SUMMARY OF FX SERVICES FOR CUSTOMERS:-

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. To access the information Click Here

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 – Collection/ Realisation	➢ Bill of Exchange (if applicable) ➢ Commercial Invoice & Packing List ➢ Shipping bill ➢ EDF (wherever applicable) ➢ Transport documents ➢ Insurance (if applicable, as per Incoterms) ➢ GJEPC confirmation for Export of Rough Diamonds. ➢ Declarations for the export to High-risk countries, with the consent of the Exporter. ➢ For Small Value exports upto Rs.10.00 lakh:- Self Declaration as per format. ➢ Factoring:- Factoring agreement. ➢ Any other documents as per satisfaction of AD.	**Commission:** ➢ **Lodgement:** 0.0625% of INR value. Min Rs.250.00 Max Rs.5000.00 (plus GST) ➢ **Realisation:** **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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 LC Bill-Collection/ Realisation	➢ Bill of Exchange (if applicable) ➢ Commercial Invoice & Packing list ➢ Shipping bill ➢ Transport documents ➢ Insurance (if applicable, as per Incoterms) ➢ LC Compliance documents. ➢ Any other documents as per satisfaction of AD.	**Commission:** ➢ **Lodgement:** 0.0625% of INR value + GST Min Rs.250.00 Max Rs.5000.00 (plus GST) ➢ **Realisation:** **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Export to Warehouse	The following documents in addition to the Standard list of documents as specified for Export Bill -Collection. ➢ Lodgement stage:- Customer confirmation of export to warehouse. ➢ Realisation stage:- Final invoice / sale receipt / confirmation with date of sale.	**Commission:** ➢ **Lodgement:** 0.0625% of INR value + GST Min Rs.250.00 Max Rs.5000.00 (plus GST)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-

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
	➢ Bharat Mart Warehouse:- As per extant/regulatory guidelines (including approval & timelines). ➢ Any other documents as per AD satisfaction.	➢ **Realisation:** **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Export on Lease / Hire Basis	➢ Document confirming lease agreement / lease contract in addition to standard Export Bill - Collection documents. ➢ Any other documents as per AD satisfaction.	**Commission:** 0.0625% of INR value + GST Min Rs.250.00 Max Rs.5000.00 (plus GST) **Realisation:** Rs 2000.00 + GST per Bill.	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?Version

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
						Id=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Set-off of Export Receivables against Import Payables	➢ Customer request letter ➢ Inter-party agreement / communication confirming set-off arrangement / Consent for "set-off" from the overseas buyer/supplier ➢ Supporting export & import invoices/BOE/EDF ➢ Group relationship proof (where applicable) ➢ Legally enforceable agreement/contract (for settlement within the group/associates companies) ➢ Auditors/CA certificate (with UDIN) wherever felt necessary. ➢ Any other documents as per AD satisfaction	**Commission:** 0.0625% of INR value. Min Rs.250.00 Max Rs.5000.00 (plus GST) **Realisation:** Rs 500.00 + GST per Bill.	Within four (4) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Refund of Export Advance	➢ Customer request letter with FEMA declarations & specific reasons for refund. ➢ Form A2. ➢ Any other documents as per AD satisfaction	**Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 (plus GST) **Swift charges:** Rs. 500 + GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-

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
		Nostro charges: • Rs. 250.00 + GST upto FCY 1000 • Rs. 750.00 + GST above FCY 1000 GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Export-Write-off / Reduction in Export Realisation	➢ For SB up to Rs 10.00 lakh:- Customer request letter with self-declaration & IRM/SB details. ➢ For SB beyond Rs 10.00 lakh:- Customer request letter with specific rationale for write-off/reduction (commercial dispute, quality issue, insolvency, loss in transit, destruction, credit note) and supporting documentary proof. ➢ For IRM Write off (For export advances received):- Customer request letter with rationale for non-refund of advance against exorts and not undertaking export shipment. ➢ Any other documents as per AD satisfaction	**Commission:** Write off:- Rs.500.00 + GST per bill Reduction in export Realisation:- Nil	Within four (4) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
Exports-Extension of Time for Realisation	➢ Customer request letter / declaration seeking extension of time, citing specific reasons and referencing EDPMS entry. ➢ Communication from Overseas Buyer/Bank. ➢ Any other documents as per AD satisfaction	**Commission:** Rs.500.00 + GST per extension per bill	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Exports-Third-Party Receipts	➢ Customer request along with i. Shipping Bill / EDF / Invoice mentioning third party, (or) ii. Tri-partite agreement, (or) iii. Justification letter confirming third-party involvement. ➢ Any other documents as per AD satisfaction	**Commission:** 0.0625% + GST of INR value Min Rs.250.00 Max Rs.5000.00 (plus GST) **Nostro charges:** • Rs. 250 + GST (for FCY value below 1000)	Within four (4) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-

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
		• Rs. 500 + GST(for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Level 4:- Head of Forex Support Group.	services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Inward remittances - Trade related.	➢ Disposal instructions & declarations from the customer as per format ➢ Underlying supporting documents as per nature of the transaction a) Demand/Agreement/Contract/ Invoice etc., ➢ Communication/Intimation / e-FIRC copy, if part advance is routed through other AD Bank ➢ Any other documentary evidence to the satisfactory of AD	**Commission:** Rs.100.00 + GST per transaction. **Nostro charges:** • Rs. 250 + GST (for FCY value below 1000) • Rs. 500 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	As per RBI/FEDAI guidelines applicable from time to time.	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
Imports-Advance	➢ Annexure-2 (Application cum undertaking for payment towards Import of Goods and Services) ➢ Annexure-6 (Beneficiary Payment details) as per Bank format and FEMA Declaration. ➢ Proforma Invoice/Invoice/ Contract /Agreement etc., mentioning Payment terms as Advance. ➢ SBLC/Bank guarantee (if advance payment terms is more than USD 2 Lakhs) or SBLC/BG waiver to such effect. ➢ License from the concerned authority in case, if the goods are restricted as per DGFT., ➢ Undertaking or Declaration from the customer for Policy condition as per DGFT. ➢ For Services:- Form 145/146 ➢ For Rough diamonds:- GJEPC recommendation & Kimberley Process Certificate. ➢ For Aircraft:- Permission by the Directorate General of Civil Aviation (DGCA) to operate Scheduled or Non-Scheduled Air Transport Service. ➢ Expected date of Import	**Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
	➢ Undertaking from the customer confirming Customs Authorities informed about import and download date (if any) in case of Import of services. ➢ Declarations for the remittance to High-risk countries, with the consent of the remitter. ➢ Any other documents as per AD satisfaction. ➢ Post-materialisation:- Commercial Invoice, Transport docs, Bill of Entry details.					
Imports-Direct	➢ Annexure-2 (Application cum undertaking for payment towards Import of Goods and Services). ➢ Annexure-6 (Beneficiary Payment details) as per Bank format and FEMA Declaration. ➢ Commercial Invoice & Packing list ➢ Transport documents ➢ BOE No. Date and Port code. ➢ License from the concerned authority in case, if the goods are restricted as per DGFT. ➢ Undertaking or Declaration from the customer for Policy condition as per DGFT.	**Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250 + GST (for FCY value below 1000) • Rs. 500 + GST (for FCY value above 1000)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvg

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
	➢ Kimberley certificate (KC) in case of Import of Rough Diamonds. ➢ Form 145/146 for Services ➢ Confirmation/supporting document for Status Holder certificate, SEZ/EOU unit etc., ➢ Undertaking from the customer confirming Customs Authorities informed about import and download date (if any) in case of Import of services. ➢ Declarations for the remittance to High-risk countries, with the consent of the remitter. ➢ Any other documents as per AD satisfaction.	**LIN charges** (if payment is being made beyond 180 days from date of shipment): Rs. 2000 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				FZc3Wl4lREcgj8eogPx0qNU
Imports-Collection	➢ Annexure-2 (Application cum undertaking for payment towards Import of Goods and Services) and FEMA Declaration as per format. ➢ Negotiating Bank covering letter ➢ Copy of Bill of entry in case of Usance bills. ➢ License from the concerned authority in case, if the goods are restricted as per DGFT ➢ Undertaking or Declaration from the customer for Policy condition as per DGFT.	**Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-

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
	➢ Any other documents as per AD satisfaction.	• Rs. 500.00 + GST (for FCY value above 1000) **LIN charges** (if payment is being made beyond 180 days from date of shipment): Rs. 2000 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Forex Support Group.	mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Imports- under LC (Foreign Currency)	➢ Annexure-2 (Application cum undertaking for payment towards Import of Goods and Services) and FEMA Declaration as per format. ➢ BOE details/Copy of Bill of entry, wherever available. ➢ Any other documents as per AD satisfaction	**Commission:** 0.15% + GST of INR value Min Rs.500.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-

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
		Nostro charges: • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) **LIN charges** (if payment is being made beyond 180 days from date of shipment): Rs. 2000 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Forex Support Group.	services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Third-Party Import Payments	Additional documents required: a) Customer request letter b) Invoice / PO / BOE mentioning third party, (or) c) Tri-partite agreement (or) d) Justification letter from importer confirming arrangement.	**Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-

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
	e) Any other documents as per AD satisfaction.	**Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) **LIN charges** (if payment is being made beyond 180 days from date of shipment): Rs. 2000.00 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Extension of Time for Import Payment	➢ Customer request letter / declaration seeking extension of time citing reasons (quality dispute, shipping delay, etc.). ➢ Any other documents as per AD satisfaction	**LIN charges** (if payment is being made beyond 180 days from date of shipment): Rs. 2000.00 + GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-

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
					Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU
Delayed Import Payment	➢ Customer request letter providing commercial rationale for delay and revised settlement timeline. ➢ Any other documents as per AD satisfaction.	**Commission:** 0.25% + GST of INR value. Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500 + GST (for FCY value above 1000)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
		LIN charges (if payment is being made beyond 180 days from date of shipment): Rs. 2000.00 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				
High Sea Sales (HSS)	a) Commercial Invoice & High Sea Sale Invoice b) Transport documents c) Bill of Entry details in name of HSS buyer d) High Sea Sale Agreement e) Any other documents as per AD satisfaction	**Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvg

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
		LIN charges (if payment is being made beyond 180 days from date of shipment): Rs. 2000.00 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				FZc3Wl4lREcgj8eogPx0qNU
Write-off / Reduction of Bill of Entry	➢ Up to INR 10 Lakh: Customer self-declaration with ORM details. ➢ Beyond INR 10 Lakh: Request letter with rationale (quality/quantity issue, dispute, cancellation, loss in transit, credit note, etc). ➢ Free of cost imports: Closure based on invoice/BOE /evidence. ➢ Any other documents as per AD satisfaction	**Commission:** 0.25% + GST of INR value Min Rs.250.00 (plus GST)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvg

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						FZc3Wl4lREcgj8eogPx0qNU
Merchanting Trade Transactions (MTT) – [Export leg Advance receipt & Import leg advance payment]	➢ Annexure-2 (Application cum undertaking for payment towards Import leg), Annexure-6 (Beneficiary Payment details) as per Bank format and FEMA Declaration. ➢ MTT declaration as per format. ➢ Invoice/Contract of both Import and Export leg ➢ Packing list (if applicable) ➢ Transport documents (if applicable) ➢ Undertaking as per MTT guidelines ➢ License from the concerned authority in case, if the goods are restricted as per DGFT. ➢ Undertaking or Declaration from the customer for Policy condition as per DGFT guidelines. ➢ Declarations for the remittance/export to High-risk countries, with the consent of the remitter/exporter. ➢ Declarations that goods are not in CITES (or) under SCOMET. ➢ Any other documents as per AD satisfaction.	**a. Export Leg:** **Inward receipt:** Rs 100 + GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) **b. Import Leg:** **Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST	Inward receipt:- As per RBI/FEDAI guidelines applicable from time to time. Import leg Advance:- Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
		Nostro charges: • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				
Merchanting Trade Transactions (MTT) - Collection	➢ Annexure-2 (Application cum undertaking for payment towards Import leg), Annexure-6 (Beneficiary Payment details) as per Bank format and FEMA Declaration. ➢ MTT declaration as per format. ➢ Invoice/Contract of both Import and Export leg ➢ Packing list (if applicable) ➢ Transport documents (if applicable) ➢ Undertaking as per MTT guidelines ➢ License from the concerned authority in case, if the goods are restricted as per DGFT.	**a. Export Leg:** **Commission:** 0.0625% + GST Min Rs.250.00 Max Rs.5000.00 (plus GST) **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000)	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvg

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
	➢ Undertaking or Declaration from the customer for Policy condition as per DGFT guidelines. ➢ Declarations for the remittance/export to High-risk countries, with the consent of the remitter/exporter. ➢ Declarations that goods are not in CITES (or) under SCOMET. ➢ Any other documents as per AD satisfaction.	**b. Import Leg:** **Commission:** 0.25% + GST of INR value Min Rs.250.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				FZc3Wl4lREcgj8eogPx0qNU
Merchanting Trade Transactions (MTT) - under LC	➢ Annexure-2 (Application cum undertaking for payment towards Import leg), Annexure-6 (Beneficiary Payment details) as per Bank format and FEMA Declaration.	**a. Export Leg:** **Commission:** 0.0625% + GST Min Rs.250.00 Max Rs.5000.00 (plus GST)	Within two (2) Business Days	Officer/ Manager at Central Processing	Level 1:- Branch Head Level 2:- Regional Office	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-

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
	➢ MTT declaration as per format. ➢ Invoice/Contract of both Import and Export leg. ➢ Packing list (if applicable) ➢ Transport documents (if applicable) ➢ Undertaking as per MTT guidelines ➢ License from the concerned authority in case, if the goods are restricted as per DGFT. ➢ Undertaking or Declaration from the customer for Policy condition as per DGFT guidelines. ➢ Declarations for the remittance/export to High-risk countries, with the consent of the remitter/exporter. ➢ Declarations that goods are not in CITES (or) under SCOMET. ➢ Any other documents as per AD satisfaction. ➢ LC copy	**Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) **b. Import Leg:** **Commission:** 0.15% + GST of INR value Min Rs.500.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to /		Centre - Forex	Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
		from INR will be applicable at prevailing rates.				
MTT - Extension of time, third party payments, reduction in invoice value, Write-off etc, in import or export leg.	➢ Documents as applicable to export/import transactions. ➢ Any other documents as per AD satisfaction.	**Extension of time:** a. Export leg: Rs.500.00 + GST per extension per bill b. Import leg: Nil **Write off:** a. Export leg: Rs.500.00 + GST per bill b. Import leg: Nil **Reduction in invoice value:** a. Export leg: Nil b. Import leg: Nil **Third party payments:** **a. Export leg:** 0.0625% + GST Min Rs.250.00 Max Rs.5000.00 (plus GST)	Within four (4) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-10/internal-policy-framework-for-handling-transactions-related-to-export-&-import-of-goods-&-services-and-mtt.pdf?VersionId=BM5l4DHvgFZc3Wl4lREcgj8eogPx0qNU

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
		Nostro charges: • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) **b. Import Leg:** **Commission:** 0.15% + GST of INR value Min Rs.500.00 Max Rs.1000.00 (plus GST) **Swift charges:** Rs.1500.00+GST **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs. 500.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to /				

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
		from INR will be applicable at prevailing rates.				
Inward remittances - Non-trade related	➢ Disposal instructions & declarations from the customer as per format. ➢ Underlying supporting documents as per nature of the transaction: a. Relationship proof/Declaration b. Employment proof ➢ Any other documentary evidence to the satisfactory of AD.	**Commission:** Rs.100.00 + GST per transaction. **Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs.750.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	As per RBI/FEDAI guidelines applicable from time to time	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Inward remittances - FDI	➢ FEMA declaration ➢ Disposal instructions ➢ FCGPR/FCTRS documents ➢ Company financials ➢ Valuation certificate ➢ Board resolution in case of Private limited company ➢ Agreement for subscription of shares	**Commission:** Rs.100.00 + GST per transaction **Nostro charges:** Rs. 5000.00 + GST	As per RBI/FEDAI guidelines applicable from time to time	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-

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
	➢ Necessary approval from regulatory body, wherever applicable. ➢ FCTRS wherever applicable. ➢ Consent letter of buyer/seller. ➢ Any other documents as the case may be.	GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Inward remittances - ECB	➢ FEMA Declaration ➢ Disposal instruction from customer ➢ Agreement on loan availed ➢ ECB Form ➢ CA certificate, wherever required ➢ Documents to generate Loan Registration Number (LRN) ➢ Any other documents as the case may be.	**Commission:** Rs.100.00 + GST per transaction **Nostro charges:** Rs. 5000.00 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	As per RBI/FEDAI guidelines applicable from time to time	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Inward remittances - Acquisition of	➢ FEMA Declaration ➢ Disposal instruction from customer ➢ Supporting documents on acquisition of property.	**Commission:** Rs.100.00 + GST per transaction	As per RBI/FEDAI guidelines applicable	Officer/ Manager at Central Processing	Level 1:- Branch Head	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-

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
immovable property		**Nostro charges:** • Rs. 250.00 + GST (for FCY value below 1000) • Rs.750.00 + GST (for FCY value above 1000) GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	from time to time	Centre - Forex	Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Outward remittances - LRS	➢ Form A2 ➢ FEMA & LRS Declaration Family maintenance – Relation between remitter and beneficiary or declaration Studies abroad – **Within LRS limit:** Supporting document like Passport copy, Student Visa, Admission	**Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 **Swift charges:** Rs.500.00 + GST **Nostro charges:** • Rs.250.00 + GST upto FCY 1000	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4

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
		letter, Demand/Fee structure **Exceeding LRS limit:** Apart from the above, An estimate from the college/university abroad	• Rs.750.00 + GST above FCY 1000 GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.				B7BsvL.tea1Exg
	Medical Treatment abroad	**Within LRS limit:** Passport copy, Visa copy (not required in case of no Visa or Visa on arrival), Declaration **Exceeding LRS limit:** Apart from the above, An estimate from the doctor/hospital in India or abroad.					

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 trips/ Private travel (except Nepal and Bhutan)	Passport copy, Visa copy (not required in case of no Visa or Visa on arrival), Transport ticket (Air/Ship), Travel itinerary					
	Emigration	**Within LRS limit:** Passport copy, Visa related documents, Demand (if the beneficiary is agent for such services) **Exceeding LRS limit:** Valid supporting document from the Government authority of country of Immigration,					

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
	<table><tr><td></td><td>towards incidental expenses.</td></tr><tr><td>Opening of Foreign Currency Account (FCA) with a Bank</td><td>Documents pertaining to the opening of such account</td></tr><tr><td>Purchase of immovable property abroad</td><td>Agreement between the seller and purchaser, Demand/ payment Schedule</td></tr><tr><td>Overseas Direct Investment</td><td>As per requirement for remittances under ODI.</td></tr></table>					
Outward remittances - Trade related	➢ Form A2 ➢ FEMA Declaration ➢ IDF in case of service ➢ Form No. 145 & 146. ➢ Demand or any supporting documents for payment.	**Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 (plus GST) **Swift charges:** Rs. 500 + GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-

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
		Nostro charges: • Rs. 250 + GST upto FCY 1000 • Rs. 750 + GST above FCY 1000 GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Outward remittances - ODI	➢ Form A2 ➢ FEMA Declaration ➢ Form FC ➢ Audited Financial statements ➢ CA certificate mentioning Net worth of remitter ➢ Shares valuation report ➢ Board resolution in case of Private Limited company ➢ Share purchase agreement for WOS ➢ Joint Venture (JV) agreement ➢ FCTRS wherever applicable. ➢ Consent letter of buyer/seller. ➢ KYC report and Certificate of Incorporation of the ➢ Overseas Entity.	**Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 (plus GST) **Swift charges:** Rs. 500 + GST **Nostro charges:** Rs. 5000 + GST GST on conversion of foreign currency to / from INR will be	Within 2-4 Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg

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
	➢ Any other documents as the case may be.	applicable at prevailing rates.				
Outward remittances – ECB (Repayment)	➢ FEMA Declaration ➢ Form A2 ➢ Request from customer ➢ Agreement on loan availed ➢ ECB Form ➢ CA certificate, wherever required ➢ Documents to generate Loan Registration Number (LRN) ➢ Any other documents as the case may be.	**Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 (plus GST) **Swift charges:** Rs. 500 + GST **Nostro charges:** • Rs. 5000 + GST GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:- Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg
Outward remittances - NRE/NRO/ FCNR(B) repatriations	➢ Customer Request letter ➢ Form A2 (not mandatory for FCNR) ➢ FEMA declaration	**a. NRE:** **Commission:** Nil **Swift charges:** Nil **Nostro charges:** • Rs. 250.00 + GST	Within two (2) Business Days	Officer/ Manager at Central Processing Centre - Forex	Level 1:- Branch Head Level 2:- Regional Office Level 3:-	https://d3sdkw7nvdnqts.cloudfront.net/s3fs-public/2026-06/operational-procedure-for-handling-

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
		b. FCNR: **Commission:** Nil **Swift charges:** Nil **Nostro charges:** Nil c. **NRO:** **Commission:** 0.10% + GST of INR value. Min Rs.250.00 Max Rs.1500.00 (plus GST) **Swift charges:** Rs. 500.00 + GST **Nostro charges:** • Rs. 250.00 + GST upto FCY 1000 • Rs. 750.00 + GST above FCY 1000 GST on conversion of foreign currency to / from INR will be applicable at prevailing rates.			Head of Central Processing Centre – Forex Level 4:- Head of Forex Support Group.	cross-border-trasanctionsunder-fema.pdf?VersionId=4XbC5tlbOTRZommSr4B7BsvL.tea1Exg

Note:-

- Time for approval/process specified above is from the date of receipt of all required documents. Cut-off time will be 3:30 PM.
- The charges stipulated above are excluding correspondent bank charges, if any.
- Details of Authority for appealing against rejection/delay:-

1. Level 1:- Branch Head (Contact details available in the Bank's website:- https://www.karnatakabank.bank.in/support/locate-us)

2. Level 2:- Respective Regional Office (Contact details available in the Bank's website:- Nodal Officers at Regional Office Level)

3. Level 3:- Head of Central Processing Centre – Forex

Address:- Central Processing Centre - Mangaluru, 2nd Floor, Karnataka Bank Old Head Office Building, PVS Road, Kodialbail, Mangaluru – 575 003, Karnataka.	Contact No: 0824 2229 880	E-mail address: cpc@ktk.bank.in

4. Level 4:- Head of Forex Support Group.

Address:- Forex Support Group Karnataka Bank Head Office, Post Box No. 599, Mahaveera Circle, Kankanady, Pumpwell, Mangaluru – 575 002, Karnataka.	Contact No: 0824 2867 610	E-mail address: forex@ktk.bank.in