars, rules and regulations of FEMA act 1999, Bank's internal guidelines, IBD circulars, DGFT circulars and any other regulatory guidelines.

- **EXPORT / INWARD**

Purpose Code	Description	Indicative List of Documents as per Purpose codes provided by RBI
P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)	• Bom Branch Covering and Disposal form. • UIN no. if falling under ODI. • sale certificate or equivalent document displaying the sale date, no. of shares and amount, maybe needed. • Any other supporting documents as per CPH FOREX
P0002	Repatriation of Indian investment abroad in debt securities.	• Bom Branch Covering and Disposal form • UIN no. if falling under ODI. • sale certificate or equivalent document, displaying the sale date, no. of shares and amount, maybe needed. • Any other supporting documents as per CPH FOREX
P0005	Repatriation of Indian investment abroad in real estate	• Bom Branch Covering and Disposal form • Sale evidence/agreement • Proof of outward remittance • Remitter should be the buyer of the property. • Any other supporting documents as per CPH FOREX • *Funds to be repatriated within 180 days from the date of sale
P0011	Repayment of loans extended to Non-Residents	• Bom Branch Covering and Disposal form. • Also, Customer Declaration (Stating it is a non-interest-bearing loan and from a close relative) and its compliance as per RBI guidelines. • LRN no. if needed. • Any other supporting documents as per CPH FOREX
P0012	Long C medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	• Bom Branch Covering and Disposal form. • also, customer declaration Stating that if it is a non-interest-bearing loan and from a close relative and its compliance as per RBI guidelines. • LRN no. allotted by RBI if needed. • Any other supporting documents as per CPH FOREX

P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)	• Bom Branch Covering and Disposal form also Stating if it is a non-interest-bearing loan and from a close relative) • LRN NO. allotted by RBI. • Any other supporting documents as per CPH FOREX
P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)	• Bom Branch Covering and Disposal form. • Applicable for NRI clients only • #Source of funds may be requested for high value remittances or to do enhanced due diligence
P0021	Receipts on account of sale of share under Employee stock option	• Bom Branch Covering and Disposal form • sale certificate or equivalent document, displaying the sale date, no. of shares and amount, maybe needed. • Subject to further regulatory scrutiny, the following documents may be requested: • Allotment Letter or equivalent document(s) stating shares were allotted under any employee benefit scheme i.e., ESOP, RSU, ESPP, etc. (Offer/allotment letter should state that it is a cashless scheme, else details of outward remittance will be required)
P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF	• Bom Branch Covering and Disposal form. • Purchase order/Performa invoice. • Any other supporting documents as per CPH FOREX • Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods • GR/PP/SOFTEX/SDF etc.
P0108	Goods Sold Under Merchanting /Receipt Against Export Leg	• Bom Branch Covering and Disposal form. • MTT declaration (Refer ORM circular no. 39 for same) • Purchase order/Purchase invoice. • Import Invoice • Export invoice. • Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods etc. • Also refer MTT RBI circular for same.
P0109	Export realisation on account of exports to Nepal and Bhutan, if any	• Bom Branch Covering and Disposal form • Purchase order/Performa invoice. Any other supporting documents as per CPH FOREX

		• Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods • GR/PP/SOFTEX/SDF etc.
P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received bv TT/SWIFT transfers or debit	• Bom Branch Covering and Disposal form • Accepted Purchase Order • Proforma Invoice/Fee Statement • Currency declaration form # A CDF is required only where the foreign exchange in the form of currency notes, bank notes or traveller's cheques brought in by a person at any one time exceeds US$ 10,000 or its equivalent and/or the aggregate value of foreign currency notes brought in by such person at any one time exceeds US$ 5,000 or its equivalent
P0302	Business travel	
P0306	Other travel receipts (e.g. reimbursement from MNC for travel, mobile reimbursement, etc.)	
P0308	FC surrendered by returning Indian tourists	
P0501	Receipts for cost of construction of services projects in India	• Bom Branch Covering and Disposal form • Passport copy of remitter • Customer Declaration: - 1.) Residential status of remitter (whether NRI/PIO/FN) 2.) Purchase of property is other than agricultural land / plantation property / farmhouse. #Beneficiary has to be the contractor (firm/individual)
P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	• Bom Branch Covering and Disposal form • No supporting documents are required if the remitter is an insurance firm. • Any other supporting documents as per CPH FOREX • In case the remitter is any other entity, • Customer Declaration stating the nature of the claim settlement. • Copy of policy document /Settlement Letter/other • equivalent document
P0608	Life insurance claim settlements (excluding term insurance) received by residents in India	
P0801	Hardware consultancy	• Bom Branch Covering and Disposal form • supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - • Accepted Purchase Order • Proforma Invoice/Fee Statement • Agreement/Contract Note with the remitter
P0802	Software implementation/consultancy (other than those covered in SOFTEX form)	
P0803	Database, data processing charges	

P0804	Repair and maintenance of computer and software	specifying amount of consideration. Any other supporting documents as per CPH FOREX
P0805	News agency services	
P0806	Other information services-Subscription to newspapers, periodicals, etc.	
P0808	Telecommunication services including electronic mail services and voice mail services	
P0901	Franchises services - patents copy rights, trade marks, industrial processes, franchises etc.	
P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films)	
P0807	Offsite Software Exports	• Bom Branch Covering and Disposal form. • Purchase order/Performa invoice. • Any other supporting documents as per CPH FOREX • Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods • GR/PP/SOFTEX/SDF etc.
P1002	Trade related services - Commission on exports/imports	• Bom Branch Covering and Disposal form • Supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - • Accepted Purchase Order • Proforma Invoice/Fee Statement • Agreement/Contract Note with the remitter specifying amount of consideration. • Any other supporting documents as per CPH FOREX
P1004	Legal services	• Bom Branch Covering and Disposal form • supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: -
P1005	Accounting, auditing, book keeping and tax consulting services	
P1006	Business and management consultancy and public relations services	

P1007	Advertising, trade fair, market research and public opinion polling services	• Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration Other equivalent document(s)
P1008	Research and Development services	
P1009	Architectural, engineering, and other technical services	
P1010	Agricultural, mining and on -site processing services - protection against insects C disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.	
P1011	Inward remittance for maintenance of offices in India	• Bom Branch Covering and Disposal form • supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: - • Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. • Other equivalent document(s) • LO/BO/PO UIN no. if any needed for same as per RBI guidelines.
P1013	Environmental services	• Bom Branch Covering and Disposal form • supporting documents displaying the source/nature of funds/services is required, i.e. any one of the below: • Accepted Purchase Order - Proforma Invoice/Fee Statement - Agreement/Contract Note with the remitter specifying amount of consideration. • Other equivalent document(s)
P1014	Engineering Services	
P1015	Tax consulting services	
P1016	Market research and public opinion polling service	
P1017	Publishing and printing services	
P1019	Commission agent services	
P1022	Other Technical Services including scientific/space	
P1101	Audio-visual and related services - services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights.	
P1103	Radio and television production, distribution and transmission services	

P1104	Entertainment services	
P1105	Museums, library and archival services	
P1106	Recreation and sporting activity services	
P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	
P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	
P1109	Other Personal, Cultural C Recreational services (rent cases)	• Bom Branch Covering and Disposal form • Declaration, stating the nature of services. • Other equivalent document(s) • • #Supporting documents displaying the source/nature of funds may be requested for EDD
P1301	Inward remittance from Indian non residents towards family maintenance and savings	• No supporting documents are required. • #Remitter should be an individual account holder only • *In case the remitter and beneficiary are the same individuals, disposal form is needed
P1302	Personal gifts and donations	• No supporting documents are required. • Remitter & Beneficiary should be individuals only • In case the remitter is a Family Trust, one of the following supporting documents is needed: - Trust Deed - Declaration from remitter on Trust letter head • Other equivalent document(s) • Any other supporting documents as per CPH FOREX • Note: As per the Foreign Contribution Act 2011, any person receiving 'Foreign Contribution', from any relative in excess of INR 10 Lacs in a FY needs to submit 'FC1 Form' to Ministry of Home Affairs (MHA) within 90 days of receipt of funds and Refer to IBD circular also on FCRA and latest FCRA guidelines.
P1306	Receipts / Refund of taxes	• Bom Branch Covering and Disposal form • Customer Declaration stating why and how the taxes were paid • Proof of Tax Payment OR Other equivalent documents

P1307	Receipts on account of migrant transfers including Personal Effects	• Bom Branch Covering and Disposal form • A declaration confirming previous residential status was an NRI & the source of fund. #Basis source of funds, additional supporting documents may be requested
P1401	Compensation of employees	• No supporting documents are required. • (Remitter should be non-individual only)
P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India	• Bom Branch Covering and Disposal form • Customer Declaration • UIN no. if ODI investment • Other equivalent document(s)
P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	
P1502	Reversal of wrong entries, refunds of amount remitted for non-imports (e.g. student refund)	• Bom Branch Covering and Disposal form • Declaration, stating the nature of funds received. • details of outward remittance - SWIFT copy, debit entry, etc.
P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)	• Bom Branch Covering and Disposal form. • Purchase order/Performa invoice. • Any other supporting documents as per CPH FOREX • Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods • GR/PP/SOFTEX/SDF etc. • Delivery challan or E Waybill etc.

- **<u>Import / Outward</u>**

Purpose code	Documents
S0001 Indian investment abroad -in equity capital (shares)	• A2 form • Declaration Equity Debt ESOP ODI transaction • Screenshot of RBI CIMS Portal by CPH maker supporting documents as per transaction if required

S0002 Indian investment" abroad -in debt securities	A2 form Declaration Equity Debt ESOP ODI transaction PAN Card Screenshot of RBI CIMS Portal by CPH maker supporting documents as per transaction if required
S0009 Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in equity shares.	• A2 form • Proper reporting, FDI filing. • 145/146 • other documents as per Transaction requirement • please check for any approval required under FDI policy
S0010 Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in debt instruments	• A2 form • Proper reporting, FDI filing. • 145/146 • other documents as per Transaction requirement • please check for any approval required under FDI policy
S0003 Indian investment abroad -in branches	• A2 form • Declaration Equity Debt ESOP ODI transaction • PAN Card • Screenshot of RBI CIMS Portal by CPH maker
S0004 Indian investment abroad -in subsidiaries and associates	• A2 form • Declaration Equity Debt ESOP ODI transaction • PAN Card • supporting documents as per transaction
S0005 Indian investment abroad -in real estate	• A2 form • PAN Card • Property Agreement • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction

S0006 Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares	• A2 form • Proper reporting, FDI filing. • 145/146 • other documents as per Transaction requirement • please check for any approval required under FDI
S0007 Repatriation of Foreign Direct Investment in made by overseas Investors India – in debt instruments	• A2 form • Proper reporting, FDI filing. • 145/146 • other documents as per Transaction requirement • please check for any approval required under FDI
S0008 Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate	• • A2 form • Proper reporting FDI filing. • 145/146 • other documents as per Transaction requirement • please check for any approval required under FDI
S0011 Loans extended to Non-Residents	• A2 form • Declaration Close relative Companies Act 2013 • Lease Agreement • PAN Card • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction
S0012 Repayment of long & medium term loans with original maturity above one year received from Non-Residents	• A2 form • 145/146 • ECB Approval Copy / LRN Details • Amount Advise or invoice. • other documents as per Transaction requirement
S0013 Repayment of short-term loans with original maturity up to one year received from Non-Residents	• A2 form • 145/146 • ECB Approval Copy / LRN Details • Amount Advise or invoice. • other documents as per Transaction requirement

S0014 Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA	**FOR NRO repatriation: -** • A2 form • 145/146 or CA certificate as per Bank's format • Annexures as per Bank's format duly signed by our customer. (NRO sale of immovable property, Declaration From NRI 1 million, NRO declaration individual. • Source of funds documents • Cap of USD 1 Mio in NRO repatriation per CIF **FOR NRE repatriation: -** • A2 form **FOR FCNR Repatriation: -** • A2 form • No charges will be levied for same.
S0015 Repayment of loans & overdrafts taken by ADs on their own account.	• A2 form
S0016 Sale of a foreign currency against another foreign currency	• A2 form
S0021 Payments made on account of sale of share under Employee stock option	• A2 form • Declaration Close relative Companies Act 2013 • Documentary proof of ESOP • Lease Agreement • PAN Card • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction
S0023	• A2 form • Documentary proof of travel

Opening of foreign currency account abroad with a bank	• PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction
S0024 External Assistance extended by India. e.g. Loans and advances extended by India to Foreign governments under	• A2 form • Line of Credit Agreement/Proof • supporting documents as per transaction
S0025 Repayments made on account of External Assistance received by India	• A2 form • Line of Credit Agreement/Proof • supporting documents as per transaction
S0017 Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) –	• • A2 form • supporting documents as per transaction • Approval requirement as per RBI circular if any
S0019 Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	• A2 form • supporting documents as per transaction • Approval requirement as per RBI circular if any
S0026 Capital transfers (Guarantees payments, Investment Grand given by the government/international organisation, exceptionally large Non-life insurance claims) – Government	• A2 form • supporting documents as per transaction
S0027 Capital transfers (Guarantees payments, Investment Grand given by the Non-government, exceptionally large Non-life insurance claims) – Non-Government	• A2 form • supporting documents as per transaction

S0101 **Import advance payment** Only for clients having valid Importer Exporter Code (IEC) Certificate (One Time Submission for New Importer)	• In lieu of A1 form Request Letter for making import advance payment along with Debit Authority and Payment Instruction Details of Beneficiary (On Firms Letter Head signed by authorized signatory of the Firm). • Purchase Order accepted by both the parties / Proforma Invoice with Advance Payment Terms • Bank Guarantee from Exporters Bank if applicable. • Original valid license for Import of Negative/Restricted List item, If applicable. • Undertaking for submission of Bill of Entry (BOE) within 90 days from the date of payment for non-capital goods and 3 years in case of capital goods. • Declaration confirming that the advance payment does not involve trade with any counterparties/countries/shipping lines/ports etc. listed under OFAC/UN sanctions. • Reason for pending Bill of Entry of the customer if any. • Credit Report of Foreign Party on case-to-case basis.
S0102 **Direct import Bills Payment** Only for clients having valid Importer Exporter Code (IEC) Certificate (One Time Submission for New Importer)	• Request Letter for making import Bill Payment along with Debit Authority and Payment Instruction Details of Beneficiary (On Letter Head of the customer entity signed by authorized signatory as per the Banks record) • Copy Commercial invoice from the Overseas Supplier verified /signed by the Importer. • Copy of Bill of Lading/airway Bill evidencing shipment of goods from the supplier's country to India/BOE bill of entry copy if there. • Packing list, cargo insurance certificate, certificate of origin and inspection certificate certifying quality and quantity of goods if there. • Recommendation for import transaction pending for submission of Bill of Entry of the customer with reason, if any. • Latest Credit Report of Overseas Supplier on case-to-case basis to assess

	the business activity, credit standing and capability of supplier to ship the goods.
S0108 **Merchant Trade Transaction (MTT) payments**	• In lieu of A1 form Request Letter for making MTT payment along with Debit Authority and Payment Instruction Details of Beneficiary (On Firms Letter Head signed by authorized signatory of the Firm). • Credit Report of Foreign Party on case-to-case basis • Packing list, cargo insurance certificate, certificate of origin and inspection certificate certifying quality and quantity of goods if applicable. • Import leg invoice/PO. • Export leg invoice/PO. • MTT Declaration • Copy of transport document (not applicable in case of advance remittance) • Declaration of MTT. • Bank Guarantee if applicable. • Contract copy/agreement between Buyer and seller if applicable.
S0301 Business travel.	• A2 form • Documentary proof of travel/Invoice • Passport Copy with Valid Visa, if applicable • PAN Card • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction
S0303 Travel for pilgrimage	• A2 form • Documentary proof of travel/Invoice • Passport Copy with Valid Visa, if applicable • PAN Card • Screenshot of RBI CIMS Portal by CPH maker • supporting documents as per transaction
S0304 Travel for medical treatment	• A2 form • Doctors prescription receipt letter • PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker
S0305 Travel for education (including fees, hostel expenses etc.)	• A2 form • College demand Letter Tuition Fee details • PAN Card • Student ID Reference Number • supporting documents as per transaction

	• Screenshot of RBI CIMS Portal by CPH maker
S0306 Other travel (including holiday trips and payments for settling international credit cards transactions)	• A2 form • Credit card statement Letter of Demand • Documentary proof of travel • PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker
S0501 Construction of projects abroad by Indian companies including import of goods at project site abroad	• A2 form • PEM Approval Copy from IBD • 15 CA/CB • Invoice
S0502 cost of construction etc. of projects executed by foreign companies in India.	• A2 form • 15 CA/CB • Invoice • Contract/Agreement Copy • supporting documents as per transaction
S0601 Life Insurance premium except term insurance	• A2 form • Premium Quote • Screenshot of RBI CIMS Portal by CPH maker • PAN Card • supporting documents as per transaction
S0602 Freight insurance – relating to import & export of goods	• A2 form • 15 CA/CB • Invoice • Insurance Contract / Agreement Copy • supporting documents as per transaction
S0603 Other general insurance premium including reinsurance premium; and term life insurance premium	• A2 form • Documentary proof of Insurance • Insurance Quote • PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker

S0605 Auxiliary services including commission on insurance	• A2 form • supporting documents as per transaction
S0607 Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	• A2 form • Copy of Insurance Policy • 15 CA/CB • Invoice/Agreement if any • supporting documents as per transaction
S0608 Life Insurance Claim Settlements	• A2 form • supporting documents as per transaction
S0609 Standardised guarantee services	• A2 form • 145/146 • Copy of Guarantee • Invoice/Debit Note • supporting documents as per transaction
S0610 Premium for pension funds	• A2 form • Statement showing the details of PF Due & Payable • 145/146 • supporting documents as per transaction
S0611 Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund	• A2 form • supporting documents as per transaction
S0612 Invoking of standardised guarantees	• A2 form • supporting documents as per transaction
S0701 Financial intermediation, except investment banking - Bank charges, collection charges, LC charges etc.	• A2 form • supporting documents as per transaction

S0702 Investment banking – brokerage, under writing commission	• A2 form • supporting documents as per transaction
S0703 Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	• A2 form • supporting documents as per transaction
S0801 Hardware consultancy/implementation	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0802 Software consultancy / implementation	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0803 Data base, data processing charges	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0804 Repair and maintenance of computer and software	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0805 News agency services	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0806 Other information services- Subscription to newspapers,	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0808 Telecommunication services including electronic mail services and voice mail services	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction • Proper reporting of same if required

S0809 Satellite services including space shuttle and rockets etc	• A2 form • Invoice/Debit Note • 15 CA/CB • Contract/Agreement Copy • supporting documents as per transaction
S0901 Franchises services	• A2 form • Invoice • 145/146 • CA certified Royality Statement • supporting documents as per transaction
S0902 Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • supporting documents as per transaction
S1002 Trade related services – commission on exports / imports	• A2 form • Invoice • 145/146 • Shipping Bill / BOE Copy • Agreement Copy • supporting documents as per transaction • NOC as applicable as per IBD circular
S1003 Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	• A2 form • Invoice • Transport Document • 145/146 • Lease Agreement • supporting documents as per transaction
S1004 Legal services	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1005 Accounting, auditing, book-keeping services	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction

S1006 Business and management consultancy and public relations	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1007 Advertising, trade fair service	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1008 Research & Development services	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1009 Architectural services	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1010 Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services	• A2 form • Invoice • 145/146 • Contract/Agreement Copy • supporting documents as per transaction
S1011 Payments for maintenance of offices abroad	• A2 form • Invoice • other documents as per Transaction requirement
S1013 Environmental services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 other documents as per Transaction requirement

S1014 Engineering Services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1015 Tax consulting services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 other documents as per Transaction requirement
S1016 Market research and public opinion polling service	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1017 Publishing and printing services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1018 Mining services like on–site processing services analysis	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1020 Commission agent services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement.
S1021 Wholesale and retailing trade services.	• A2 form • Invoice • Contract/Agreement Copy

	• 145/146 • other documents as per Transaction requirement
S1022 Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping.	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • Lease Agreement • Charter party agreement • other documents as per Transaction requirement
S1023 Other Technical Services including scientific/space services.	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • License copy, if applicable • other documents as per Transaction requirement
S1101 Audio-visual and related services like Motion picture and video tape production, distribution and projection services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1103 Radio and television production, distribution and transmission services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1104 Entertainment services	• • A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1105 Museums, library and archival services	• A2 form • Invoice • Contract/Agreement Copy

	• 145/146 • other documents as per Transaction requirement
S1106 Recreation and sporting activities services	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1107 Education (e.g. fees for correspondence courses abroad)	• A2 form • College demand Letter Tuition Fee detail • PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker • Student ID Reference Number
S1108 Health Service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	• A2 form • Details self-attendant or Doctors prescription reciept letter • PAN Card • Screenshot of RBI CIMS Portal by CPH maker
S1109 Other Personal, Cultural & Recreational services	• A2 form • Invoice • 145/146 • other documents as per Transaction requirement • Contract/Agreement Copy if required.
S1201 Maintenance of Indian embassies abroad	• A2 form • Letter from Embassies • other documents as per Transaction requirement
S1202 Remittances by foreign embassies in India	• A2 form • Letter from Embassies • other documents as per Transaction requirement

S1301 Remittance for family maintenance and savings	• A2 form • Declaration of Close relative Companies Act 2013 indicated in A2 form. • PAN Card • Screenshot of RBI CIMS Portal by CPH maker
S1302 Remittance towards personal gifts and donations	• A2 form • PAN Card • Screenshot of RBI CIMS Portal by CPH maker
S1303 Remittance towards donations to religious and charitable institutions abroad	• A2 form • PAN Card • supporting documents as per transaction • Screenshot of RBI CIMS Portal by CPH maker
S1304 Remittance towards grants and donations to other governments and charitable institutions	• A2 form • PAN Card • other documents as per Transaction requirement • Screenshot of RBI CIMS Portal by CPH maker
S1305 Contributions/donations by the Government to international institutions	• A2 form • Government Agreement Copy • other documents as per Transaction requirement
S1306 Remittance towards payment / refund of taxes.	• A2 form • Tax Liability Invoice/Proof • other documents as per Transaction requirement
S1307 Outflows on account of migrant transfers including personal	• A2 form • PAN Card • Travel documents • VISA copy • Screenshot of RBI CIMS Portal by CPH maker
S1401 Compensation of employees	• A2 form • 145/146 • Employee Salary Proof

	• Agreement Copy • other documents as per Transaction requirement
S1402 Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)	• A2 form • 145/146 • Copy of Deposit Receipt • other documents as per Transaction requirement
S1403 Remittance towards interest on loans fromNon-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc	• A2 form • 145/146 • ECB Approval Copy / LRN Details • Interest Amount Advise or invoice. • other documents as per Transaction requirement
S1404 Remittance of interest on debt securities - debentures / bonds / FRNs etc.	• A2 form • 145/146 • Debenture/Bond/FRN Holder Proof • Interest Amount Advise or invoice. • other documents as per Transaction requirement
S1405 Remittance towards interest payment by ADs on their own account (to VOSTRO a/c holders or the OD on NOSTRO a/c.)	• A2 form • other documents as per Transaction requirement
S1406 Repatriation of profits	• A2 form • CA Certificate of Tax Liability • Proof/Declaration for Profit Amount being Repatriated • 145/146 • other documents as per Transaction requirement.
S1407 Payment/ repatriation of dividends	A2 form • Proof of Dividend / Dividend Declaration • 145/146 • other documents as per Transaction requirement
S1408	• A2 form • Proper FCGPR/TRS filing or FDI filling or other filing.

Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)	• 145/146 • other documents as per Transaction requirement
S1409 Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares	• A2 form • Proper FCGPR/TRS filing & acknowledgement copy from RBI • 145/146 • other documents as per Transaction requirement
S1410 Payment of interest by FDI enterprises in India to their Parent company abroad.	• A2 form • Proper FCGPR/TRS filing & acknowledgement copy from RBI • 145/146 • other documents as per Transaction requirement
S1411 Remittance of interest income on account of Portfolio Investment in India	• A2 form • 145/146 • other reporting to regulatory if any needed or documents as per Transaction requirement
S1412 Remittance of dividends on account of Portfolio Investment in India on equity and investment fund shares	• A2 form • 145/146 • other reporting to regulatory if any needed or documents as per Transaction requirement.
S1501 Refunds / rebates / reduction in invoice value on account of exports	• A2 form • Invoice • Agreement/contract copy • Swift copy • other documents as per Transaction requirement
S1502 Reversal of wrong entries, refunds of amount remitted for non-exports	• A2 form • 15 CA/CB requirement if its not IR -OR i.e. operational issues • other documents as per Transaction requirement

S1503 Payments by residents for international bidding	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S1504 Crystallize/Cancel export bills	• A2 form • other documents as per Transaction requirement
S1505 Deemed Imports (imports between SEZ, EPZs and Domestic Tariff Areas)	• Disposal form. • Purchase order/Performa invoice. • Any other supporting documents as per CPH FOREX • Packing List • Cargo Insurance Certificate • Certificate of Origin • Inspection Certificate certifying Quality & Quantity of the Goods • Delivery challan or E Waybill etc.
S1601 Payments on account of maintenance and repair services rendered for Vessels, ships, boats, warships, etc.	• A2 form • Invoice/Accepted Quotation for Service • 145/146 • other documents as per Transaction requirement
S1602 Payments on account of maintenance and repair services rendered for aircrafts, space shuttles, rockets, military aircrafts	• A2 form • 145/146 • Invoice/Accepted Quotation for Service • other documents as per Transaction requirement
S0201 Payments for surplus freight/passenger fare by foreign shipping companies operating in India	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • Related License/Agreement • Transport Document • other documents as per Transaction requirement • NOC from another bank as per IBD circular if importer or exporter not banking with us.

S0202 Payment for operating expenses of Indian shipping companies operating abroad	• A2 form • Invoice • Contract/Agreement Copy • 145/146 • other documents as per Transaction requirement
S0203 Freight on imports – Shipping companies	• A2 form • Invoice • Transport Document • Contract/Agreement Copy • 145/146 • NOC from another bank as per IBD circular if importer or exporter not banking with us. • other documents as per Transaction requirement
S0204 Freight on exports – Shipping companies	• A2 form • Invoice • Transport Document • Contract/Agreement Copy • 145/146 • NOC from another bank as per IBD circular if importer or exporter not banking with us • other documents as per Transaction requirement
S0205 Operational leasing/Rental of Vessels (with crew) – Shipping companies	• A2 form • Invoice • Transport Document • Lease agreement • 145/146 • other documents as per Transaction requirement
S0206 Booking of passages abroad – Shipping companies	• A2 form • Invoice • Transport Document • 145/146 • Lease Agreement • Other Documents (Approval)
S0207 Payments for surplus freight/passenger fare by foreign Airlines companies operating in India	• A2 form • Invoice • Transport Document • 145/146 • Lease Agreement • Other Documents (Approval)
S0208	• A2 form • Invoice • Transport Document

Operating expenses of Indian Airlines companies operating	• Lease agreement. • 145/146 other documents as per Transaction requirement
S0209 Freight on imports – Airlines companies	• A2 form • Invoice • Transport Document • Contract/Agreement Copy • 145/146 • NOC from another bank as per IBD circular if importer or exporter not banking with us • other documents as per Transaction requirement
S0210 Freight on exports – Airlines companies	• A2 form • Invoice • Transport Document • Contract/Agreement Copy • 145/146 • NOC from another bank as per IBD circular if importer or exporter not banking with us • other documents as per Transaction requirement
S0211 Operational leasing / Rental of Vessels (with crew) – Airline companies	• A2 form • Invoice • Transport Document • Lease agreement. • 145/146 • other documents as per Transaction requirement
S0212 Booking of passages abroad – Airlines companies	• A2 form • Invoice • Transport Document • 145/146 • Lease Agreement • Other Documents (Approval)
S0214 Payments on account of stevedoring, demurrage, port handling charges etc. (Shipping companies)	• A2 form • Invoice/contract copy. • Transport Document • 145/146 • NOC from another bank as per IBD circular if importer or exporter not banking with us • other documents as per Transaction requirement

S0215 Payments on account of stevedoring, demurrage, port handling charges, etc.(Airlines companies)	• A2 form • Invoice/contract copy. • Transport Document • Demurrage Claim (With Calculation) • 145/146 • other documents as per Transaction requirement
S0216 Payments for Passenger - Shipping companies	• A2 form • Invoice • Transport Document • 145/146 • Lease Agreement • Other Documents (Approval)