

59	Beneficiary	*Name of beneficiary _____ Student name and ID (in case of payment to university): _____ *Address: _____ _____ *Account number: _____ *Country: _____ *IBAN: _____ (mandatory for payment in UK, Europe, Jordan, Qatar and UAE)	
70	*Purpose of remittance	*Purpose Code (Refer Annexure)	Description (please provide full details)
71	<input type="checkbox"/> *All local and overseas charges to be borne by beneficiary (BEN) OR <input type="checkbox"/> All local and overseas charges to be borne by remitter (OUR) OR <input type="checkbox"/> Local charges to be borne by remitter and overseas charges by beneficiary (SHA)		
72	Bank to bank information (if any):		

FEX contract details (As applicable)

Points to note

FEX contract numbers booked: _____
 FEX rates _____
 Contract to be picked up: _____
 Dealer's name: _____

1. The form must be complete in all respects
2. In case funds have to be routed through multiple financial institutions/banks, additional sheets may be used to give the route of funds in details

Customer's signature

I/We authorise the Bank to debit the sum of amount for the lawful purpose detailed above and agree to abide by the terms and conditions printed below.

Customer's signature

*Signature verified by _____
 (Name of the staff with ID) _____

Terms and Conditions

In requesting the Bank to make the Telegraphic Transfer/Demand Draft, I/we hereby agree that it is to be despatched in accordance with the following conditions:

- FEMA declaration needs to be signed compulsorily
- In the absence of specific instructions to the contrary, the Telegraphic Transfer/Demand Draft will be effected in the currency of the country in which payment is to be made
- All charges/commission incurred outside India are for the beneficiary's account unless specified
- The Bank reserves the right to draw this Telegraphic Transfer/Demand Draft on a different place from that specified by the remitter if operational circumstances so require
- Telegraphic Transfer is to be dispatched entirely at the remitter's own risk and for a Demand Draft, the Bank will not be responsible for mail service failure if it is dispatched on behalf of the customer
- Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the remittance on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited/credited (as the case may be) to the applicant's account
- The Bank is at liberty to send the Telegraphic Transfer either literally or in cipher and the Bank accepts no responsibility for any loss, delay, error, omission or mutilation which may occur in the transmission of any message or for its misinterpretation when received
- Applications received will be processed on the availability of market rates and applications for same day value are subject to cut-off times related to the geographical location of the destination
- Encashment of the remittance is subject to any exchange control or restrictions which may be imposed by the rules and regulations of the country where encashment is to be made. Neither the Bank nor its correspondents shall be liable for any loss or delay caused by any such rules and regulations
- The Bank reserves the right to revise all Telegraphic Transfer charges from time to time without prior notice
- Please note that the Bank does not extend any kind of credit facilities to resident individuals to facilitate remittances under the liberalized remittance scheme (LRS). Therefore utilizing the proceeds of loan amount towards facilitating remittances under the LRS is prohibited. (Applicable for remittance under Liberalized Remittance Scheme)
- Effective 7 March 2015, for all Funds Transfer requests of Value greater than INR 200,000.00, a cancelled cheque of the account from which the transaction is being carried out will be required to be submitted additionally, along with the requisite documentation

***Declaration (Under FEMA 1999)**

I, _____ declare that -

1. The total amount of foreign exchange purchased from or remitted through, all sources in India during this **calendar/financial year (as applicable)** including this application is within USD (USD _____ only) the annual limit prescribed by Reserve Bank of India for the said purpose.

2. Foreign exchange purchased from you is for the purpose indicated above.

(Strike out whichever is not applicable)

Signature

*Date

Name _____

For delivery of Demand Drafts

Please deliver the Demand Draft to bearer Mr./Mrs. _____

whose signature is appended below.

(Signature of the bearer)

(Signature of the remitter)

I hereby acknowledge receipt of the Demand Draft specified overleaf

(Signature of the bearer)

For office use only

AD Code no. _____	Currency _____	Equivalent to ₹ _____
Form no. _____	Amount _____	(To be filled in by authorised dealer)

Please put a tick against an appropriate purpose code

Code	Purpose
Capital Account Transactions (00)	
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 <input type="checkbox"/>
S0019	Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government <input type="checkbox"/>
S0026	Capital transfers (Guarantees payments, Investment Grand given by the Government/International organisation, exceptionally large non-life insurance claims) – Government <input type="checkbox"/>
S0027	Capital transfers (Guarantees payments, Investment Grand given by the Non-Government, exceptionally large non-life insurance claims) – Non-Government <input type="checkbox"/>
S0099	Other capital payments not included elsewhere <input type="checkbox"/>
Financial Account	
Foreign Direct Investments	
S0003	Indian direct investment abroad (in branches and wholly owned subsidiaries) in equity shares <input type="checkbox"/>
S0004	Indian direct investment abroad (in subsidiaries and associates) in debt instruments <input type="checkbox"/>
S0005	Indian investment abroad – in real estate <input type="checkbox"/>
S0006	Repatriation of foreign direct investment made by overseas investors in India – in equity shares <input type="checkbox"/>
S0007	Repatriation of foreign direct investment in made by overseas investors India – in debt instruments <input type="checkbox"/>
S0008	Repatriation of foreign direct investment made by overseas investors in India – in real estate <input type="checkbox"/>
Foreign Portfolio Investments	
S0001	Indian portfolio investment abroad – in equity shares <input type="checkbox"/>
S0002	Indian portfolio investment abroad – in debt instruments <input type="checkbox"/>
S0009	Repatriation of foreign portfolio investment made by overseas investors in India – in equity shares <input type="checkbox"/>
S0010	Repatriation of foreign portfolio investment made by overseas investors in India – in debt instruments <input type="checkbox"/>
External Commercial Borrowings	
S0011	Loans extended to Non-Residents <input type="checkbox"/>
S0012	Repayment of long and medium-term loans with original maturity above one year received from Non-Residents <input type="checkbox"/>
Short-term Loans	
S0013	Repayment of short-term loans with original maturity upto one year received from Non-Residents <input type="checkbox"/>
Banking Capital	
S0014	Repatriation of Non-Resident deposits (FCNR(B)/NR(E)RA etc) <input type="checkbox"/>
S0015	Repayment of loans and overdrafts taken by ADs on their own account <input type="checkbox"/>
S0016	Sale of a foreign currency against another foreign currency <input type="checkbox"/>
Financial Derivatives and Others	
S0020	Payments made on account of margin payments, premium payment and settlement amount etc. under financial derivative transactions <input type="checkbox"/>
S0021	Payments made on account of sale of share under employee stock option <input type="checkbox"/>
S0022	Investment in Indian Depositories Receipts (IDRs) <input type="checkbox"/>
S0023	Remittances made under Liberalised Remittance Scheme (LRS) for individuals <input type="checkbox"/>
External Assistance	
S0024	External assistance extended by India. E.g. Loans and advances extended by India to Foreign governments under various agreements <input type="checkbox"/>
S0025	Repayments made on account of external assistance received by India <input type="checkbox"/>
Transport (01)	
S0201	Payments for surplus freight/passenger fare by foreign shipping companies operating in India <input type="checkbox"/>
S0202	Payment for operating expenses of Indian shipping companies operating abroad <input type="checkbox"/>
S0203	Freight on imports – Shipping companies <input type="checkbox"/>
S0204	Freight on exports – Shipping companies <input type="checkbox"/>
S0205	Operational leasing/Rental of Vessels (with crew) – Shipping companies <input type="checkbox"/>
S0206	Booking of passages abroad – Shipping companies <input type="checkbox"/>
S0207	Payments for surplus freight/passenger fare by foreign airlines companies operating in India <input type="checkbox"/>
S0208	Operating expenses of Indian Airlines companies operating abroad <input type="checkbox"/>
S0209	Freight on imports – Airlines companies <input type="checkbox"/>
S0210	Freight on exports – Airlines companies <input type="checkbox"/>
S0211	Operational leasing/Rental of Vessels (with crew) – Airline companies <input type="checkbox"/>

Code	Purpose
S0212	Booking of passages abroad – Airlines companies <input type="checkbox"/>
S0214	Payments on account of stevedoring, demurrage, port handling charges etc. (Shipping companies) <input type="checkbox"/>
S0215	Payments on account of stevedoring, demurrage, port handling charges, etc. (Airlines companies) <input type="checkbox"/>
S0216	Payments for passenger – Shipping companies <input type="checkbox"/>
S0217	Other payments by shipping companies <input type="checkbox"/>
S0218	Payments for passenger – Airlines companies <input type="checkbox"/>
S0219	Other payments by Airlines companies <input type="checkbox"/>
S0220	Payments on account of freight under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others) <input type="checkbox"/>
S0221	Payments on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others) <input type="checkbox"/>
S0222	Postal and Courier services by Air <input type="checkbox"/>
S0223	Postal and Courier services by Sea <input type="checkbox"/>
S0224	Postal and Courier services by others <input type="checkbox"/>
Travel (02)	
S0301	Business travel <input type="checkbox"/>
S0303	Travel for pilgrimage <input type="checkbox"/>
S0304	Travel for medical treatment <input type="checkbox"/>
S0305	Travel for education (including fees, hostel expenses, etc.) <input type="checkbox"/>
S0306	Other travel (including holiday trips and payments for settling international credit cards transactions) <input type="checkbox"/>
Construction Services (03)	
S0501	Construction of projects abroad by Indian companies including import of goods at project site abroad <input type="checkbox"/>
S0502	Cost of construction, etc. of projects executed by foreign companies in India <input type="checkbox"/>
Insurance and Pension Services (04)	
S0601	Life insurance premium except term insurance <input type="checkbox"/>
S0602	Freight insurance – relating to import and export of goods <input type="checkbox"/>
S0603	Other general insurance premium including reinsurance premium; and term life insurance premium <input type="checkbox"/>
S0605	Auxiliary services including commission on insurance <input type="checkbox"/>
S0607	Insurance claim settlement of non-life insurance; and life insurance (only term insurance) <input type="checkbox"/>
S0608	Life insurance claim settlements <input type="checkbox"/>
S0609	Standardised guarantee services <input type="checkbox"/>
S0610	Premium for pension funds <input type="checkbox"/>
S0611	Periodic pension entitlements, e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies <input type="checkbox"/>
S0612	Invoking of standardised guarantees <input type="checkbox"/>
Financial Services (05)	
S0701	Financial intermediation, except investment banking – bank charges, collection charges, LC charges etc. <input type="checkbox"/>
S0702	Investment banking – brokerage, under writing commission, etc. <input type="checkbox"/>
S0703	Auxiliary services – charges on operation and regulatory fees, custodial services, depository services, etc. <input type="checkbox"/>
Telecommunication, Computer and Information Services (06)	
S0801	Hardware consultancy/implementation <input type="checkbox"/>
S0802	Software consultancy/implementation <input type="checkbox"/>
S0803	Data base, data processing charges <input type="checkbox"/>
S0804	Repair and maintenance of computer and software <input type="checkbox"/>
S0805	News agency services <input type="checkbox"/>
S0806	Other information services – Subscription to newspapers, periodicals <input type="checkbox"/>
S0807	Off-site software imports <input type="checkbox"/>
S0808	Telecommunication services including electronic mail services and voice mail services <input type="checkbox"/>
S0809	Satellite services including space shuttle and rockets, etc. <input type="checkbox"/>
Charges for the Use of Intellectual Property n.i.e (07)	
S0901	Franchises services <input type="checkbox"/>
S0902	Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc. <input type="checkbox"/>

Code	Purpose	
Other Business Services (08)		
S1002	Trade related services – commission on exports/imports	<input type="checkbox"/>
S1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire – Airlines companies	<input type="checkbox"/>
S1004	Legal services	<input type="checkbox"/>
S1005	Accounting, auditing, book-keeping services	<input type="checkbox"/>
S1006	Business and management consultancy and public relations services	<input type="checkbox"/>
S1007	Advertising, trade fair service	<input type="checkbox"/>
S1008	Research and development services	<input type="checkbox"/>
S1009	Architectural services	<input type="checkbox"/>
S1010	Agricultural services like protection against insects and disease, increasing of harvest yields, forestry services	<input type="checkbox"/>
S1011	Payments for maintenance of offices abroad	<input type="checkbox"/>
S1013	Environmental services	<input type="checkbox"/>
S1014	Engineering services	<input type="checkbox"/>
S1015	Tax consulting services	<input type="checkbox"/>
S1016	Market research and public opinion polling services	<input type="checkbox"/>
S1017	Publishing and printing services	<input type="checkbox"/>
S1018	Mining services like on-site processing services analysis of ores, etc.	<input type="checkbox"/>
S1020	Commission agent services	<input type="checkbox"/>
S1021	Wholesale and retailing trade services	<input type="checkbox"/>
S1022	Operational leasing services (other than financial leasing) without operating crew, including charter hire – Shipping companies	<input type="checkbox"/>
S1023	Other technical services including scientific/space services	<input type="checkbox"/>
S1099	Other services not included elsewhere	<input type="checkbox"/>
Personal, Cultural and Recreational Services (09)		
S1101	Audio-visual and related services like motion picture and video tape production, distribution and projection services	<input type="checkbox"/>
S1103	Radio and television production, distribution and transmission services	<input type="checkbox"/>
S1104	Entertainment services	<input type="checkbox"/>
S1105	Museums, library and archival services	<input type="checkbox"/>
S1106	Recreation and sporting activities services	<input type="checkbox"/>
S1107	Education (e.g. fees for correspondence courses abroad)	<input type="checkbox"/>
S1108	Health service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services, etc. rendered remotely or on-site)	<input type="checkbox"/>
S1109	Other Personal, Cultural and Recreational services	<input type="checkbox"/>
Government not Included Elsewhere (G.n.i.e.) (10)		
S1201	Maintenance of Indian embassies abroad	<input type="checkbox"/>
S1202	Remittances by foreign embassies in India	<input type="checkbox"/>

Code	Purpose	
Secondary Income (11)		
S1301	Remittance for family maintenance and savings	<input type="checkbox"/>
S1302	Remittance towards personal gifts and donations	<input type="checkbox"/>
S1303	Remittance towards donations to religious and charitable institutions abroad	<input type="checkbox"/>
S1304	Remittance towards grants and donations to other governments and charitable institutions established by the governments	<input type="checkbox"/>
S1305	Contributions/donations by the government to international institutions	<input type="checkbox"/>
S1306	Remittance towards payment/refund of taxes	<input type="checkbox"/>
S1307	Outflows on account of migrant transfers including personal effects	<input type="checkbox"/>
Primary Income (12)		
S1401	Compensation of employees	<input type="checkbox"/>
S1402	Remittance towards interest on Non-Resident deposits (FCNR(B)/NRE(IRA), etc.)	<input type="checkbox"/>
S1403	Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) E.g. External Commercial Borrowings, Trade Credits, etc.	<input type="checkbox"/>
S1405	Remittance towards interest payment by ADs on their own account (to VOSTRO accountholders or the OD on NOSTRO a/c.)	<input type="checkbox"/>
S1408	Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)	<input type="checkbox"/>
S1409	Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares	<input type="checkbox"/>
S1410	Payment of interest by FDI enterprises in India to their Parent company abroad	<input type="checkbox"/>
S1411	Remittance of interest income on account of portfolio investment in India	<input type="checkbox"/>
S1412	Remittance of dividends on account of portfolio investment in India on equity and investment fund shares	<input type="checkbox"/>
Others (13)		
S1501	Refunds/rebates/reduction in invoice value on account of exports	<input type="checkbox"/>
S1502	Reversal of wrong entries, refunds of amount remitted for non-exports	<input type="checkbox"/>
S1503	Payments by residents for international bidding	<input type="checkbox"/>
S1504	Notional sales when export bills negotiated/purchased/discounted are dishonoured/crystallised/cancelled and reversed from suspense account	<input type="checkbox"/>
S1505	Deemed imports (exports between SEZ, EPZs and domestic tariff areas)	<input type="checkbox"/>
Maintenance and repair services n.i.e (14)		
S1601	Payments on account of maintenance and repair services rendered for vessels, ships, boats, warships, etc.	<input type="checkbox"/>
S1602	Payments on account of maintenance and repair services rendered for aircrafts, space shuttles, rockets, military aircrafts, helicopters, etc.	<input type="checkbox"/>
Manufacturing services (goods for processing) (15)		
S1701	Payments for processing of goods	<input type="checkbox"/>