



Annexure II – List of documents for Handling Outward Remittance

Note: The requirement of documents wherein it is mentioned mandatory or optional, may be decided by Bank based on satisfactory due diligence on transaction basis as applicable.

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
1	S0005	Foreign Direct Investments	Indian investment abroad – in real estate (Acquisition or transfer of immovable property outside India by a person resident in India)	<p>To be handled only under LRS</p> <ul style="list-style-type: none"> • Application cum A2 Form • Underlying documents in support of investment. • Any kind of credit facilities is not extended by the Bank to the resident individual to facilitate remittance for capital account transaction. • Remittance abroad for purchase of property in India is not permissible under LRS. • In case remitter do not have an account with the Bank for 1 year, either of the following documents are required additionally: <ol style="list-style-type: none"> 1) Copy of Bank statement of another Bank for the balance period or, 2) Copy of latest Income tax assessment order <p>Note: Scheme is not available to FATF non-complaint country</p>
2	S0011	External Commercial Borrowings	Loans extended to non-residents	<p>To be handled only under LRS – Loans by Resident to NRI</p> <ol style="list-style-type: none"> 1. Request letter from customer along with declaration. 2. Customers LRS limits must be checked in CIMS - the overall amount should not breach USD 250,000 or equivalent
3	S0013	Short term Loans	Repayment of short-term loans with original maturity up to one year received from non-residents	<ul style="list-style-type: none"> • Application cum A2 Form • Underlying Documents

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4	S0014	Banking Capital	Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA etc.)	<ul style="list-style-type: none"> • Application cum A2 Form from the NRI if remittance is from NRE a/c • If Remittance from NRO Account: <ul style="list-style-type: none"> · Application cum A2 Form · Request letter from NRI for repatriation from NRO a/c · Form 145/146 as applicable · Underlying documents evidencing source of fund · In case of property repatriation – evidence of acquisition of property as per guidelines.
5	S0023	Financial Derivatives and Others	Opening of foreign currency account abroad with a bank (LRS)	<ul style="list-style-type: none"> • Application cum A2 Form • Note:Any kind of credit facilities is not extended by the Bank to the resident individual to facilitate remittance for capital account transaction. • Details of Bank account. • In case remitter do not have an account with the Bank for 1 year, either of the following documents are required additionally: <ol style="list-style-type: none"> 1) Copy of Bank statement of another Bank for the balance period or, 2) Copy of latest Income tax assessment order Note: Scheme is not available to FATF non-complaint country.
6	S0101	Imports	Advance payment against imports made to countries other than Nepal and Bhutan	<ul style="list-style-type: none"> • Application Form • Underlying Documents, Proforma Invoice etc. • Foreign Bank Guarantee (If applicable)
7	S0102	Imports	Payment towards imports-settlement of invoice other than Nepal and Bhutan	<ul style="list-style-type: none"> • Application Form • Underlying Documents, Commercial Invoice, Transport Document, Bill of Entry/proof of import
8	S0103	Imports	Imports by diplomatic missions other than Nepal and Bhutan	<ul style="list-style-type: none"> • Application forms • Underlying documents • Approval as per extant guidelines



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9	S0109	Imports	Payments made for Imports from Nepal and Bhutan, if any	<ul style="list-style-type: none"> • Application Form • Underlying Documents, Commercial Invoice, Transport Document, Bill of Entry/proof of import
10	S0201	Transport	Payments for surplus freight/passenger fare by foreign shipping companies operating in India	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Document establishing principal – agent relationship between Shipping Company and its Agent • While permitting the remittance, Bank shall advise the discrepant amounts noticed during the scrutiny of the statements or the amount remitted in excess of its entitlement should be brought to India immediately by inward remittance from the overseas company concerned • Invoice copy • CA Certificate certifying the total collection amount and that all the expenses and payments related to the concerned voyages or in terms of the agency agreement have been accounted for and recovered from the freight collection.

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11	S0202	Transport	Payment for operating expenses of Indian shipping companies operating abroad	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Debit Note/invoice • Appointment Letter/Agency Agreement, if the relationship is not evident from the Debit Note/invoice. • CA Certificate certifying the amount of remittance applied for, has been verified with reference to Break Bulk Agent's debit notes and invoices, copy of Master Bill of Lading together with original relative bill of lading, as the case may be and guidelines of Ministry of Commerce, GOI. <p>For payment of Freight remittance by Multimodal Transport Operators to their overseas agents' additional documents required are:</p> <ul style="list-style-type: none"> • Copy of Registration Certificate by DG Shipping (one time) to ensure that freight was collected during its validity • One-time Agency Agreement • CA certificate for calculation of Payables to be made as freight • Invoice/Debit note from overseas agent stamped and accepted for payment <p>Guide: FEMA 10(R) - A shipping or airline company incorporated in India may open, hold and maintain with a bank outside India, a Foreign Currency Account for the purpose of undertaking transactions in the ordinary course of its business.</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Indian Airline/shipping companies which are incorporated in and/or whose seat of control is in India may apply to authorized dealers for remittances towards operating expenses etc. in case

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				<p>balances in their foreign currency accounts are not sufficient to meet these expenses-Mechanism for ensuring balance in FCY account is not sufficient to meet the expenses</p> <p>2. in case of bunkers suppliers' invoice accompanied by master's confirmation for the bunkers supplied to the vessel. The invoice should contain full details i.e. Name of the Vessel/Aircraft, Voyage No. etc.</p> <p>3. In case of application for remittance of Income-tax a demand note from the concerned Income-tax authorities may be called for</p> <p>4. in case of Multimodal Transport operator, In case of application for remittance of Income-tax a demand note from the concerned Income-tax authorities may be called for</p> <p>5. In cases of freight pre-paid MTDs a declaration from exporter in form DIC may be obtained.</p> <p>6. authorization from the Director General of Shipping for the particular voyage of the vessel or for its operations on foreign voyage in general.</p> <p>7. Multimodal shipping documents</p>

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SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
12	S0203	Transport	Freight on imports – Shipping companies	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Agreement for freight / Charter party agreement • Invoice/Debit note • Copy of the Transport Document evidencing shipment (i.e. Bill of Lading/Draft BL) • Approval from Ministry of Surface Transport, (Chartering Wing). Guidance <p>For remittances towards payment of import by a government department or a PSU on CIF basis (i.e. Other than FOB and FAS basis) approval required from Ministry of Surface Transport, (Chartering Wing).</p>
13	S0204	Transport	Freight on exports – Shipping companies	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Agreement for freight / Charter party agreement • Invoice/Debit note • Copy of the Transport Document evidencing shipment (i.e. Bill of Lading) • Approval from Ministry of Surface Transport, (Chartering Wing), if applicable. Guidance <p>For remittances towards payment of import by a government department or a PSU on CIF basis (i.e. other than FOB and FAS basis) approval required from f of Surface Transport, (Chartering Wing).</p>

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14	S0205	Transport	Operational leasing/Rental of Vessels (with crew) – Shipping companies	<p>Documentation required</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Lease agreement/rent agreement • Invoice/Debit note • Copy of approval from DG shipping (if applicable). <p>Guidance</p> <p>It should be verified and ensured that after lease period, equipment/vessel does not change ownership from lessor to lessee. Otherwise it will be treated as 'financial lease' and ECB regulations may apply for a financial lease transaction or it may be treated as import on deferred terms.</p> <p>Some of the distinguishing factors of 'operating lease' vs 'financial lease' are as under:</p> <ul style="list-style-type: none"> • Ownership of leased asset will remain with the lessor at the end of lease period. • Leased asset will be substantial value left post expiry of lease period. • Financial lease is accounted for in the books of accounts of lessee differently than the operating lease • In operating lease, leased asset will go back to the lessor after lease period. • In operating lease, the lessor is generally in the business of leasing of assets and not selling of assets.

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15	S0206	Transport	Booking of passages abroad – Shipping companies	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice or copy of underlying agreement/document • Approval required from Ministry of Surface Transport, (Chartering Wing), if applicable. <p>Guidance For remittances towards payment of import by a government department or a PSU on CIF basis (i.e. other than FOB and FAS basis) approval required from Ministry of Surface Transport, (Chartering Wing).</p> <p>Remittance should be credited to the account of a shipping company overseas and not to a third party/non-shipping company (explicit through the name).</p>

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16	S0207	Transport	Payments for surplus freight/passenger fare by foreign Airlines companies operating in India	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • CA certificate certifying the amount of remittance applied for, has been verified with reference to Break Bulk Agent's debit notes and invoices, copy of master Airway Bill together with original relative house airway bill, as the case may be and guidelines of Ministry of Commerce, GOI. <p>Note:</p> <ol style="list-style-type: none"> 1. While permitting the remittance, the bank should verify that the concerned airline has obtained the necessary permission from Reserve Bank and the authorized dealer should also advise the agent that the discrepant amounts noticed during the scrutiny of the statements by Reserve Bank or the amount remitted in excess of its entitlement should be brought to India immediately by inward remittance from the overseas company concerned and no adjustment from other surplus funds held/future accretions, etc. would be permitted. 2. For foreign offline carrier i.e. those airline companies which are not operating their services in or through India but are issuing their tickets and/or airway bills in India - Approval granted by the Director General of Civil Aviation, in original, for the flight/s (i.e. YA signals) concerned, if the collections reported are in respect of flight/s to/from India. 3. Underlying invoice and agreement Please refer FEMA notification No. 10(R) for details.

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17	S0208	Transport	Operating expenses of Indian Airlines companies operating abroad	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Debit Note/Invoice • Appointment Letter/Agency Agreement, if the relationship is not evident from the Debit Note/Invoice. • CA Certificate certifying the amount of remittance applied for, has been verified with reference to Break Bulk Agent's debit notes and invoices, copy of master Airway Bill together with original relative house airway bill, as the case may be and guidelines of Ministry of Commerce, GOI. <p>Note: If beneficiary account is designated Foreign Currency Account opened in the name of remitter airline company overseas, then detailed scrutiny of documents is not warranted.</p> <p>Guidance Please refer to FEMA Notification No- 10R (Foreign Currency Accounts by a person resident in India) for further details.</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Indian Airline/shipping companies which are incorporated in and/or whose seat of control is in India may apply to authorized dealers for remittances towards operating expenses etc. in case balances in their foreign currency accounts are not sufficient to meet these expenses-Mechanism for ensuring balance in FCY account is not sufficient to meet the expenses 2. in case of bunkers suppliers' invoice accompanied by master's confirmation for the bunkers supplied to the vessel. The invoice should contain full details i.e. Name of the Vessel/Aircraft, Voyage No.

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				etc 3. In case of application for remittance of Income-tax a demand note from the concerned Income-tax authorities may be called for 4. in case of Multimodal Transport operator, In case of application for remittance of Income-tax a demand note from the concerned Income-tax authorities may be called for 5. In cases of freight pre-paid MTDs a declaration from exporter in form DIC may be obtained. 6. Authorization from the Director General of Shipping for the particular voyage of the vessel or for its operations on foreign voyage in general. 7. Multimodal shipping documents
18	S0209	Transport	Freight on imports – Airlines companies	Documentation required: <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Agreement for freight / Charter party agreement • Invoice/Debit note • Copy of the Bill/Transport Document evidencing import (i.e. Airway Bill) • Approval from Ministry of Surface Transport, (Chartering Wing), if applicable. Note: If remittance is towards freight of vessel chartered by a PSU, then Approval from Ministry of Surface Transport, (Chartering Wing).

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19	S0210	Transport	Freight on exports – Airlines companies	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Agreement for freight / Charter party agreement • Invoice/Debit note • Copy of the Bill/Transport Document evidencing import (i.e. Airway Bill)
20	S0211	Transport	Operational leasing / Rental of Vessels (with crew) – Airline companies	<p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Lease agreement/rent agreement • Invoice/Debit note • Approval from DG Civil Aviation in case of Aircraft hire <p>Guidance It should be verified and ensured that after lease period, equipment/vessel does not change ownership from lessor to lessee. Other-wise it will be treated as 'financial lease' and ECB regulations may apply for a financial lease transaction or it may be treated as import on deferred terms.</p> <p>Some of the distinguishing factors of 'operating lease' vs 'financial lease' are as under:</p> <ul style="list-style-type: none"> • Ownership of leased asset will remain with the lessor at the end of lease period. • Leased asset will be substantial value left post expiry of lease period. • Financial lease is accounted for in the books of accounts of lessee differently than the operating lease. • In operating lease, leased asset will go back to the lessor after lease period.

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				<ul style="list-style-type: none"> In operating lease, the lessor is generally in the business of leasing of assets and not selling of assets.
21	S0212	Transport	Booking of passages abroad – Airlines companies	<ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Invoice or copy of underlying agreement/document <p>Guidance Remittance would be credited to the account of an airline company overseas and not to a third party/non-airline company (explicit through the name). In such cases detailed scrutiny will not be warranted.</p>
22	S0214	Transport	Payments on account of stevedoring, demurrage, port handling charges etc.(Shipping companies)	<ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Form 145/146 as applicable Document evidencing detention/demurrage claim/port handling charges/stevedoring etc. in form of an invoice/debit note/statement, etc. Approval from Ministry of Surface Transport (Director General of Shipping), if applicable. Client undertaking which should state detention charge rate is as prescribed by Director General of shipping, else additional DG shipping approval from ministry of surface transport to be taken. (Declaration is not required for PSU, if approval from Ministry of Surface Transport is available) <p>Note.</p> <ul style="list-style-type: none"> For remittances towards container detention charges exceeding the rate prescribed by Director General of Shipping then approval from Ministry of Surface

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SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<p>Transport (Director General of Shipping)</p> <ul style="list-style-type: none"> • For PSUs, approval from Ministry of Surface transport is required. Approval not required for payment of detention charges where PSU has given declaration as per point no. 5. <p>In case of charter party</p> <ol style="list-style-type: none"> 1) Sale contract copy ii) Charter Party agreement (in the cases when in the sale/purchase agreement there is a specific reference of Charter party agreement iii) Notice of readiness iv) Lay time statement / statements of facts or survey report v) worksheet for demurrage calculation vi) Copy of Bill of entry (in respect of Import) vii) Documentation based on the purpose of remittance viii) Copy of under lying transport documents ix) Detention statement x) Customer declaration stating that the figures in the detention statement and rates are not exceeding the rate prescribed by DGS else approval of DGS will be required
23	S0215	Transport	Payments on account of stevedoring, demurrage, port handling charges, etc. (Airlines companies)	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of invoice • Demurrage Claim Statement/Demand along with Worksheet for demurrage calculation.
24	S0216	Transport	Payments for Passenger - Shipping companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/debit note

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25	S0217	Transport	Other payments by Shipping companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/debit note • Any underlying document to verify genuineness of the request • CA certificate confirming the detention charges as per the rate prescribed by DG shipping. • Approval from Ministry of Surface Transport (Director General of Shipping, if applicable) <p>Guidance: For remittances towards container detention charges exceeding the rate prescribed by Director General of Shipping then approval from Ministry of Surface Transport (Director General of Shipping) Remittance should be credited to the account of a shipping company (will be explicit from the name of beneficiary).</p>
26	S0218	Transport	Payments for Passenger - Airlines companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/debit note
27	S0219	Transport	Other Payments by Airlines companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/debit note • Underlying document to verify genuineness of the request
28	S0220	Transport	Payments on account of freight under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transport and others)	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Freight payment agreement / Charter party agreement • Copy of the Transport Document evidencing shipment (Railway Receipt/Lorry Receipt etc.)

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29	S0221	Transport	Payments on account of passenger fares under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline Transport and others)	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/copy of ticket
30	S0222	Transport	Postal & Courier services by Air	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Copy of the Transport/dispatch Document • POD details
31	S0223	Transport	Postal & Courier services by Sea	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Copy of the Transport/dispatch Document • POD details
32	S0224	Transport	Postal & Courier services by others	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Copy of the Transport Document. • POD details

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33	S0301	Travel	Business travel.	<p>Individual Business Trip</p> <ul style="list-style-type: none"> • Application cum A2 Form • Passport of the Remitter • Confirmed Air Ticket or Visa <p>Company Business Trip</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Documentary evidence of conference/training (if applicable) • Copy of Passport with business/appropriate valid visa, duly attested by Company. • Visa not required, if it is issued after arrival in the overseas country. • In case of Traveling of its employee(s)/office bearers/partners/directors/Trustees/ etc. for business promotion/attending international conference, seminar, specialized training, apprentices training etc.: - Sponsor/confirmation/acceptance letter from the entity to depute such persons abroad for these purposes at the cost of the entity. • Invitation letter/Proforma invoice/invoice/demand letter from the overseas entity. • Remittance details of all individuals for submission of LRS report. <p>Guidance: Foreign exchange can be released for undertaking business travel or attending a conference or specialized training.</p> <p>Permissible limit: up to USD 250,000 per financial year (under Liberalized Remittance scheme "LRS").</p>

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34	S0303	Travel	Travel for pilgrimage	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Copy of Passport • Remittance details of all individuals for submission of LRS report. <p>Guidance Remittance for cultural tour shall be within LRS limit. However, approval from Ministry of HRD (Department of Education and Culture) is required for the same.</p> <p>Permissible limit: up to USD 250,000 per financial year (under Liberalized Remittance scheme "LRS").</p> <p>Please refer to Schedule III of RBI master direction on Other Remittances - dated November 6, 2018 for further clarity.</p>
35	S0304	Travel	Travel for medical treatment	<p>All the transactions- medical institutions fees, accommodation, purchase of tickets for travelling abroad, local travel, maintenance etc. when the resident individual is travelling abroad for availing medical treatment shall be reported under purpose code- S0304'</p> <p>Individual LRS:</p> <ul style="list-style-type: none"> • Application cum A2 Form • Valid Passport • Confirmed Air Ticket or Visa <p>Note:</p> <ul style="list-style-type: none"> • For amount exceeding the above limit (\$ 2,50,000), general permission based on the estimate from the doctor in India or hospital/ doctor abroad is required

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				<p>LRS for attendant: In addition to the above, USD 250,000 per financial year is allowed to a person for accompanying as attendant to a patient going abroad for medical treatment/check-up if required</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Copy of passport <p>Corporate Sponsors: In case of its employee(s)/office bearers/partners/directors/trustees/ etc. going abroad for medical check-up: Sponsor/confirmation letter from the entity to bear the cost/expenses for such medical check-up as per the medical policy/reimbursement policy/scheme of the said entity.</p> <ul style="list-style-type: none"> • Application cum A2 Form • Valid Passport • Confirmed Air Ticket or Visa <p>Guidance Permissible limit: upto USD 250,000 per financial year (under Liberalized Remittance scheme "LRS").</p>
36	S0305	Travel	Travel for education (including fees, hostel expenses etc.)	<p>All the transactions- education fees, accommodation, purchase of ticket for travelling abroad, local travel, maintenance etc. when the student is travelling abroad for studies shall be reported under purpose code- 'S0305'</p> <p>For LRS :</p> <ul style="list-style-type: none"> • Application cum A2 Form • Admission / offer Letter from University and Student ID • Passport of the Remitter along with valid

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				<p>Visa or confirmed Air ticket.</p> <p>Corporate Sponsor: Transaction where the payment is made by a Corporate / sponsors on behalf of its employees/staff for purpose of studying abroad should be accompanied with BR.</p> <p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application - signed by both employer and employee • Declaration that the remittance made is within the permissible limit along with below details: <ol style="list-style-type: none"> a. Student Name b. Course Details • Academic Year for which fees is being paid • Relationship of the Student with remitter • Admission letter/confirmation from the institute • Demand letter/notice from institute mentioning detailed fee structure/payment schedule • Self-attested copy of passport/Visa of beneficiary/student

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37	S0306	Travel	Other travel (including holiday trips and payments for settling international credit cards transactions)	<p>By Individuals</p> <ul style="list-style-type: none"> • Application cum A2 Form • Passport of the Remitter • Details of Employment and other relevant documents (if applicable) <p>By Travel Agent</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice • Detailed statement indicating details of amount collected, commission and amount to be remitted with name of client and PAN number or Passport number of the travelers. <p>Guidance Please refer para 3.4. 1, 3.4.2 and 4.1 1.4 of RBI master direction on other remittances from India dated November 6, 2018, as amended thereon, for international Credit Card and consolidated tours respectively.</p>
38	S0502	Construction Services	Cost of construction etc. of projects executed by foreign companies in India.	<ul style="list-style-type: none"> • Application cum A2 Form • Underlying Documents
39	S0601	Insurance and Pension Services	Life Insurance premium except term insurance	<ol style="list-style-type: none"> 1. Form A2, 2. Underlying documents 3. A declaration from the policy holder that they shall repatriate to India through normal banking channels, the maturity proceeds or amount of any claim due on the policy, within a period of seven days from the receipt thereof.

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40	S0602	Insurance and Pension Services	Freight insurance – relating to import & export of goods	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Copy of insurance policy • Invoice/Demand note can be from issuer/agent of issuer for premium payment Guidance: Beneficiary should be an insurance company
41	S0603	Insurance and Pension Services	Other general insurance premium, including reinsurance premium; and term life insurance premium	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of insurance policy • Invoice for premium payment • Statement of premium settled by the individual insurance company, along with a certificate to the effect that the amount of reinsurance business is within the overall limit approved by the company's Board and that the risks covered under the reinsurance arrangements are within the scope of the reinsurance program, approved by the insurance company's Board in consultation with IRDA • General Insurance Memorandum issued by RBI (if applicable) • For Reinsurance Premium (Insurance companies registered with IRDA or local brokers of Insurance companies) below documents are required: <ul style="list-style-type: none"> Ø Evidence of registration with IRDA Ø Certificate copy of Debit Note/Invoice from overseas Insurance company • For reinsurance premium paid through local brokers, debit note and detailed statement of premium settlement by overseas insurance company along with a certificate that the remittance is within the overall limit approved by the Insurance company board. • CA certificate that the remittance is as

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				per the statement/certificate from the insurance company Guidance: Beneficiary should be an insurance company
42	S0605	Insurance and Pension Services	Auxiliary services including commission on insurance	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of insurance policy • Underlying document to exhibit genuineness of the remittance
43	S0607	Insurance and Pension Services	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of insurance policy • Copy of claim for settlement under the Policy <p>Guidance: Applicant/Remitter should be an insurance company. The basic rule for settlement of claims on rupee life insurance policies in favor of claimants resident outside India is that payments in foreign currency will be permitted only in proportion in which the amount of premium has been paid in foreign currency in relation to the total premium payable.</p>
44	S0608	Insurance and Pension Services	Life Insurance Claim Settlements	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of insurance policy • Copy of claim for settlement under the Policy <p>Guidance: Applicant/remitter should be an insurance company. The basic rule for settlement of claims on rupee life insurance policies in favour of</p>

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				claimants resident outside India is that payments in foreign currency will be permitted only in proportion in which the amount of premium has been paid in foreign currency in relation to the total premium payable.
45	S0609	Insurance and Pension Services	Standardized guarantee services	<p>This purpose shall be used for making payment of fees etc. in availing guarantee from overseas (as a current account transaction).</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or guarantee document • Debit Note
46	S0610	Insurance and Pension Services	Premium for pension funds	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Statement showing the details of PF due and payable. • Last salary slip • Declaration that the amount being remitted is computed as per the prevailing law
47	S0611	Insurance and Pension Services	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Underlying documents <p>Guidance Remitter should be Indian Pension Fund Company.</p>

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
48	S0701	Financial Services	Financial intermediation, except investment banking - Bank charges, collection charges, LC charges etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of documents of underlying principal transaction <p>Note: Demand letter or authenticated SWIFT message from foreign bank and client declaration that no payment has done from any other AD Bank</p>
49	S0702	Financial Services	Investment banking – brokerage, under writing commission etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of documents of underlying principal transaction • Certificate from CA / CS stating that the commission is within the applicable limit by law
50	S0703	Financial Services	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/invoice • Copy of documents of underlying principal transaction
51	S0801	Telecommunication, Computer & Information Services	Hardware consultancy/implementation	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Copy of agreement or contract • CA Certificate that the hardware/Software has been implemented by the Indian company into India.
52	S0802	Telecommunication, Computer & Information Services	Software consultancy / implementation	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/Invoice • Copy of agreement or contract • CA Certificate that the

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				hardware/Software has been implemented by the Indian company into India, if applicable
53	S0803	Telecommunication, Computer & Information Services	Database, data processing charges	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/Invoice • Copy of agreement or contract
54	S0804	Telecommunication, Computer & Information Services	Repair and maintenance of computer and software	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents establishing remittance amount 3. Form 145/146 as applicable
55	S0805	Telecommunication, Computer & Information Services	News agency services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/Invoice • Copy of agreement with the subscriber supplying news on regular basis to verify genuineness and reasonableness of the transaction. • Clippings of published news/news-features/news photos from the service provider (on sample basis)
56	S0806	Telecommunication, Computer & Information Services	Other information services- Subscription to newspapers, periodicals	<p>A. If it is for consumption purpose by individuals or company:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/quotation on the price • Confirmation/undertaking that newspaper/periodicals being purchased are not prohibited in India. <p>B. If it is for resale or circulation in India</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Invoice/quotation on the price • Copy of agreement/underlying documents

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<ul style="list-style-type: none"> • Circulation certificate issued by the Registrar of Newspapers for India (RNI)/Audit Bureau of Circulation (ABC) showing the latest circulation of the Newspapers/periodical. <p>Note: If for issues of the newspaper/ periodical as under: -</p> <ul style="list-style-type: none"> • Last six months' issues (In case Daily Newspaper) • Last one year's Issues (In case of Weekly/Fortnightly) <ul style="list-style-type: none"> • Approval from Ministry of Finance for remittance of membership of P&I Club.
57	S0807	Telecommunication, Computer & Information Services	Off-site software imports	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/Pro forma Invoice, preferable to be accepted (or Commercial invoice) • Copy of license/agreement/any document however named to this effect. • CA certificate certifying the calculation of patent /license valuation • Importers to keep Customs Authorities informed of the imports made by them under this clause and submit an acknowledgement copy of such letters during processing of transaction. • A certificate from a Chartered Accountant that the software / data / drawing/ design has been received by the importer (May be obtained later if payment is done as advance and services availed later)

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
58	S0808	Telecommunication, Computer & Information Services	Telecommunication services including electronic mail services and voice mail services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Pro forma/Commercial invoice • Confirmation on the delivery, completion, execution, implementation.
59	S0809	Telecommunication, Computer & Information Services	Satellite services including space shuttles and rockets etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Pro forma/Commercial invoice • Confirmation on the delivery, completion, execution, implementation. • Copy of requisite Government of India and/or other statutory approval(s)
60	S0901	Charges for the use of intellectual property (not included elsewhere)	Franchises services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Pro forma/Commercial invoice • Copy of license (if applicable) • Documents related to valuation of services (third party) and its reasonableness. • CA certificate certifying the calculation of patent /license valuation to be incorporated in the note
61	S0902	Charges for the use of intellectual property (not included elsewhere)	Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit note/Pro forma Invoice, preferable to be accepted (or Commercial invoice) • Copy of license/agreement/any document however named to this effect. • CA certificate certifying the calculation of patent /license valuation to be incorporated in the note

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
62	S1002	Other Business Services	Trade related services – commission on exports / imports	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents establishing remittance amount 3. Form 145/146 as applicable 4. Proof of Exports / Imports e.g. Shipping Bills /BL etc.
63	S1003	Other Business Services	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Lease agreement/rent agreement • Invoice/Debit note • Approval from DG Civil Aviation in case of Aircraft hire • Approval from Ministry of Surface Transport, (Chartering Wing), if applicable. <p>Guidance: If remittance is towards freight of vessel chartered by a PSU, then Approval from Ministry of Surface Transport, (Chartering Wing).</p> <p>A. In case of aircrafts, approval from DGCA required</p> <p>B. It should be verified and ensured that after the lease period, equipment/vessel does not change ownership from lessor to lessee and it has significant residual life value. Other-wise it will be treated as 'financial lease' and ECB regulations may apply for a financial lease transaction or it may be treated as import on deferred terms.</p> <p>Some of the distinguishing factors of 'operating lease' vs. 'financial lease' are as under:</p> <ul style="list-style-type: none"> • Ownership of leased asset will remain with the lessor at the end of lease period. • Leased asset will be substantial value left post expiry of lease period

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<ul style="list-style-type: none"> • Financial lease is accounted for in the books of accounts of lessee differently than the operating lease • In operating lease, leased asset will go back to the lessor after lease period • In operating lease, the lessor is generally in the business of leasing of assets and not selling of assets. <p>Remittance should be credited to the account of an airline company overseas and not to a third party/non-airline company.</p>
64	S1004	Other Business Services	Legal services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/debit note of service provider • Engagement Letter/Appointment Letter of service provider, relationship is not evident from Invoice/debit note • If remittances are on account of a court order or dispute settlement or arbitral award: relevant court order or settlement agreement or arbitral award
65	S1005	Other Business Services	Accounting, auditing, book-keeping services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract/Invoice <p>Guidance Based on documents available, please ensure the genuineness and reasonableness of the remittance.</p>

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
66	S1006	Other Business Services	Business and management consultancy and public relations services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit Note/Invoice. In case not available Engagement Letter/Appointment Letter/Appointment Agreement to be provided • Declaration that "the current remittance along with any previous remittances made in relation to the project does not exceed USD 1 million (equivalent)". • Declaration from the client that no physical design, drawings, etc are coming to India and it is not import of services to be obtained. • Copy of the agreement/contract duly certified by remitter & endorsed by branch is required wherein the branch will endorse the limit and scan to Operating Unit and In case of part payment contract copy to be checked and total contract value should not exceed 1 Mio. If exceeds 1mio, RBI approval is required. <p>Note: Agreements/contract copy should be properly endorsed and mention the endorsement reference no. for successful processing.</p>
67	S1007	Other Business Services	Advertising, trade fair service	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/bill from overseas publisher. • Approval from Ministry of Finance — Department of economic affairs (if applicable) • In case invoice is not available clippings of the advertisement, or else CA certificate that the advertisement has been published and the amount is payable to the overseas party towards

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				advertisement. Guidance: For payments towards advertisement in foreign print media for the purposes other than promotion , of tourism, foreign investments and international bidding (exceeding USD 10,000) by a State Government and its Public Sector Undertakings, an approval from Ministry of Finance, (Department of Economic Affairs)
68	S1008	Other Business Services	Research & Development services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Debit Note/Invoice • R&D cess declaration is no longer applicable. For transactions prior to January 12, 2017, the same will be required.
69	S1009	Other Business Services	Architectural services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit Note/invoice • Copy of agreement or contract. • Remittances shall not exceed USD 10,000,000 per project for any consultancy services in respect of infrastructure projects and USD 1,000,000 per project, for other consultancy services. • Declaration from the client that no physical design, drawings, etc are coming to India and it is not import of services to be obtained.
70	S1010	Other Business Services	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract

List of documents for handling Outward Remittance				
Sl No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
			services	<ul style="list-style-type: none"> • Invoice / Debit note
71	S1014	Other Business Services	Engineering Services	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents establishing remittance amount
72	S1015	Other Business Services	Tax consulting services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
73	S1016	Other Business Services	Market research and public opinion polling service	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
74	S1017	Other Business Services	Publishing and printing services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/bill from overseas publisher • Copy of agreement or contract
75	S1018	Other Business Services	Mining services like on-site processing services analysis of ores etc.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
76	S1020	Other Business Services	Commission agent services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Debit Note/Invoice • Underlying agreement/contract copy defining the services and commission standards. • Approval from Registration Certificate from the Director General of Shipping, if applicable. <p>Guidance: If remittance is towards Multimodal transport operators making remittance to their agents abroad, then approval from Registration Certificate from the Director</p>

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				General of Shipping
77	S1021	Other Business Services	Wholesale and retail trade services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Invoice/Debit note • Underlying agreement/contract copy defining the services and payment standards.
78	S1022	Other Business Services	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Lease agreement/rent agreement (relevant pages) • Invoice/Debit note • Copy of regulatory/government approval (if applicable). • Approval required from Ministry of Surface Transport, (Chartering Wing), if applicable. <p>Guidance For remittances towards payment of import by a government department or a PSU on CIF basis (i.e. other than FOB and FAS basis) approval required from Ministry of Surface Transport, (Chartering Wing).</p> <p>It should be verified and ensured that after lease period, equipment/vessel does not change ownership from lessor to lessee. Other-wise it will be treated as 'financial lease' and ECB regulations may apply for a financial lease transaction or it may be treated as import on deferred terms.</p> <p>Some of the distinguishing factors of 'operating lease' vs 'financial lease' are as under:</p>

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<ul style="list-style-type: none"> • Ownership of leased asset will remain with the lessor at the end of lease period. • Leased asset will be substantial value left post expiry of lease period • Financial lease is accounted for in the books of accounts of lessee differently than the operating lease • In operating lease, leased asset will go back to the lessor after lease period • In operating lease, the lessor is generally in the business of leasing of assets and not selling of assets. <p>Remittance should be credited to the account of a shipping company overseas and not to a third party/non-shipping company.</p>
79	S1023	Other Business Services	Other Technical Services including scientific/space services.	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents establishing remittance amount
80	S1101	Personal, Cultural & Recreational services	Audio-visual and related services like Motion picture and video tape production, distribution and projection services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Copy of government approval (if applicable) • Invoice / Debit note
81	S1103	Personal, Cultural & Recreational services	Radio and television production, distribution and transmission services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract. • Invoice / Debit note • Approval from Ministry of Information and Broadcasting, Ministry of Communication and Information Technology, applicable • CA certificate certifying that the remittance represents advertisement charges incurred by the corporate towards telecast in foreign countries and not in

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				India alone. Note: If the remittance is towards hiring charges of transponders by TV channels or Internet service providers then, approval from Ministry of Information and Broadcasting Ministry of Communication and Information Technology.
82	S1104	Personal, Cultural & Recreational services	Entertainment services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
83	S1105	Personal, Cultural & Recreational services	Museums, library and archival services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
84	S1106	Personal, Cultural & Recreational services	Recreation and sporting activities services	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Copy of agreement or contract • Invoice / Debit note
85	S1107	Personal, Cultural & Recreational services	Education (e.g. fees for correspondence courses abroad)	<p>The remittances when the student shall be taking up the education course remotely, without overseas travel, shall be reported under purpose code- S1107'</p> <p>For LRS:</p> <ul style="list-style-type: none"> • Application cum A2 Form • Admission Letter with course fees/ offer Letter from University and Student ID • This purpose code is to be used for release of foreign exchange upto USD 250,000 for the purpose for correspondence courses overseas.

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				For Corporate: <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application - signed by both employer and employee • Form 145/146 as applicable • University/college/course estimate of expenditure on the course • Copy of admission letter • Company Sponsorship Letter
86	S1108	Personal, Cultural & Recreational services	Health Service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	<p>The remittances when the resident individual shall be taking up the medical treatment remotely, without overseas travel, shall be reported under purpose code- S1108'</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Document like estimate from overseas hospital or doctor is required to release up to USD 250,000. (o) *It can also be released based on a simple self-declaration/request letter with mention of illness and place of treatment. (o) • If amount exceeds USD 250,000, then RBI approval as well as estimate of hospital/doctor is required.

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
87	S1109	Personal, Cultural & Recreational services	Other Personal, Cultural & Recreational services	<ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Form 145/146 as applicable Invoice/bill from overseas party Copy of government/non-government permission applicable) <p>Note: Cultural Tours: Dance troupes, artistes, etc., who wish to undertake tours abroad for cultural purposes should apply to the Ministry of Human Resources Development (Department of Education and Culture), Government of India, for their foreign exchange requirements. AD banks can release forex on the strength of the sanction from the Ministry concerned, to the extent and subject to conditions indicated therein.</p> <p>If purpose is remittance of prize money/sponsorship of sports activity abroad by a person other than International/National/State Level sports bodies, if the amount involved exceeds USD 100,000, then approval from Ministry of Human Resources Development (Department of Youth Affairs and Sports.</p>
88	S1201	Govt. not included elsewhere	Maintenance of Indian embassies abroad	<ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Letter from ministry of external affairs <p>Guidance Indian remitter in these cases must be Government of India or any other entity of Government of India and beneficiary should be Indian embassies/consulates overseas.</p>

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
89	S1202	Govt. not included elsewhere	Remittances by foreign embassies in India	<ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Diplomatic missions in India will be required to submit only a self-certified undertaking in Form 145 to the remitter bank and are not required to obtain a certificate in Form146. In case remittance is for Visa Fees certificate on letter head by remitting embassy “we hereby certify that the remittance represents visa fees / other consular collections made by us and the amount so far remitted during the year is Rs..... The remittance during the previous year viz Aggregated to Rs..... <p>Guidance Indian remitter must an embassy / consulate /diplomatic mission of a foreign country in India</p>
90	S1301	Secondary Income	Remittance for family maintenance and savings	<p>Application cum A2 Form List of Close relatives as per company’s act (Also refer to latest as per the Act)</p> <ol style="list-style-type: none"> Father (incl. Step-father) Mother (incl. Step-mother) Son (include. Step-son) Son’s Wife Daughter Daughter’s husband Brother (include. Step-brother) Sister (Inc. Step-sister) Spouse Members of a HUF <ul style="list-style-type: none"> Form A2 cum Outward Remittance Application Declaration of the relationship with the beneficiary (supporting documents will be required for foreign nationals)

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
91	S1302	Secondary Income	Remittance towards personal gifts and donations	<ul style="list-style-type: none"> • Application cum A2 Form • “Gift”, being of a personal nature, should be made favoring an individual and not to a corporate or to himself/herself. <p>Note: Resident Indian can make a gift in INR to NRI close relative in his NRO account. Such gift amount would be within the overall limit of USD 2,50,000 in a FY. It would be the responsibility of the resident donor to ensure that gift amount is within the LRS limit</p> <p>By Corporate/Firm</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • In case of donations to an organization, document evidencing name, address and activities of the organization • RBI approval, for remittances by a person other than individual (if applicable)
92	S1303	Secondary Income	Remittance towards donations to religious and charitable institutions abroad	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application – including details of beneficiary & its activities overseas • In case of donations to an organization, document evidencing name, address and activities of the organization • RBI approval, for remittances by a person other than individual (if applicable)
93	S1304	Secondary Income	Remittance towards grants and donations to other governments and charitable institutions established by the governments.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application – including details of beneficiary & its activities overseas • Evidence/proof that beneficiary is government or government established institution and document evidencing name, address and activities of the organization • RBI approval, for remittances by a person other than individual (if applicable).

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<p>Guidance Please refer RBI master direction on Other Remittances - dated November 6, 2018 for further clarity</p>
94	S1305	Secondary Income	Contributions/donations by the Government to international institutions	<p>Remitter for the purpose should be Applicant/remitter to be Government of India ("Gol") or a Gol entity and provide following documents for the transaction:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Copy of underlying documents/agreements • Schedule-III limit will be applicable <p>Guidance Please refer RBI master direction on Other Remittances - dated November 6, 2018 for further clarity</p>
95	S1306	Secondary Income	Remittance towards payment / refund of taxes.	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Statement showing the details of tax payment along with purpose and underlying calculation. • Explanation from CA on the conditions under which tax is refunded • CA certificate / income tax letter
96	S1307	Secondary Income	Outflows on account of migrant transfers including personal effects	<ul style="list-style-type: none"> • Application cum A2 Form • Passport of the Remitter • Documents related to amount prescribed by the country of immigration

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
97	S1401	Primary Income	Compensation of employees	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Appointment letter / salary slip • Declaration from corporate that the remittance made is net of the statutory Tax • Form 145/146 as applicable • Statement showing the details of period, compensation amount, name of employees, their place/office of posting overseas and nature of work. <p>In case, if employee is on deputation for the services rendered by him to the office/branch/subsidiary/joint venture/group company in India.</p> <p>Documentation required:</p> <ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Self-certified copy of passport including employment visa page of the employee. In case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of Visas will be accepted as a valid document if the document permits the holder to stay in the country of residence, till the new visa is issued • Undertaking confirming: We hereby confirm and undertake that: i. We are the << mention either as (office/branch/subsidiary/joint venture/group company)>> of <<mention the name & address of foreign company>> > ii. Mr./Ms. <<mention name of the beneficiary/employee>> who has been deputed to our office/company by our

List of documents for handling Outward Remittance				
SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
				<p>foreign company to render services to this office/company and we are having the mandate to remit his salary to his foreign currency account NO. <<mention no>> with <<mention name & address of the foreign bank>> ></p> <p>iii. Mr./Ms. <<mention name of the employee>> is having valid visa to service this office/branch/subsidiary/joint venture/group company in India.</p> <p>iv. We have paid the income tax chargeable under the Income-tax Act, 1961 on the entire salary as accrued in India.</p> <p>v. The salary amount being remitted in foreign currency is the eligible amount within the meaning of FEMA Regulations notified by RBI vide Notification No. FEMA 10/2000-RB dated May 3, 2000</p>
98	S1402	Primary Income	Remittance towards interest on non-resident deposits (FCNR(B)/NR(E)RA, etc.)	Form A2 cum Outward Remittance Application
99	S1403	Primary Income	Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc.	ECB shall not be handled. Trade Credits to be handled as per Import Checklist.
100	S1501	Others	Refunds / rebates / reduction in invoice value on account of exports	<ol style="list-style-type: none"> Form A2 Underlying documents

List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
101	S1502	Others	Reversal of wrong entries, refunds of amount remitted for non-exports	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Form 145/146 as applicable • Evidence of demand of claim from the overseas buyer (where ever applicable) • Satisfactory explanation from the Indian party giving reason for refund of proceeds • The refund amount should not exceed the amount of inward remittance • Inward remittance received through our Bank. • If the refund is done after 1 year from the date of inward remittance, then a CA certificate is required stating that the amount is still pending in the books of accounts.
102	S1503	Others	Payments by residents for international bidding	<ul style="list-style-type: none"> • Form A2 cum Outward Remittance Application • Copy of the international bidding offer/document for the project • Certificate from the remitter that it fulfils the eligibility criteria to participate in said international bidding process. <p>Note: The payment for international bidding will pertain to any cost of bid documents or charges ancillary to it. Payment toward "security deposit" is not allowed.</p>
103	S1504	Others	Notional sales when export bills negotiated/ purchased/ discounted are dishonored/ crystallized/ cancelled and reversed from suspense account	<ul style="list-style-type: none"> • Request Letter • Underlying Documents
104	S1505	Others	Deemed Imports (exports between SEZ, EPZs and Domestic tariff areas)	<ul style="list-style-type: none"> • Request Letter • Underlying Documents



List of documents for handling Outward Remittance

SI No	Purpose Code	Purpose Group Name	Description	Documents Required Mandatory Documents (M) / Optional Documents (O)
105	S1601	Maintenance and repair services (not included elsewhere)	Payments on account of maintenance and repair services rendered for Vessels, ships, boats, warships, etc..	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents as per regulations 3. CA Certificate as applicable 4. Form 145/146 as applicable
106	S1602	Maintenance and repair services (not included elsewhere)	Payments on account of maintenance and repair services rendered for aircraft, space shuttles, rockets, military aircraft, helicopters, etc.	<ol style="list-style-type: none"> 1. Form A2 2. Underlying documents as per regulations 3. CA Certificate as applicable 4. Form 145/146 as applicable
107	S1701	Manufacturing services (goods for processing)	Payments for processing of goods	<ul style="list-style-type: none"> • Request Letter • Underlying Documents
108	S1409	Primary Income	Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares	<ul style="list-style-type: none"> • Application/Request Letter • Underlying documents related to dividend declared • CA/PCS Certificate in respect of amount payable & calculations • RBI letter/ACK copy confirming taken on record issuance of shares to non-resident • Certified Copy of AGM resolution with dividend amount declared • In case of dividend of CCPS, Board resolution of issuance of CCPS showing contracted rate.