Customers may access the information for all banks on the website of the Foreign Exchange Dealers' Association of India (FEDAI) at Member Banks Information Hub (www.fedai.org.in)

	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 (*)
1	Outward remittances (other than import of goods and capital account payments)	1.Customer request letter 2. Form A2 3. FEMA declaration 4. Underlying/ supporting documents wherever applicable 5.Form 145/ 146 as applicable	0.20% of the remittance amount Minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at the corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
2	Inward remittances (other than export of goods and	1. Customer request letter 2. FEMA declaration	₹ 250 per remittance	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be	The unit head at each Trade Finance Unit.	Escalation can be done as per Policy on Grievance	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

	capital account payments)	3. Underlying/ supporting documents wherever applicable		processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	
3	Advance remittance toward imports	1. Customer request with relevant FEMA declarations 2. Purchase order/ agreement/ proforma invoice 3. Case-specific approvals where relevant (e.g., in-principle approval from Ministry of Civil Aviation/ DGCA/ other agency for aircraft import). 4. Expected date of import 5. Counter BG/ SBLC from overseas bank in case amount is above USD 5.00 Lakh in case of Services import/ MTT	0.15% per remittance, minimum ₹ 1,000.00 In case of remittance from EEFC, additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalations can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		and USD 5.00 million in case of import of goods					
4	Import bill lodgement and acceptance and payment under collection	1. Customer request with FEMA declarations 2. Bill of entry	0.25% on the realisation amount minimum ₹ 750 In case of payment from EEFC, additional 0.25% on the realisation amount	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
5	Import direct bill payment	1. Customer request with FEMA declarations 2. Invoice, transport documents, Bill of Entry details, if BOE unavailable for valid reasons, undertaking with expected submission date; insurance as per Incoterms	0.15% per remittance minimum ₹ 1,000 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at	Escalations can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				next working day where forex rates are available	corporate office		
6	Merchanting Trade Transactions (MTT)	1. Customer request with MTT declaration 2. Copy of import-leg invoice /purchase order agreement/ proforma invoice, along with export-leg invoice details purchase order agreement/ proforma invoice 3. Copy of Transport Document	Same charges as applicable to inward remittance/ outward remittance or import bills/ export bills	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
7	Import bills under Letter of Credit (LC)	1. Customer request with FEMA declarations 2. Bill of entry	0.15% on the realisation amount, minimum ₹ 1,000 LC bill where no exchange benefit then additional 0.25% on the realisation amount	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				be processed next working day where forex rates are available	corporate office		
	Advance remittance against exports	1. Disposal instructions 2. Proforma invoice/ purchase order/ contract 3. Expected date of export	₹ 250 per remittance	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
8	Export bills on collection	1. Disposal instructions with FEMA declarations. 2. Customer request. 3. Application for export bill lodgement.	0.0625% of the bill value, minimum ₹ 750	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents,	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				otherwise it will be processed next working day where forex rates are available	Operations at corporate office		
	Realisation of export bill including dispatch by exporter	1. Disposal instructions with FEMA declarations. 2. EDF 3. Invoice 4. Transport documents	0.0625% of the bill value, minimum ₹ 750 eBRC issuance ₹ 250	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate cffice	Escalations can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
9	Regularisation of export in case of direct dispatch	1. Details of advance remittance 2. Copy of Invoice 3.Copy of transport documents. 4.EDF	0.0625%of the bill value, minimum ₹ 750 eBRC issuance ₹ 250	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade	Escalation can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		5.Application for export bill regularisation.		documents, otherwise it will be processed next working day where forex rates are available	Finance Operations at corporate oOffice	Redressal-Mechanism.pdf	
	Fresh and subsequent investment under Foreign Direct Investment (FDI)	1. FDI declaration 2. KYC details of investor/ remitter from their bBank through SWIFT 3. Valuation Certificate in case of unlisted entity 4. Government approval, if investment not covered under automatic route 5. Board resolution of Indian entity approving investment	₹ 15,000 per remittance ₹ 10,000 per reporting of FC-GPR. If remittance isreceived in other bank then ₹ 30,000 per reporting of FC-GPR	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available. FIRMS reporting to be initiated by customer, and the same shall be reviewed within 2 working days by the Bank.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

10	Transfer of shares under FDI	1. FDI Declaration 2. KYC details of Investor / remitter from their Bank through SWIFT 3. Share purchase or transfer agreement 4. Valuation Certificate in case of unlisted entity 5. Government approval, if investment not covered under automatic route 6. Board resolution of Indian entity approving investment	₹ 15,000 per remittance ₹ 10,000 per reporting of FC-TRS If remittance received in other bank then ₹ 30,000 per reporting of FC-TRS	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available. FIRMS reporting to be initiated by customer and same shall be reviewed within 2 working days by the Bank	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
11	Disinvestment under FDI	1. Details of investment, and reporting done 2. Copy of approval from Government/ RBI as applicable 3. Customer request with FEMA declarations.	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day,	The unit head at each Trade Finance Unit. In case of any deviation,	Escalation can be done as per Policy on Grievance Redressal Mechanism	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		4. Form A2	additional commission in lieu of exchange @ 0.15% Reporting charges ₹ 10,000 per instance	subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available FIRMS reporting to be initiated by customer and same shall be reviewed within 2 working days by the Bank	then Deputy Head, Trade Finance Operations at corporate office	Policy-on-Grievance-Redressal-Mechanism.pdf	
12	Fresh and subsequent equity investment in Joint venture (JV)/ Wholly Owned Subsidiary (WOS) under Overseas Direct Investment (ODI)	1. Copy of Board Resolution of the Indian entity as applicable 2. Form FC 3. Valuation certificate in case investment is in exiting overseas entity which is unlisted 4. Certificate of Incorporation 5. Details of existing shareholders	0.20% of the remittance amount Minimum ₹ 500 In case of remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		6. Customer request with FEMA declarations. 7. Form A2	Reporting charges ₹ 15,000 and ₹ 10,000 per instance for subsequent investments	where forex rates are available			
13	Loan to JV/ WOS under ODI	1.Copy of Board Resolution of the Indian entity 2. Form FC 3. Loan agreement if executed 4. Details of equity investment 5. Customer request with FEMA declarations 6. Form A2	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15% Reporting charges ₹ 10,000 per instance	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
14	Disinvestment in JV/ WOS under ODI	1.Details of UIN along with equity investments done 2.Valuation in case WOS/JV is unlisted. 3.Details of pending APRs if any.	₹ 5,000 per remittance	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day,	The unit head at each Trade Finance Unit. In case of any deviation,	Escalation can be done as per Policy on Grievance Redressal Mechanism	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available	then Deputy Head, Trade Finance Operations at corporate office	Policy-on-Grievance-Redressal-Mechanism.pdf	
15	Remittance toward purchase of property	1. Copies of documents such as agreement, allotment letter where details of property clearly mentioned along with address and country 2. Customer request with FEMA declarations 3. Form A2	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
16	Application for External Commercial Borrowing (ECB)	1. Form ECB 2. Loan agreement	Nil	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the	The unit head at each Trade Finance Unit. In case of any	Escalation can be done as per Policy on Grievance Redressal Mechanism	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				same day and shall send request to RBI for LRN.	deviation, then Deputy Head, Trade Finance Operations at corporate office	Policy-on-Grievance-Redressal-Mechanism.pdf	
17	Loan disbursement under ECB	1. LRN details 2. Disposal instructions with FEMA declaration	₹ 15,000 per remittance	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
18	Repayment under ECB	1. Details of ECB availed along with repayment schedule and repayment done so far 2. Details of conversion in to equity if applicable 3. Details of interest	0.20% of the remittance amount Minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day,	The unit head at each Trade Finance Unit. In case of any deviation,	Escalation can be done as per Policy on Grievance Redressal Mechanism	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		reduction in case of pre-payment 4. Customer request with FEMA declarations 5. Form A2 6. Form 145/ 146 as applicable	of exchange @ 0.15%	subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	then Deputy Head, Trade Finance Operations at corporate office	Policy-on-Grievance-Redressal-Mechanism.pdf	
19	Conversion of loan to equity under ECB	1. FDI Declaration 2. KYC details of investor/ remitter from their bank through SWIFT 3. Valuation Certificate in case of unlisted entity 4. Government approval, if investment not covered under automatic route 5. Board resolution of Indian entity approving investment; 6. Consent letter of overseas lender 7. Details of exchange rate considered for conversion	₹ 15,000	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available. FIRMS reporting to be initiated by customer and same shall be reviewed within 2	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				working days by the Bank			
20	Opening of LC	1. Customer request with FEMA declarations 2. Underlying document mentioning amount, shipment dates, maturity, and other terms of LC	Commitment charges- 0.15% for every quarter or part thereof, minimum ₹ 1,000 Usance charges- 0.15% for bills upto 10 days sight, minimum ₹ 1,000 0.30% for bills above 10 days and upto 3 months sight, minimum ₹ 1,000 0.30% for the first 3 months plus 0.0750% for every month in excess of 3 months, minimum ₹ 1,000	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

21	Amendment of LC	1. Customer request with FEMA declarations 2. Underlying document mentioning amended instructions/ conditions	0.15% for every additional quarter or part thereof, minimum ₹ 750	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalations can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
22	Acceptance, Payment, Refusal of bill under LC	1. Customer request with FEMA declaration accepting/ instructing payment of the bill	0.15% on the realisation amount, minimum ₹ 1,000.00 LC bill where no exchange benefit then additional 0.25% on the realisation amount	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				where forex rates are available			
23	Opening of Bank Guarantee (BG)/ Standby Letter of Credit (SBLC)	1. Customer request with FEMA declarations 2. BG/ SBLC text 3. Underlying document mentioning amount, expiry date and other conditions. 4. Import payment details in case the BG is for Trade Credit. 5.Application for Trade Credit.	Performance BG- 0.20% p.m. or part thereof, minimum ₹ 1,000 Financial BG 0.25% p.m. or part thereof, minimum ₹ 1,000	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalations can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
24	Amendment of BG/ SBLC	1.Customer request with FEMA declaration 2. Underlying with amended instructions/ conditions 3.BG/ SBLC text considering amendments	Performance BG- 0.20% p.m. or part thereof minimum ₹ 1,000 Financial BG- 0.25% p.m. or part thereof minimum ₹ 1,000	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents, otherwise it will be processed	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				next working day where forex rates are available	corporate office		
25	Payment under BG/ SBLC including Trade Credit	1. Customer request with FEMA declarations 2. Form A2 3. Underlying details of trade credit/ SBLC and copy of BG/ SBLC for trade credit/ buyer's credit payment 4. Disbursement advice or demand swift message from foreign bank 5. Form 145/ 146 as applicable	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to non-discrepant documents , otherwise it will be processed next working day where forex rates are available	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
26	Opening of Liaison Office (LO)	1. Form FNC 2. Details of overseas parent entity	₹ 50,000 per application	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day and shall send request to RBI for UIN.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

					corporate office		
27	Extension of LO	1. Application for extension 2. Details of pending Annual Activity Certificates if any	Nil	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalations can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
28	Request for additional offices of LO	1. Form FNC 2.Letter justifying the requirement for additional places.	Nil	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				next working day where forex rates are available.	Corporate Office		
29	Closure of LO	1. Copy of RBI/ AD approval 2. Auditor certificate confirming manner of calculation of remittable amount, no outstanding liabilities such as employee's salary, gratuity, no pending income sourced outside India to be repatriated back to India 3. Confirmation from the applicant/ parent company that no legal proceedings in any court in India are pending against the office and there is no legal impediment to the remittance 4. A report from the Registrar of Companies regarding compliance with the provisions of the	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal MechanismPolicy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		Companies Act, 2013, in case of winding up 5. From 145/ 146 as applicable. 6. Customer request with FEMA declarations 7. Form A2					
30	Opening of Branch Office (BO).	1. Application as per form FNC 2. Financial statements of preceding 5 financial years. If not available then Letter of Comfort from parent company. 3. Details of overseas parent entity. 4. Details of activities.	₹ 50,000.00 per application	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day and shall send request to RBI for UIN.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
31	Request for additional offices of BO.	1. Form FNC 2. Letter justifying the requirement for additional places.	Nil	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day,	The unit head at each Trade Finance Unit. In case of any deviation,	Escalation can be done as per Policy on Grievance Redressal Mechanism	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

				subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	then Deputy Head, Trade Finance Operations at corporate office	Policy-on-Grievance-Redressal-Mechanism.pdf	
32	Closure of BO.	1. Copy of RBI/AD approval 2. Auditor certificate confirming manner of calculation of remittable amount, no outstanding liabilities such as employee's salary, gratuity , no pending income sourced outside India to be repatriated back. 3. Confirmation from the applicant/parent company that no legal proceedings in any Court in India are pending against the office and there is no legal impediment to the remittance	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		4. A report from the Registrar of Companies regarding compliance with the provisions of the Companies Act, 2013, in case of winding up. 5. From 145/ 146 as applicable. 6. Customer request with FEMA declarations. 7. Form A2					
33	Remittance of profit of BO	1. Customer request with FEMA declarations 2. Form A2	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

34	Opening of Project Office (PO)	1. Form FNC 2. Project details 3. Details of parent company	₹ 50,000.00 per application	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day and shall send request to RBI for UIN.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at Corporate Office	Escalations can be done as per Policy on Grievance Redressal Mechanism. Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf
35	Intermittent remittance under PO	1. Customer request with FEMA declarations 2. Form A2 3. Certified copy of the final audited project accounts 4. Statutory auditors certificate confirming manner of arriving the surplus amount and sufficient provision for outstanding liabilities 5. An undertaking from the project office that the remittance will not, in any way, affect the	0.20% of the remittance amount, minimum ₹ 500 In case remittance from EEFC, then additional commission in lieu of exchange @ 0.15%	If the documents are received during weekdays before cut-off time i.e., 3:00 pm IST, it will be processed the same day, subject to compliance with all conditions, otherwise it will be processed next working day where forex rates are available.	The unit head at each Trade Finance Unit. In case of any deviation, then Deputy Head, Trade Finance Operations at corporate office	Escalation can be done as per Policy on Grievance Redressal Mechanism Policy-on-Grievance-Redressal-Mechanism.pdf	Policy-on-Cross-Border-Remittances-25-Jun-26.pdf

		completion of the project in India, and that any shortfall of funds for meeting any liability in India will be met by inward remittance from abroad					

***The current policy available on the website pertains to retail cross-border remittances. The Bank is in the process of updating the Policy, to include other cross-border transactions, and shall be available on the official website. DCB Bank will keep RBI and FEDAI updated regarding the cross-border transaction policy.**