Name of the Bank:	Emirates NBD Bank (P.J.S.C), India					
Process / Service	**Documents required**	**Charges**	**Time for approval / processing**	**Approving Authority**	**Authority for Appealing against rejection/ for delay**	**Link of bank's website where the document / information is hosted**
OUTWARD REMITTANCES						
Capital Account						
Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	1. Application for Outward Remittance. 2. Form A2 3. Invoice 4. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	1. Application for Outward Remittance. 2. Form A2 3. Invoice 4. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Capital transfers (Guarantees payments, Investment Grand given by the government/international organisation, exceptionally large Non-life insurance claims) – Government	1. Application for Outward Remittance. 2. Form A2 3. Invoice 4. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Capital transfers (Guarantees payments, Investment Grand given by the Non-government, exceptionally large Non-life insurance claims) – Non-Government	1. Application for Outward Remittance. 2. Form A2 3. Invoice 4. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other capital payments not included elsewhere	Depending on the nature of remittance, documentation requirement would be be ascertained	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Foreign Direct Investments						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Indian Direct investment abroad (in branches & wholly owned subsidiaries) in equity Shares	1. Covering letter highlighting the investment and transaction details. 2. Form A2 duly filled by the Indian Party Form FC (Section A to D) duly filled by the Indian Party. Section E of Form FC certified by the Statutory Auditor of the Indian Party Board. 3. Resolution passed by the Indian Party for the financial commitment in the foreign entity. 4. MOA/AOA of the foreign entity if the investment is towards subscribing to initial share allotment (if applicable) 5. Agreement copy in case of acquisition of shares / lending or investing in debt instrument / deferred arrangement (as applicable). 6. Fair valuation report certified by Chartered Accountant evidencing fair value of share of the foreign entity for equity investment Certificate of Incorporation of the foreign entity. 7. Declaration from the Indian Party confirming that FLA reporting to RBI for all years has been complied. 8. Declaration from the Indian Party confirming to submit documentary evidence of investment (like share certificate) within 180 days of remittance Declaration from the Indian Party confirming that documentary evidence of investment for previous investments and all APRs for the concerned UIN has been duly submitted to the AD Bank.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Indian Direct investment abroad (in subsidiaries and associates~~)~~ in debt instruments	1. Covering letter highlighting the investment and transaction details. 2. Form A2 duly filled by the Indian Party Form FC (Section A to D) duly filled by the Indian Party. Section E of Form FC certified by the Statutory A uditor of the Indian Party. 3. Board Resolution passed by the Indian Party for the financial commitment in the foreign entity. 4. MOA/AOA of the foreign entity if the investment is towards subscribing to initial share allotment (if applicable) 5. Agreement copy in case of acquisition of shares / lending or investing in debt instrument / deferred arrangement (as applicable) 6. Fair valuation report certified by Chartered Accountant evidencing fair value of share of the foreign entity for equity investment. 7. Certificate of Incorporation of the foreign entity. 8. Declaration from the Indian Party confirming that FLA reporting to RBI for all years has been complied. 9. Declaration from the Indian Party confirming to submit documentary evidence of investment (like share certificate) within 180 days of remittance. 10. Declaration from the Indian Party confirming that documentary evidence of investment for previous investments and all APRs for the concerned UIN has been duly submitted to the AD Bank.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Indian investment abroad – in real estate	1. Covering letter highlighting the investment and transaction details. 2. Form A2 duly filled by the Indian Party Form FC (Section A to D) duly filled by the Indian Party Section E of Form FC certified by the Statutory Auditor of the Indian Party. 3. Board Resolution passed by the Indian Party for the financial commitment in the foreign entity. 4. MOA/AOA of the foreign entity if the investment is towards subscribing to initial share allotment (if applicable). 5. Agreement copy in case of acquisition of shares / lending or investing in debt instrument / deferred arrangement (as applicable). 6. Fair valuation report certified by Chartered Accountant evidencing fair value of share of the foreign entity for equity investment. 7. Certificate of Incorporation of the foreign entity. 8. Declaration from the Indian Party confirming that FLA reporting to RBI for all years has been complied. 9. Declaration from the Indian Party confirming to submit documentary evidence of investment (like share certificate) within 180 days of remittance. 10. Declaration from the Indian Party confirming that documentary evidence of investment for previous investments and all APRs for the concerned UIN has been duly submitted to the AD Bank.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares	1. Debit authority letter / Request letter. 2. Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146. 3. RBI letters evidencing shares held by the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done). 4. Declaration from the Indian entity for the FCTRS filing on the FIRMS portal (format attached) Valuation certificate. Valuation report shall not be more than 90 days old as on date of transfer.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Repatriation of Foreign Direct Investment in made by overseas Investors India – in debt instruments	1. Debit authority letter / Request letter. 2. Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146. 3. RBI letters evidencing shares held by the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done). 4. Declaration from the Indian entity for the FCTRS filing on the FIRMS portal (format attached) Valuation certificate. Valuation report shall not be more than 90 days old as on date of transfer.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate	1. Debit authority letter / Request letter. 2. Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146. 3. RBI letters evidencing shares held by the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done). 4. Declaration from the Indian entity for the FCTRS filing on the FIRMS portal (format attached) Valuation certificate. Valuation report shall not be more than 90 days old as on date of transfer.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Foreign Portfolio Investments						
Indian Portfolio investment abroad – in equity shares	1. Application for Outward Remittance 2. Form A2 3. Certificate from CA if any Tax liability to be paid/authorizing the deal. 4. ShareAgreement/Other Supporting documents pertaining to transaction/deal.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Indian Portfolio investment abroad – in debt instruments	1. Application for Outward Remittance 2. Form A2 3. Certificate from CA if any Tax liability to be paid/authorizing the deal. 4. ShareAgreement/Other Supporting documents pertaining to transaction/deal.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in equity shares	1. Application for Outward Remittance 2. Form A2 3. Contract Note of the trade executed in the market 4. Certificate from CA if any Tax Liability to be paid	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in debt instruments	1. Application for Outward Remittance 2. Form A2 3 .Contract Note of the trade executed in the market 4. Certificate from CA if any Tax Liability to be paid	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
External Commercial Borrowings						
Loans extended to Non-Residents	Not applicable	Not applicable	Not applicable	Not applicable		
Repayment of long & medium term loans with original maturity above one year received from Non-Residents	1. Application for Outward Remittance 2. Form A2 3. LRN Number 4. Repayment schedule or NOC from the AD of the ECB loan 5. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 if applicable.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Short term Loans						
Repayment of short term loans with original maturity up to one year received from Non-Residents	1. Application for Outward Remittance 2. Form A2 3. Repayment schedule or NOC from the AD of the ECB loan 4. Form 145 and 146 OR Declaration for non-submission of form 145 and 146 if applicable	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Banking Capital						
Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA etc)	Depending on the nature of remittance, documentation requirement would be ascertained	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Repayment of loans & overdrafts taken by ADs on their own account.	Not applicable	Not applicable	Not applicable	Not applicable		
Sale of a foreign currency against another foreign currency	Not applicable	Not applicable	Not applicable	Not applicable		

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Financial Derivatives and Others						
Payments made on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments made on account of sale of share under Employee stock option	1. Application for Outward Remittance 2. Form A2 3. Invoice ESOP/ESPP scheme related documents 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. OPI declaration 6. Details of the employees 7. Duly filled in 27EQ format	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Investment in Indian Depositories Receipts (IDRs)	Not applicable	Not applicable	Not applicable	Not applicable		
Opening of foreign currency account abroad with a bank	Not applicable	Not applicable	Not applicable	Not applicable		
External Assistance						
External Assistance extended by India. e.g. Loans and advances extended by India to Foreign governments under various agreements	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 Agreement 5. Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Repayments made on account of External Assistance received by India.	Application for Outward Remittance Form A2 Invoice Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Transport						
Payments for surplus freight/passenger fare by foreign shipping companies operating in India	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Payment for operating expenses of Indian shipping companies operating abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Freight on imports – Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Freight on exports – Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Operational leasing/Rental of Vessels (with crew) –Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Booking of passages abroad – Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Payments for surplus freight/passenger fare by foreign Airlines companies operating in India	1. Application for Outward Remittance 2. Form A2 3. Invoice OR Statement of collection certified by CA or CA cerificate confirming the collection. 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Operating expenses of Indian Airlines companies operating abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Freight on imports – Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Freight on exports – Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Operational leasing / Rental of Vessels (with crew) – Airline companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Booking of passages abroad – Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments on account of stevedoring, demurrage, port handling charges etc.(Shipping companies)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments on account of stevedoring, demurrage, port handling charges, etc.(Airlines companies)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments for Passenger - Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other payments by Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Payments for Passenger - Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other Payments by Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments on account of freight under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Postal & Courier services by Air	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Postal & Courier services by Sea	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Postal & Courier services by others	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Travel						
Business travel.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Travel for pilgrimage	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Travel for medical treatment	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Travel for education (including fees, hostel expenses etc.)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other travel (including holiday trips and payments for settling international credit cards transactions)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Construction Services						
Construction of projects abroad by Indian companies including import of goods at project site abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable) 6. Confirmation from the trade team for processing the transaction if the remitance is against goods.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
cost of construction etc. of projects executed by foreign companies in India.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Insurance and Pension Services						
Life Insurance premium except term insurance	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Approval from IRDA and RBI if nature of remittance is for Life or General Insurance 6. Agreement Copy (if applicable).	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Freight insurance – relating to import & export of goods	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other general insurance premium including reinsurance premium; and term life insurance premium	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Approval from IRDA and RBI if nature of remittance is for Life or General Insurance 6. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Auxiliary services including commission on insurance	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Life Insurance Claim Settlements	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Standardised guarantee services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Premium for pension funds	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Invoking of standardised guarantees	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Financial Services						
Financial intermediation, except investment banking - Bank charges, collection charges, LC charges etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Investment banking – brokerage, under writing commission etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Telecommunication, Computer & Information Services						
Hardware consultancy/implementation	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Software consultancy / implementation	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Data base, data processing charges	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Repair and maintenance of computer and software	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
News agency services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other information services- Subscription to newspapers, periodicals	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Telecommunication services including electronic mail services and voice mail services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Satellite services including space shuttle and rockets etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Approval from Ministry of Information and Broadcasting Technology. If remittance from EEFC then approval not required 6. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Charges for the use of intellectual property n.i.e						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Franchises services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice / Royalty calculation certified by CA 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other Business Services						
Trade related services – commission on exports / imports	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable) 6. Export bill reference numbers if trade documents handled by ENBD India Trade team OR NOC from the AD which has handled the trade documents.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Legal services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Accounting, auditing, book-keeping services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Business and management consultancy and public relations services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Advertising, trade fair service	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Research & Development services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Architectural services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments for maintenance of offices abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Environmental Services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Engineering Services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Tax consulting services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Market research and public opinion polling service	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Publishing and printing services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Mining services like on-site processing services analysis of ores etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Commission agent services	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Wholesale and retailing trade services.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Other Technical Services including scientific/space services.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Govt. not included elsewhere (G.n.i.e.)						
Maintenance of Indian embassies abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittances by foreign embassies in India	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Secondary Income						
Remittance for family maintenance and savings	1. Application for Outward Remittance 2. Form A2	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Remittance towards personal gifts and donations	1. Application for Outward Remittance 2. Form A2 3. Invoice / donation related document 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance towards donations to religious and charitable institutions abroad	1. Application for Outward Remittance 2. Form A2 3. Invoice / donation related document 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance towards grants and donations to other governments and charitable institutions established by the governments.	1. Application for Outward Remittance 2. Form A2 3. Invoice / donation related document 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Contributions/donations by the Government to international institutions	1. Application for Outward Remittance 2. Form A2 3. Invoice / donation related document 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance towards payment / refund of taxes.	1. Application for Outward Remittance 2. Form A2 3. Copy of Income tax assessment filed of the years for which the income tax refund has been received Income tax refund order issued by the income tax authority. 4. Credit advise of the funds received in the account from the income tax authority 5. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Outflows on account of migrant transfers including personal effects	Not applicable	Not applicable	Not applicable	Not applicable		
Primary Income						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Compensation of employees	1. Application for Outward Remittance 2. Form A2 3. Invoice / Salary Slip / Contract Copy / If employee of the company then may not be insisted. 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)	Not applicable	Not applicable	Not applicable	Not applicable		
Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. LRN number (if applicable?) 5. NOC from the AD of the ECB loan if not ENBD India 6. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 7. Agreement Copy (if applicable) 8. If interest is on CCD's then RBI letters to be provided along with the CCD interest calculation sheet.	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance towards interest payment by ADs on their own account (to VOSTRO a/c holders or the OD on NOSTRO a/c.)	Not applicable	Not applicable	Not applicable	Not applicable		
Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)	1. Application for Outward Remittance 2. Form A2 3. Board resolution for remittance of profit (LLP) 4. Evidence of reporting with RBI for shares acquired by the investor whom the dividend is to be paid. (FCGPR registration number provided by RBI/ FCTRS approval letter) 5. Shareholding pattern 6. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares	1. Application for Outward Remittance 2. Form A2 3. Board resolution for dividend payment 4. Evidence of reporting with RBI for shares acquired by the investor whom the dividend is to be paid. (FCGPR registration number provided by RBI/ FCTRS approval letter) 5. Shareholding pattern Form FLA (Foreign Liabilities and Assets report) 6. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payment of interest by FDI enterprises in India to their Parent company abroad.	1. Application for Outward Remittance 2. Form A2 3. Board resolution for interest payment 4. Evidence of reporting with RBI for shares acquired by the investor whom the dividend is to be paid. (FCGPR registration number provided by RBI/ FCTRS approval letter) 5. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Remittance of interest income on account of Portfolio Investment in India	1. Application for Outward Remittance 2. Form A2 3. Underlying supporting document from Custody team	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Remittance of dividends on account of Portfolio Investment in India on equity and investment fund shares	1. Application for Outward Remittance 2. Form A2 3. Underlying supporting document from Custody team	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Others						
Refunds / rebates / reduction in invoice value on account of exports	1. Application for Outward Remittance 2. Form A2 3. Invoice / Demand note from overseas party 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Reversal of wrong entries, refunds of amount remitted for non-exports	1. Application for Outward Remittance 2. Form A2 3. Invoice / Demand note from overseas party 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments by residents for international bidding	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Deemed Imports (exports between SEZ, EPZs and Domestic tariff areas)	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Maintenance and repair services n.i.e						
Payments on account of maintenance and repair services rendered for Vessels, ships, boats, warships, etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Payments on account of maintenance and repair services rendered for aircrafts, space shuttles, rockets, military aircrafts, helicopters, etc.	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Manufacturing services (goods for processing)						
Payments for processing of goods	1. Application for Outward Remittance 2. Form A2 3. Invoice 4. Form 145 & 146 OR Declaration for non-submission of Form 145 & 146 5. Agreement Copy (if applicable)	For Current Account and Business Banking - Swift INR 1500 + Comm INR 1000 plus GST. For Savings Personal Banking - Swift INR 1000 + Comm INR 1000 plus GST	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
INWARD REMITTANCES						
Capital Account						
Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	1. Customer Disposal Instruction(In Bank Format) 2. Proforma Invoice/Purchase Order - Advance Payment and Commercial Invoice - Payment Against Services 3. Inter-company Service Agreement/Contract Note with the remitter specifying amount of consideration 4. CA Valuation Certificate	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc ., use of natural resources) – Non-Government	1. Customer Disposal Instruction(In Bank Format) 2. Proforma Invoice/Purchase Order - Advance Payment and Commercial Invoice - Payment Against Services 3. Inter-company Service Agreement/Contract Note with the remitter specifying amount of consideration 4. CA Valuation Certificate	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government	Not applicable	Not applicable	Not applicable			
Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government	Not applicable	Not applicable	Not applicable			
Foreign Direct Investment						
Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares	1. Customer Disposal Instruction(In Bank Format) 2. Supporting underlying document such as Agreement, Valuation report, other document(s), as applicable.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments	1. Customer Disposal Instruction(In Bank Format) 2. Documentary evidence confirming the investment being foreign portfolio investment.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Repatriation of Indian investment abroad in real estate	1. Customer Disposal Instruction(In Bank Format) 2. Sale evidence/agreement 3. Proof of outward remittance **Remitter should be the buyer of the property *Funds to be repatriated within 180 days from the date of sale	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Foreign Direct Investment made by overseas Investors in India in equity shares	1. Customer Disposal Instruction(In Bank Format) 2. Supporting underlying document such as Agreement, Valuation report, other document(s), as applicable.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Foreign Direct Investment made by overseas Investors in India in debt instruments.	1. Customer Disposal Instruction(In Bank Format) 2. Supporting underlying document such as Agreement, Valuation report, other document(s), as applicable.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Foreign Direct Investment made by overseas Investors in India in real estate	1. Customer Disposal Instruction(In Bank Format) 2. Supporting underlying document such as Agreement, Valuation report, other document(s), as applicable.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Foreign Portfolio Investment						
Repatriation of Indian Portfolio investment abroad in equity capital (shares)	1. Customer Disposal Instruction(In Bank Format) 2. For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount, maybe needed.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Repatriation of Indian Portfolio investment abroad in debt instruments.	1. Customer Disposal Instruction(In Bank Format) 2. For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount, maybe needed.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Foreign Portfolio Investment made by overseas Investors in India in equity shares	1. Customer Disposal Instruction(In Bank Format) 2. SEBI FPI Registration Certificate 3. Investment Purchase Order / Details 4. FEMA Declaration 5. KYC Documents of the foreign investor 6. Demat Account Details held through Custodian bank	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.	1. Customer Disposal Instruction(In Bank Format) 2. SEBI FPI Registration Certificate 3. Investment Purchase Order / Details 4. FEMA Declaration 5. KYC Documents of the foreign investor 6. Demat Account Details held through Custodian bank	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
External Commercial Borrowings						
Repayment of loans extended to Non-Residents	Customer Declaration (Stating it is a non-interest bearing loan and from a close relative)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	Customer Declaration, confirming adherence to all the RBI prescribed restrictions, including: - That the loan is from an NRI or a relative who is an OCI cardholder - Borrowing shall be on non-repatriation basis (i.e. payment of interest, if any, and repayment of principal shall be made only to the NRO account of the lender) - Tenure of the loan should be more than 1 year)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Short term credits						
Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)	Customer Declaration, confirming adherence to all the RBI prescribed restrictions, including: - That the loan is from an NRI or a relative who is an OCI cardholder - Borrowing shall be on non-repatriation basis (i.e. payment of interest, if any, and repayment of principal shall be made only to the NRO account of the lender) - Tenure of the loan should be more than 1 year)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Banking Capital						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees}	1. Customer Disposal Instruction(In Bank Format). This is applicable for NRI clients only	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)	Not applicable	Not applicable	Not applicable			
Purchase of a foreign currency against another currency.	Documents supporting the underlying transaction.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Financial Derivatives and Others						
Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions	1. Customer Disposal Instruction(In Bank Format). 2. Proforma Invoice/Purchase Order - Advance Payment and Commercial Invoice - Payment Against Services 3. Intercompany Service Agreement / Contract Note with the remitter specifying amount of consideration / Hedging Agreement 4. Brokerage Note 5. AD Bank Approval	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of sale of share under Employee stock option	1. Customer Disposal Instruction(In Bank Format). **For higher value transactions, sale certificate or equivalent document, displaying the sale date, no. of shares & amount, maybe needed. *Subject to further regulatory scrutiny, the following documents may be requested: 1. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of other investment in ADRs/GDRs	Not applicable	Not applicable	Not applicable			
External Assistance						
External Assistance received by India	Not applicable	Not applicable	Not applicable			
e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.	Not applicable	Not applicable	Not applicable			
Repayments received on account of External Assistance extended by India	Not applicable	Not applicable	Not applicable			
Transport						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of operating expenses of Foreign shipping companies operating in India	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of operational leasing (with crew) – Shipping companies	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipt on account of operating expenses of Foreign Airlines companies operating in India	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipt on account of operational leasing (with crew) – Airlines companies	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts of freight fare -Shipping companies operating abroad	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts of passenger fare by Indian Shipping companies operating abroad	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Other receipts by Shipping companies	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts of freight fare by Indian Airlines companies operating abroad	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts of passenger fare –Airlines	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other receipts by Airlines companies	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Postal & Courier services by Air	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Postal & Courier services by Sea	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Postal & Courier services by others	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Copy of Transport Document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Travel						
Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).	1. Customer Disposal Instruction(In Bank Format). 2. For amount more than USD 100,000 or equivalent, 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	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Business travel	1. Customer Disposal Instruction(In Bank Format). 2. For amount more than USD 100,000 or equivalent, 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	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Travel for medical treatment including TCs purchased by hospitals	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Underlying evidence relating to purpose of travel such as Copy of Passport with appropriate valid visa, List of travellers, PAN no for LRS transactions, etc	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Travel for education including TCs purchased by educational institutions	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note/ Agreement/Underlying documents 3. Underlying evidence relating to purpose of travel such as Copy of Passport with appropriate valid visa, List of travellers, PAN no for LRS transactions, etc	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other travel receipts	1. Customer Disposal Instruction(In Bank Format). 2. For amount more than USD 100,000 or equivalent, 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	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Foreign Currencies/TCs surrendered by returning Indian tourists.	1. Customer Disposal Instruction(In Bank Format). 2. For amount more than USD 100,000 or equivalent, 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	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Construction Services						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts on account of services relating to cost of construction of projects in India	1. Customer Disposal Instruction(In Bank Format). (A) Passport copy of remitter if individual. - Residential status of remitter (whether NRI/PIO/FN) - Purchase of property is other than agricultural land /plantation property / farm house. **Beneficiary has to be the contractor (firm/individual)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of construction works carried out abroad by Indian Companies	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/ Debit Note 3. Agreement or Contract 4. Project export approval 5. Trade bill/transport document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Insurance and Pension Services						
Life Insurance premium except term insurance	1. Customer Disposal Instruction(In Bank Format). 2. Copy of Insurance Policy	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Freight insurance – relating to import & export of goods	1. Customer Disposal Instruction(In Bank Format). 2. Copy of Insurance Policy 3. Invoice/ Demand Note	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other general insurance premium including reinsurance premium; and term life insurance premium	1. Customer Disposal Instruction(In Bank Format). 2. Copy of Insurance Policy	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Auxiliary services including commission on insurance	1. Customer Disposal Instruction(In Bank Format). 2. Debit note/invoice/Copy of any other documents evidencing underlying principal transaction	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	Customer Disposal Instruction(In Bank Format). No supporting documents are required if the remitter is an insurance firm. In case the remitter is any other entity, (A) Customer Declaration stating the nature of the claim settlement (B) Copy of policy document /Settlement Letter/other equivalent document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Life insurance claim settlements (excluding term insurance) received by residents in India	Customer Disposal Instruction(In Bank Format). No supporting documents are required if the remitter is an insurance firm. In case the remitter is any other entity, (A) Customer Declaration stating the nature of the claim settlement (B) Copy of policy document /Settlement Letter/other equivalent document	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Premium for pension funds	Customer Disposal Instruction(In Bank Format). Invoice/ Demand Note	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	Customer Disposal Instruction(In Bank Format). ** Remitter should be Pension Company	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Financial Services						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/Debit Note	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Investment banking – brokerage, under writing commission etc.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/Debit Note	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/Debit Note	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Telecommunication, Computer & Information Services						
Hardware consultancy/implementation	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Software consultancy/implementation (other than those covered in SOFTEX form)	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Data base, data processing charges	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Repair and maintenance of computer and software	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
News agency services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other information services- Subscription to newspapers, periodicals, etc.	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Telecommunication services including electronic mail services and voice mail services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Satellite services including space shuttle and rockets, etc.	Not applicable	Not applicable	Not applicable			
Charges for the use of intellectual property n.i.e						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Franchises services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other Business Services						
Trade related services – commission on exports / imports	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Travel	Copy of underlying document such as invoice, copy of passport, agreement, etc	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Legal services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Accounting, auditing, book keeping services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Business and management consultancy and public relations services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Advertising, trade fair service	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Research & Development services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Architectural services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Inward remittance for maintenance of offices in India	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Environmental Services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Engineering Services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Tax consulting services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Market research and public opinion polling service	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Publishing and printing services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Commission agent services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Wholesale and retailing trade services.	1. Customer Disposal Instruction(In Bank Format). 2. Proforma Invoice/Purchase Order - Advance Payment and Commercial Invoice - Payment Against Services 3. Intercompany Service Agreement	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	1. Customer Disposal Instruction(In Bank Format). 2. Proforma Invoice/Purchase Order - Advance Payment and Commercial Invoice - Payment Against Services 3. Intercompany Service Agreement	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Other Technical Services including scientific/space services.	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other services not included elsewhere	Not applicable	Not applicable	Not applicable			
Personal, Cultural & Recreational services						
Audio-visual and related services like Motion picture and video tape production, distribution and projection services.	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Radio and television production, distribution and transmission services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Entertainment services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Museums, library and archival services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Recreation and sporting activity services	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	1. Customer Disposal Instruction(In Bank Format). 2. 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)	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other Personal, Cultural & Recreational services	1. Customer Disposal Instruction(In Bank Format). **Supporting documents displaying the source/nature of funds may be requested for diligence.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Govt. not included elsewhere (G.n.i.e.)						
Maintenance of foreign embassies in India	1. Customer Disposal Instruction(In Bank Format). ** Applicable only for Govt of India/Indian embassies/ consulates/ foreign embassy/consulate/diplomatic missions	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.	Not applicable	Not applicable	Not applicable			
Secondary Income						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Inward remittance from Indian non-residents towards family maintenance and savings	No supporting documents required. **Please note: The remitter should be an individual account holder only.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Personal gifts and donations	1. Customer Disposal Instruction(In Bank Format). ** Please note: Remitter & Beneficiary should be individuals only. In case the remitter is a Family Trust, one of the following supporting document is needed: - Trust Deed - Declaration from remitter on Trust letter head Please 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	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Donations to religious and charitable institutions in India	Not applicable	Not applicable	Not applicable			
Grants and donations to governments and charitable institutions established by the governments	Not applicable	Not applicable	Not applicable			
Receipts / Refund of taxes	1. Customer Disposal Instruction(In Bank Format). 2. Proof of Tax Payment OR Other equivalent documents	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Receipts on account of migrant transfers including Personal Effects	A declaration from the customer confirming previous residential status was an NRI & the source of fund. Basis source of funds, additional supporting documents may be requested	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Primary Income						
Compensation of employees	No supporting documents are required. But the remitter should be a non individual only.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)	1. Customer Disposal Instruction(In Bank Format). 2. RBI approval (if applicable)/ Other document(s) supporting the underlying transaction	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Inward remittance towards interest receipts of ADs on their own account (on investments.)	Not applicable	Not applicable	Not applicable			
Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.	1. Customer Disposal Instruction(In Bank Format). 2. RBI approval (if applicable)/ Other document(s) supporting the underlying transaction	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad	1. Customer Disposal Instruction(In Bank Format). 2. RBI approval (if applicable)/ Other document(s) supporting the underlying transaction	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.	1. Customer Disposal Instruction(In Bank Format). 2. RBI approval (if applicable)/ Other document(s) supporting the underlying transaction	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Inward remittance of interest income on account of Portfolio Investment made abroad by India	1. Customer Disposal Instruction(In Bank Format). 2. Customer Declaration for ESOP/Portfolio Investment Inward Wire Remittances	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	1. Customer Disposal Instruction(In Bank Format). 2. Customer Declaration for ESOP/Portfolio Investment Inward Wire Remittances	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Other income receipts	1. Customer Declaration, stating the nature of funds received 2. Necessary supporting documents	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Others						
Reversal of wrong entries, refunds of amount remitted for non-imports	Customer Declaration, stating the nature of funds received & details of outward remittance - SWIFT copy, debit entry, etc.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Remittances (receipts) by residents under international bidding process.	1. Customer Disposal Instruction(In Bank Format). 2. Underlying document of International Competitive Bidding / KMP Certificate OR CA Certificate providing details of International Competitive Bidding	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Maintenance and repair services n.i.e						
Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/bill of overseas seller/service provider 3. Agreement or Contract 4. Proof that ships/vessel/boat/asset or self-propelled vehicle is of Indian ownership.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.	1. Customer Disposal Instruction(In Bank Format). 2. Invoice/bill of overseas seller/service provider 3. Agreement or Contract 4. Proof that ships/vessel/boat/asset or self-propelled vehicle is of Indian ownership.	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Manufacturing services						
Receipts on account of processing of goods	1. Customer Disposal Instruction(In Bank Format). 2. Agreement or Contract 3. Proforma Invoice/Commercial Invoice	Nil. Only GST on Foreign Exchange Conversion applicable	If remittance documents submitted to the bank are complete and satisfactory for performing due diligence before the cut off timings of 14:00(2.00 pm), the remittance transaction will be processed by the bank on same day(T+0) subject to the extant regulatory guidelines, including screening sanctions.	Payment Operations Checker / Branch Operations Manager	Senior Lead - Trade Operations/Chief Operating Officer	
Export						
Export LC Advising	LC Received from Issuing Bank/First Advising Bank Authenticity establishment in case original LC received from First Advising Bank in physical mode	LC Advising. INR 1500, LC Amendment Advising - INR 1000, LC Advising to Non Customers - 2500+Courier Chs, LC Amendment Advising to Non Customers - INR 1500+Courier Chs	T+0, Cut off 4 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
LC Confirmation	Customer request letter along with the original LC and subsequent amendments if any.	Upto 2 % Calculated on Expiry date plus Usance Period	T+0, Cut off 4 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Transfer of Export LC	Customer request letter/Application form in bank's standard format. Original Export Letter of Credit	INR 2500	T+0, Cut off 3 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Cancellation of Export LC	Customer request letter Original Export Letter of Credit	INR 1500	T+0, Cut off 4 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Export Advance Receipt	Customer disposal instructions/Disposal instruction in bank's standard format. Proforma invoice evidencing the advance payment/Contract copy/Export Order	NIL	T+0, Cut off 3 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Export Bill Negotiated/Purchase/Discounted	Customer request letter/Application form in bank's standard format Bill of Exchange/Draft Commercial Invoice Packing List (If required) Shipping/Transport document Insurance (if applicable) Certificate of Origin (if applicable) Shipping-bill details/copy or EDF, as applicable; historical SOFTEX records only where relevant to legacy transactions. Evidence of service delivery Any other documents/conditions specified in the sanction facility or stipulated by Credit in case the negotiation/purchase/discounting is under the client limit.	Bill handling chs - 0.0625%, Min INR 1500, Max 10000 Courier Fee - INR 2500 Discounting Commission - 0.15%, Min.INR 1500, Max 10000 Swift Chs -INR 1000 (FCY Bill), SFMS - INR 500 (INR Bill)	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Export Bill Regularization	Application form/Request letter. EFIRC/Inward receipt advice Commercial invoice Shipping/Transport Document. Bill of Exchange/Draft Shipping Bill/EDF details; historical SOFTEX records only where relevant to legacy reconciliation. Certificate of origin (if applicable) Insurance (if applicable) Packing list (if applicable) Evidence of service delivery (if applicable) Any additional document as per regulatory/commercial requirement	0.0625%, Min.INR 1500, Max 10000	T+0, Cut off 4.00 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Export Pre-Shipment Finance (Packing Credit in INR and FCY)	Customer request letter/Application form in bank's standard format Underlying export order/contract/purchase order Undertaking to submit the underlying export order/contract/purchase order within 30 days from the date of disbursement in case of running account.	NIL	T+0, Cut off 3.30 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Reduction/Under Realization or Non-Realization of Export Value	Customer request letter/declaration Reasons for the reduction Evidence and export details Recovery record Shipping Bill/EDF details	NIL	T+1, Cut off 3.00 pm	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Export of Services	Customer request letter Commercial invoice specifying the service description, value and client details. ≣Obtain EDF with the invoice/SAC details and invoice-wise schedule where a consolidated monthly EDF is used. Contracts and evidence of service delivery below are additional bank risk-based documents where warranted; EDF submission remains subject to section 8 Copy of the Master Service Agreement or Statement of Work with the overseas client Proof of export where we can get the evidence of the delivery of services such as approved time sheets, project delivery reports or work sign offs.	Bill Handling Chs - 0.0625%, Min.INR 1500, Max 10000	T+0, Cut off 4.00 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Export of Software	Customer request letter/declaration. Obtain EDF and the software export invoice specifying the service description, SAC code, currency, invoice date and full export value. Supporting contracts, acceptance records, timesheets and registration evidence are bank risk-based requirements where applicable, not universal additional documents prescribed by Regulation 3. Underlying agreement/contract or work order with the overseas client showing the terms of service and pricing. Letter of Permission (LOP)/Registration proof - Evidence of registration with the relevant authorities like the Software Technology Parks of India (STPI) or SEZ, if applicable. Software/Service description- Details providing the nature of the software or services being exported Statements of Work (SOW) or Timesheets-Often requested for custom development, consulting or high value contracts Tripartite Agreement-Required for exports involving third party Software Technology Parks of India (STPI) or SEZ approval if applicable Declaration from the customer/exporter that they undertake to file the EDF within 30 days from the end of the month in which the invoice for services has been raised.	Bill Handling Chs - 0.0625%, Min.INR 1500, Max 10000	T+0, Cut off 4.00 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Extension of Time for Export Realization	Customer request/Application request Export bill reference number Shipping bill/EDF/Invoice details Contract/Payment terms Correspondence with the buyer Reason for delay and recovery efforts Revised expected realization date	INR 1500	T+1, Cut off 3.00 pm	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Import						

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Import Letter of Credit	Request letter of the customer requesting DC issuance with debit authority or Documentary Credit Application Form (Bank Standard Format) Copy of Proforma Invoice accepted by the importer Copy of Purchase order of the importer duly accepted by the seller/beneficiary. (If proforma invoice is not available). Where Purchase order is system generated, importer's signature is not mandatory FEMA Declaration. (If one time declaration is not given) Contract Copy, if available and if the Proforma Invoice/Purchase Order is not provided Open Insurance Policy or Certificate in Original. (If incoterm is not CIF & CIP) OGL (Open General License) / NNL (Non-Negative List) Declaration with Harmonized System Code (HS Code) if our standard LC application is not submitted and Import-Export Code (IE Code) Original Import License if the item is under import license i.e., not an item under OGL Opinion report on the beneficiary	Upto 2% p.a from Issue to Expiry date plus Usance Period, Min INR 3000 (Commitment plus usance period to be added together and charged)	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Advance Import Payment	Customer request letter with debit authority in our standard application form. Copy of Proforma Invoice showing terms of Payment as advance payment or prepayment. Copy of Purchase order of the importer duly accepted by the seller/beneficiary. (If proforma invoice is not available FEMA Declaration. (If one time declaration is not given) OGL (Open General License) / NNL (Non-Negative List) Declaration with Harmonized System Code (HS Code) and Import-Export Code (IE Code) Original Import License if the item is under import license i.e., not an item under OGL. Obtain an overseas-beneficiary opinion/status report on a risk-based basis under the confirmed Bank threshold or documented exception decision in section 19. The previous USD 200,000 reference is a Bank control, not a monetary requirement prescribed in Regulation 10. SBLC/guarantee requirements for advance imports shall follow the Bank-specific thresholds and waiver authority in section 19. These are internal risk controls under Regulation 10(3), not RBI-fixed monetary limits. Where Regulation 12(2) applies, the prescribed unconditional, irrevocable security is mandatory irrespective of value and cannot be waived internally For import of goods/Services-Standby Letter of Credit or a guarantee from an international bank of repute situated outside India or a guarantee of a bank in India, if such a guarantee is issued against the counter-guarantee of an international bank of repute situated outside India, is to be obtained where the value of the transaction exceeds USD 5,000,000 Obtain the expected import/delivery date under the contract and the customer's undertaking to provide and tag import evidence to the Bank's AD code promptly when available. A 90-day internal follow-up reminder from remittance does not replace a longer lawful contractual import period or itself establishes a regulatory default.	0.15%, Min INR 1500, Max. INR 5000	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Direct Import Payment	Customer request letter with debit authority in our standard application form. Copy of beneficiary's commercial or final Invoice FEMA Declaration. (If one time declaration is not given) Original Import License if the item is under import license i.e., not an item under OGL. Copy of Transport Document. (Ex: Bill of Lading, Airway Bill, etc.)\ Where payment is delayed beyond the underlying contractual due date, obtain a reasoned request, supplier correspondence and revised payment date. Record any interest separately and verify the applicable trade-credit all-in-cost ceiling under Regulation 10(4), together with any applicable Trade Credit/ECB conditions. A payment is not automatically delayed solely because six months have elapsed from shipment if it remains within lawful contractual terms. OGL (Open General License) / NNL (Non-Negative List) Declaration with Harmonized System Code (HS Code) and Import-Export Code (IE Code) Opinion report on the beneficiary for value of the transaction above USD 300,000 Contractual rate agreed between the importer and the exporter in case of prepayment of the usance bill. In case of early payment of usance bill, interest for the unused period will be deducted.	0.15%, Min INR 1500, Max. INR 5000	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Import Collection (Sight and Usance)	Original documents received from the overseas bank along with the covering schedule Request letter of the client FEMA Declaration. (If one time declaration is not given) Original Import License if the item is under import license i.e., not an item under OGL. OGL (Open General License) / NNL (Non-Negative List) Declaration with Harmonized System Code (HS Code) and Import-Export Code (IE Code)	0.15%, Min INR 1500, Max. INR 5000	T+0, Cut off 3.30 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies

Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
Import Document under Letter of Credit	Overseas bank covering letter Documents called for in the LC such as Bill of Exchange, Draft, Invoice, Packing List, Transport document such as AWB, Bill of Lading Bill acceptance along with the acceptance letter Import bill payment along with debit authorization Form 145/146 in case of any payment of charges/commission/interest along with the bill value Original Import License if the item is under import license i.e., not an item under OGL OGL (Open General License) / NNL (Non-Negative List) Declaration with Harmonized System Code (HS Code) and Import-Export Code (IE Code)	Inland Bill Retirement Charges - 0.20% flat, Min INR 1000, Max INR 5000	Scrutiny of document - T+1, Cut off 4.00 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Amendment to Import Letter of Credit	LC amendment application form Amended purchase order/sales agreement Enhanced insurance coverage, if applicable	If Amendment for Increase in LC amount/Extension of Expiry date - Upto 2% p.a from Issue to Expiry date plus Usance Period, Min INR 3000 (Commitment plus usance period to be added together and charged) also applicable Other Amendment Processing Fee - INR 1500 Swift Chs - INR 1000 (FCY LC), SFMS Chs- INR 250 (INR LC)	T+0, Cut off 4.00 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Cancellation of Import Letter of Credit	Customer request letter Beneficiary/Confirming bank consent	INR 1500	T+0, Cut off 4.00 PM	Validator - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Import Payments (Non-Physical Imports)	Request Letter duly signed by authorized signature A2 form Commercial Invoice from supplier Form-145/146 CA Certificate confirmation download of software (or applicable wording) Client declaration confirming intimation to Customs authorities	0.15%, Min INR 1500, Max. INR 5000	T+0, Cut off 4.00 PM T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies https://www.emiratesnbd.bank.in/en/policies
Merchanting Trade						
Export Leg	Customer request and declarations duly signed by the authorized signatories requesting processing of the export leg under MTT Original LC along with the advising schedule in case the transaction is under LC Export invoice raised on the buyer Signed Bill of Lading/Air waybill evidencing shipment	Bill handling chs - 0.0625%, Min INR 1500, Max 10000	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies
Import Leg	Debit Authority and declarations duly signed by authorized signatories requesting processing of the import leg under MTT Import invoices raised by seller Signed Bill of Lading (BL) / Airway Bill (AWB) evidencing shipment Duly completed and signed Form A2 for remittance processing Form- 145/146	Bill handing Chs - 0.15%, Min INR 2000, Max INR 5000	T+0, Cut off 3.30 PM	Validator/Authorizer - Trade Operations	Senior Lead - Trade Operations/Chief Operating Officer	https://www.emiratesnbd.bank.in/en/policies