Policy Framework for Cross border transactions

Mashreqbank psc, India

Version	Date	Details	Prepared by
1.0	22-09-2026	New	Operations MB India
1.1	27-10-2026	Updation	Operations MB India

Introduction

Reserve Bank of India in its directive issued through FEDAI (Ref 138/F 207/2026, dated 29 April 2026), has underscored the need for greater transparency, efficiency and customer centered service in the handling of cross border remittance transactions by Authorised Dealers. The policy sets clear documentation standards, detailed process flows, charge schedules, processing timelines, an escalation matrix, and a robust feedback mechanism, followed by Mashreqbank, India ("The Bank") thereby ensuring that customers receive consistent, fair and timely service while the bank remains fully compliant with regulatory expectations.

This policy is to be read in conjunction with the latest FEMA 1999 regulations and any other rules, regulations, directions, notifications, circulars, policies etc. issued by Reserve Bank of India or any other regulatory authorities, and as updated from time to time, as applicable.

Regulations and Guidelines

- Master Direction on Miscellaneous Remittances from India – Facilities for Residents

- Master Direction on Liberalized Remittance Scheme
- Master Direction on Remittance Facilities for Non-Resident Indians / Persons of Indian Origin / Foreign Nationals
- Master Direction on Non-Resident Ordinary Rupee (NRO) Account
- Master Direction on Deposits and Accounts
- Master Direction on Acquisition or Transfer of Immovable Property
- Master Direction on Remittance of Assets
- Master Direction on Insurance
- Master Direction on Direct Investment by Residents in Joint Venture (JV) / Wholly Owned Subsidiary (WOS) Abroad
- Master Direction on External Commercial Borrowings and Trade Credits
- Master Direction on Foreign Investment in India
- Master Direction on Establishment of Branch Office (BO)/ Liaison Office (LO)/ Project
- Office (PO) or any other place of business in India by foreign entities
- Other Relevant RBI guidelines
- FEDAI guidelines
- Exchange Control Regulations prescribed in FEMA.
- Clearing rules prescribed for RTGS / NEFT.
- RBI circular RBI/2018-2019/145 dated March 20, 2019, on Compilation of R-Returns: Reporting under FETERS for Revised Form A2 with effect from 1st April 2019
- Revised FEDAI Rules – 10th Edition in force from 1st April 2019

- and any other regulations, directions, circulars as issued by RBI or any other regulatory authority, as applicable and as updated from time to time.

Documentation

The following table (refer Annexure 1) lists the minimum (high level) documents that must be provided for each category of cross border transactions (A2 Remittances). These documents enable the bank to initiate processing in line with regulatory directives. Depending on the outcome of the bank's due diligence review, additional documents may be required on a case by case basis to support the case. The bank will promptly inform the customer of any such additional requirements, the reasons for the same, and the revised processing timeline.

Process Flow

Upon receipt of a cross border Outward remittance request from customer, Bank will conduct a comprehensive due diligence review to verify compliance with the Foreign Exchange Management Act (FEMA), Anti Money Laundering (AML) requirements, and all applicable guidelines, directions, circulars issued periodically by the regulator, as well as the Bank's own internal and group policies, as updated from time to time.

In case of cross border Inward remittance, the Bank will intimate the details to the customer to provide the disposal instructions along with the purpose of remittance. Basis the disposal instructions received from the customer, and subject to the satisfaction of the Bank based on the due diligence on bonafied of the transaction, the bank will proceed with handling of the Inward remittance in accordance with the regulations and the Bank's own internal and group policies.

Charges

Standard charges for the various services offered by the bank are available on the banks, India website, as updated from time to time, unless otherwise agreed specifically with the Customer.

Please find the schedule of charges for transactions offered by Mashreq bank India

https://www.mashreq.bank.in/-/jssmedia/pdfs/india/schedule-of-charges.ashx

Approval Matrix

The Bank performs relevant due diligence checks as per the agreed Standard Operating Procedures to their satisfaction and confirms whether the documents submitted comply with the applicable regulations, directions and the said policy. Every transaction is examined to ensure adequate due diligence.

Turn Around Time (TAT)

Provided that all required documents, complete and satisfactory to the Bank for carrying out the necessary due diligence, are submitted before the agreed cut-off time of 2:00 p.m., the Bank will process the transaction on the same business day, subject to satisfactory completion of all applicable regulatory and compliance requirements, including extant FEMA guidelines and sanctions screening.

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Escalation Matrix and Grievance Redressal Mechanism

At Mashreqbank India , we strive to provide our clients with the highest possible standards of service. If for any reason the customer is not entirely satisfied with our service, products or employees, they can contact the assigned Relationship Manager

We value your feedback and endeavour to resolve your complaints fairly.

Whom to Contact

Your assigned Relationship Manager or opsindia@mashreq.com

Grievance Redressal policy :

https://www.mashreq.bank.in/-/jssmedia/pdfs/india/grievance-redressal-policy.ashx

Nodal Officer Details:

https://www.mashreq.bank.in/-/jssmedia/pdfs/india/nodal-officer-details.ashx

Annexure 1

CROSS BORDER TRANSACTIONS

DOCUMENT CHECKLIST

A. Payment Purposes (for use in BOP file)					
Gr. No.	**Purpose Group Name**	**Purpose Code**	**Description**	**Type of purpose code**	**Documents required**

00	Capital Account	S0017	Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	Capital	Request Letter Form A2 Invoice Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)
		S0019	Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	Capital	Request Letter Form A2 Invoice Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)
		S0026	Capital transfers (Guarantees payments, Investment Grand given by the government/international organisation, exceptionally large Nonlife insurance claims) – Government	Capital	Request Letter Form A2 Invoice Form 145 and 146 OR Declaration for non-submission of form 145 and 146

					Agreement Copy (If applicable)

		S0027	Capital transfers (Guarantees payments, Investment Grand given by the Non-government, exceptionally large Non-life insurance claims) – Non-Government	Capital	Request Letter Form A2 Invoice Form 145 and 146 OR Declaration for non-submission of form 145 and 146 Agreement Copy (If applicable)
		S0099	Other capital payments not included elsewhere	Capital	Depending on the nature of remittance, documentation requirement to be ascertained
	Financial Account				
	Foreign Direct Investments	S0003	Indian Direct investment abroad (in branches C wholly owned subsidiaries) in equity Shares	Capital	Covering letter highlighting the investment and transaction details 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

					Resolution passed by the Indian Party for the financial commitment in the foreign entity MOA/AOA of the foreign entity if the investment is towards subscribing to initial share allotment (if applicable) Agreement copy in case of acquisition of shares/lending or investing in debt instrument / deferred arrangement (as applicable) 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 Declaration from the Indian Party confirming that

					FLA reportingto RBI forallyearshas

					been complied 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

		S0004	IndianDirect investment abroad (in subsidiaries and associates) in debt instruments	Capital	Covering letter highlighting the investment and transaction details FormA2duly filled by the IndianParty Form FC (SectionAtoD) dulyfilledbythe IndianParty Section E of Form FC certified by the Statutory Auditor of the

					IndianParty Board Resolution passed by the Indian Partyfor the financial commitmentin the foreign entity MOA/AOAofthe foreignentityif theinvestment is towards subscribingto initial share allotment(if applicable) Agreementcopy in case of acquisition of shares/lending or investing in debt instrument /deferred arrangement(as applicable) Fairvaluation reportcertified by Chartered Accountant evidencingfair valueofshareof the foreign entity forequity investment Certificateof Incorporationof the foreign entity Declaration from

					the Indian Party confirming that FLA

					reporting to RBI for all years has been complied 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

		S0005	Indian investment abroad – in real estate	Capital	Covering letter highlighting the investment and transaction details 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 Resolution passed by the Indian Party for the financial commitment in the foreign entity MOA/AOA of the foreign entity if the investment is towards subscribing to initial share allotment (if applicable) Agreement copy in case of acquisition of shares/lending or investing in debt instrument / deferred arrangement(as applicable) 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

					Declaration from the Indian

					Partyconfirming thatFLA reporting toRBI forallyears has beencomplied 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 investmentfor previous investments andallAPRsfor theconcerned UIN has been duly submitted tothe ADBank

		S0006	Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares	Capital	Debit authority letter / Request letter Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146 RBI letters evidencing shares held by
					the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done) 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.

		S0007	Repatriation of Foreign Direct Investment in made by overseas Investors India–in debt instruments	Capital	Debit authority letter / Request letter Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146 RBI letters evidencing shares held by the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done) 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.

		S0008	Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate	Capital	Debit authority letter / Request letter Form A-2 Form 145 and 146 OR Declaration for non-submission of form 145 and 146 RBI letters evidencing shares held by the Non Resident (RBI letter/email ack of FCGPR/FCTRS reporting done) 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.

	Foreign Portfolio Investments	S0001	Indian Portfolio investment abroad–in equity shares	Capital	Requestletter Form A2 Certificate from CA if any Tax liability to be paid/authorizing the deal Share Agreement/Other Supporting documents pertaining to transaction/deal
		S0002	Indian Portfolio investment abroad–in debt instruments	Capital	Requestletter Form A2 Certificate from CA if any Tax liability to be paid/ authorizing the deal Share Agreement/Other Supporting documents pertaining to transaction/deal
		S0009	Repatriation of Foreign Portfolio Investment made by overseas Investors in India–in equity shares	Capital	Request Letter Form A2 Contract Note of the trade executed in the market Certificate from CA if any Tax Liability to be paid

		S0010	Repatriation of Foreign Portfolio Investment made by overseas Investors in India–in debt instruments	Capital	Request Letter Form A2 Contract Note of the trade executed in the market

					Certificate from CA if any Tax Liability to be paid
	External Commercial Borrowings	S0011	Loans extended to Non-Residents	Capital	Currently Not applicable
		S0012	Repayment of long C medium term loans with original maturity above one year received from Non-Residents	Capital	Request Letter Form A2 LRN Number Repayment schedule or NOC from the AD of the ECB loan Form 145 and 146 OR Declaration for non-submission of form 145 and 146 if applicable

	Short term Loans	S0013	Repayment of short term loans with original maturity up to one year received from Non-Residents	Capital	Request Letter Form A2 Repayment schedule or NOC from the AD of the ECB loan Form 145 and 146 OR Declaration for non-submission of form 145 and 146 if applicable
	Banking Capital	S0014	Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA etc)	Capital	Depending on the nature of remittance, documentation requirement to be ascertained

		S0015	Repayment of loans overdrafts taken by ADs on their own account.	Current	Currently Not applicable
		S0016	Sale of a foreign currency against another foreign currency	Current	Currently Not applicable
	Financial Derivatives and Others	S0020	Payments made on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions.	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)

		S0022	Investment in Indian Depositories Receipts (IDRs)	Current	Currently Not applicable
		S0023	Remittances made under Liberalised Remittance Scheme (LRS) for Individuals	Current	Currently Not applicable
	External Assistance	S0024	External Assistance extended by India. *e.g.* Loans and advances extended by India to Foreign governments under various agreements	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0025	Repayments made on account of External Assistance received by India.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

02	Transport	S0201	Payments for surplus freight/passenger fare by foreign shipping companies operating in India	Current	Request Letter Form A2 Invoice OR Statement of collection certified by CA or CA cerificate confirming the collection Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0202	Payment for operating expenses of Indian shipping companies operating abroad	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0203	Freight on imports – Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-

					submission of Form 145 C146 Agreement Copy (if applicable)
		S0204	Freight on exports – Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0205	Operational leasing/Rental of Vessels (with crew) – Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0206	Booking of passages abroad – Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0207	Payments for surplus freight/passenger fare by foreign Airlines companies operating in India	Current	Request Letter Form A2 Invoice OR Statement of collection
					certified by CA or CA cerificate confirming the collection Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0208	Operating expenses of Indian Airlines companies operating abroad	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0209	Freight on imports – Airlines companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if

					applicable)
		S0210	Freight on exports – Airlines companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement

					Copy (if applicable)
		S0211	Operational leasing / Rental of Vessels (with crew) – Airline companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0212	Booking of passages abroad – Airlines companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0214	Payments on account of stevedoring, demurrage, port handling charges etc.(Shipping companies)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0215	Payments on account of stevedoring, demurrage, port handling charges, etc.(Airlines companies)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration

					for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0216	Payments for Passenger - Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
02	Transport	S0217	Other payments by Shipping companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0218	Payments for Passenger - Airlines companies	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0219	Other Payments by Airlines companies	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)
		S0220	Payments on account of freight under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)
		S0221	Payments on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)

		S0222	PostalCCourierservices byAir	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement

					Copy(if applicable)
		S0223	PostalCCourierservices by Sea	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S0224	PostalCCourierservices by others	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)

###	Travel	S0301	Business travel.	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)
		S0303	Travel for pilgrimage	Current	RequestLetterForm A2 Invoice Form145C146 OR Declaration

					for non-submission of Form145C146 Agreement Copy(if applicable)
		S0304	Travelformedical treatment	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)

		S0305	Travel for education (including fees, hostel expenses etc.)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0306	Other travel (including holiday trips and payments for settling international credit cards transactions)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

###	Construction Services	S0501	Construction of projects abroad by Indian companies including import of goods at project site abroad	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable) PEM approval copy Confirmation from the trade team for processing the transaction if the remittance is against goods
		S0502	cost of construction etc. of projects executed by foreign companies in India.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

###	Insurance and Pension Services	S0601	LifeInsurancepremium except term insurance	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Approvalfrom IRDA andRBIif nature of remittanceisfor

					LifeorGeneral Insurance Agreement Copy(if applicable)
		S0602	Freight insurance – relatingto importCexport of goods	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)

		S0603	Other general insurance premium including reinsurance premium; and term life insurance premium	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Approval from IRDA and RBI if nature of remittance is for Life or General Insurance Agreement Copy (if applicable)
		S0605	Auxiliary services including commission on insurance	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement

					Copy (if applicable)

		S0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)
		S0608	Life Insurance Claim Settlements	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)
		S0609	Standardised guarantee services	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Agreement Copy (if applicable)
		S0610	Premium for pension funds	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration

					for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0612	Invoking of standardised guarantees	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
###	Financial Services	S0701	Financial intermediation, except investment banking -Bank charges, collection charges, LC charges etc.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0702	Investment banking – brokerage,underwriting commission etc.	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)
		S0703	Auxiliary services – charges on operation C regulatory fees,custodial services, depository services etc.	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)
08	Telecommunic ation, Computer C Information Services	S0801	Hardware consultancy/implementati on	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)

		S0802	Software consultancy/ implementation	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement
					Copy (if applicable)
		S0803	Data base, data processing charges	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0804	Repair and maintenance of computer and software	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0805	News agency services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0806	Other information services - Subscription to newspapers, periodicals	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration

					for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S0808	Telecommunication services including electronic mail services and voice mail services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S0809	Satellite services including space shuttle and rockets etc.	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration for non-submission of Form 145 C 146 Approval from Ministry of Information and Broadcasting Technology. If remittance from EEFC then approval not required Agreement Copy (if applicable)
09	Charges for the use of intellectual property n.i.e	S0901	Franchises services	Current	Request Letter Form A2 Invoice Form 145 C 146 OR Declaration

					for non-submission of Form 145 C 146 Agreement Copy (if applicable)

		S0902	Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.	Current	Request Letter Form A2 Invoice/Royalty calculation certified by CA Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
10	Other Business Services	S1002	Trade related services – commission on exports/ imports	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable) Export bill reference numbers if trade documents handled by Mashreq Bank OR NOC from the AD which has handled the trade documents

		S1003	Operationalleasing services(other than financialleasing)without operatingcrew,including charter hire- Airlines companies	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1004	Legalservices	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1005	Accounting,auditing, book-keepingservices	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)

		S1006	Business and management consultancy and public relations services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement

					Copy (if applicable)
		S1007	Advertising, trade fair service	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1008	Research C Development services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1009	Architectural services	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1010	Agricultural serviceslike protectionagainstinsects C disease, increasingofharvest yields, forestry services.	Current	RequestLetterForm A2 Invoice Form145C146 OR Declaration

					fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1011	Payments for maintenanceofoffices abroad	Current	RequestLetterForm A2 OBR approval copy issued by Mashreq Bank India Form145C 146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)

		S1013	Environmental Services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1014	Engineering Services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1015	Tax consulting services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1016	Market research and public opinionpolling service	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1017	Publishingandprinting services	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1018	Mining services like on-site processingservices analysis of ores etc.	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement

					Copy(if applicable)

		S1020	Commissionagent services	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1021	Wholesaleandretailing trade services.	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1022	Operationalleasing services(other than financialleasing)without operatingcrew,including charter hire- Shipping companies	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1023	OtherTechnicalServices includingscientific/space services.	Current	RequestLetterForm A2 Invoice Form145C146 OR Declaration

					for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1099	Other services not included elsewhere	Not to be used	Not applicable
11	Personal, Cultural C Recreational services	S1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1103	Radio and television production, distribution and transmission services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1104	Entertainment services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1105	Museums, library and archival services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1106	Recreation and sporting activities services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1107	Education (e.g. fees for correspondence courses abroad)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1108	Health Service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement

					Copy (if applicable)
		S1109	Other Personal, Cultural C Recreational services	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

12	Govt. not included elsewhere (G.n.i.e.)	S1201	Maintenance of Indian embassies abroad	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1202	Remittances by foreign embassies in India	Current	Request Letter Form A2 Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
13	Secondary Income	S1301	Remittance for family maintenance and savings	Current	Currently Not applicable
		S1302	Remittance towards personal gifts and donations	Current	Request Letter Form A2 Invoice/ donation related document Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1303	Remittance towards donations to religious and charitable institutions abroad	Current	Request Letter Form A2 Invoice / donation related document Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1304	Remittance towards grants and donations to other governments and charitable institutions established by the governments.	Current	Request Letter Form A2 Invoice / donation related document Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1305	Contributions/donations by the Government to international institutions	Current	Request Letter Form A2 Invoice / donation related

					document Form 145C146 ORDeclaration for non-submission of Form145C146 Agreement Copy(if applicable)
		S1306	Remittance towards payment/ refund of taxes.	Current	RequestLetter Form A2 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 Credit advise of the funds received in the account from the income tax authority Form145C146 ORDeclaration for non-submission of Form145C146
		S1307	Outflows on account of migrant transfers including personal effects	Current	Currently Not applicable

14	Primary Income	S1401	Compensation of employees	Current	Request Letter Form A2 Invoice / Salary Slip / Contract Copy / If employee of the company then may not be insisted Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1402	Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)	Current	Request letter Forma A2 Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1403	Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc.	Current	Request Letter Form A2 LRN number (if applicable?) Invoice NOC from the AD of the ECB loan if not Mashreq bank India Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable) If interest is on CCD's then RBI letters to be provided along with the CCD interest calculation sheet
		S1405	Remittance towards interest payment by ADs on their own account (to	Current	Currently Not applicable

			VOSTRO a/c holders or the OD on NOSTRO a/c.)		

		S1408	Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)	Current	Request letter Form A2 Form 145 C146 OR Declaration for non-submission of Form 145 C146 Board resolution for remittance of profit (LLP) 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) Shareholding pattern
		S1409	Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares	Current	Request letter Form A2 Form 145 C146 OR Declaration for non-submission of Form 145 C146 Board resolution for dividend payment Evidence of reporting with RBI for shares acquired by the

					investorwhom thedividendis to be paid. (FCGPR registration number providedbyRBI/ FCTRSapproval letter) Shareholding pattern FormFLA (Foreign Liabilities and Assets report)
		S1410	Payment of interest by FDI enterprises in India to their Parent company abroad.	Current	Requestletter FormA2 Form145C146 ORDeclaration fornon-submissionof Form145C146 Board resolution forinterest payment Evidenceof reportingwith RBI for shares acquiredbythe investorwhom the dividendis to be paid. (FCGPR registration number providedbyRBI/ FCTRS approval letter)

		S1411	Remittance of interest income on account of Portfolio Investment in India	Current	Requestletter Form A2 Underlying supporting
					documentfrom Custody team
		S1412	Remittance of dividends on account of Portfolio Investment in India on equity and investment fund shares	Current	Requestletter Form A2 Underlying supporting documentfrom Custody team
15	Others	S1501	Refunds / rebates / reduction in invoice value on account of exports	Current	Request Letter Form A2 Invoice / Demand note from overseas party Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)

		S1502	Reversalofwrongentries, refunds of amount remitted fornon-exports	Current	Request Letter FormA2 Invoice/ Demand note from overseas party Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)
		S1503	Paymentsbyresidentsfor internationalbidding	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-

					submissionof Form145C146 Agreement Copy(if applicable)
		S1504	Notional sales when export billsnegotiated/ purchased/discounted are dishonored/ crystallised/cancelled and reversed from suspense account	Current	RequestLetterForm A2 Invoice Form145C146 ORDeclaration fornon-submissionof Form145C146 Agreement Copy(if applicable)

		S1505	Deemed Imports (exports between SEZ, EPZs and Domestic tariff areas)	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
16	Maintenance and repair services n.i.e	S1601	Payments on account of maintenance and repair services rendered for Vessels, ships, boats, warships, etc.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)
		S1602	Payments on account of maintenance and repair services rendered for aircrafts, spaceshuttles, rockets, military aircrafts, helicopters, etc.	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement

					Copy (if applicable)
17	Manufacturing services (goods for processing)	S1701	Payments for processing of goods	Current	Request Letter Form A2 Invoice Form 145 C146 OR Declaration for non-submission of Form 145 C146 Agreement Copy (if applicable)