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

Foreign Exchange Dealers' Association of India

Sr no	Process / Service	Documents required	Charges	Time for approval / processing	Approving Authority	Authority for Appealing against rejection/ for delay	Link of bank's website where the document / information is hosted
1	Export Bill for Collection Lodgement	M Bill /No Dispatch • Request letter with FEMA Declaration as per standard format along with IRM and IRM utilization details • Commercial Invoice • Transport documents • Shipping bill details Dispatch • Request letter with FEMA Declaration as per standard format • Bill of Exchange as applicable • Transactional documents including transport documents and any other documents as per agreement/contract • Shipping bill details	Upto INR 2,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
2	Export Bill under LC	• Request letter with FEMA Declaration as per standard format (with instructions for scrutiny/under approval)) • Original LC and Amendment as applicable, • Bill of exchange as applicable. • Commercial Invoice • Transport documents • Additional documents if any as per LC terms and conditions • Shipping bill details	Upto INR 2,500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
3	Export Advance Receipt	Goods / Service (including software) - • Disposal Instructions • FEMA Declaration (can be part of Disposalinstructions) Note: Mail communication / intimation letter / e-FIRC copy in case part advance was routed through another AD Bank	From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
4	Export Inward Payment	• Disposal instruction letter along with bill reference number/Discounted bill reference/Packing credit reference number for liquidation • Inward swift reference number/details.	INR 200 Plus nostro charges as per currency	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
5	Export to Warehouse	Additional requirement over and above export advance / export realisation covered above (i) At lodgement stage: Confirmation from customer that this is an export to warehouse. Customer to provide date of sale once the goods are sold from warehouse. (ii) At realization stage: Final invoice/sale receipt/ confirmation from customer for the sale.	Upto INR 2,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

6	Export of Services	• Request letter with FEMA Declaration as per standard format. • Invoice along with SAC code mentioned on it. • Underlying agreement / contract (where applicable) • Service completion evidence (where applicable) • Export Declaration form (EDF) (EDF to beprovided as per timelines / extended period and in the manner as permitted under Regulation 3 of FEMA 23 R)	From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
7	Export on Lease/Hire Basis	Additional requirement over and above exportadvance / export bill under collection covered above • Document confirming lease arrangement	Upto INR 2000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
8	Export Write-off/Reduction	Shipping bill Up to INR 10 lakh or FCY equivalent - • Customer request letter in standard format incorporating declaration for receipt of proceeds with details of IRM along with reduction/ write off involved andSB to be closed. Shipping bill Beyond INR 10 lakh or FCY equivalent - • Customer request letter with rationale for write-off, such as- i. quality or quantity issueii. commercial disputesiii. contract cancellationiv. goods lost in transit v. destruction of goodsvi. volume or cost discountvii. credit note provided to buyerviii. any other reasons as applicable. IRM cancellation • Only applicable for export advances (P0103) • Customer request letter with rationale for non-refund of advance and no shipment	INR 200 flat per SB	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
9	Extension of Shipping Bill/EDF	• Customer Request letter with Extension reason and applicable documentary evidence.	INR 200 flat per SB	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
10	Export Commission Payment	• Request letter with payment instructions and FEMA declaration • Form A2 • Form 145/146 (15CA/CB), • Relevant documents / Agreement copy along with export reference number	From 0/- upto INR 1,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

11	Export-Import Set-off	Import and export documents routed through same bank • Customer request letter • A communication / any other documentbetween the overseas buyer and supplier agreeing to set-off • Documents as required for export/import to be taken	Upto INR 2,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
12	Refund of Export Advance	• Customer request letter (with FEMA declarations) with suitable reason for refund • Form A2	From 0/- upto INR 1,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
13	Third Party Receipt (Export)	• Shipping Bill/EDF/Invoice mentioning details of 3rd party OR • Tri-partite agreement OR • A justification from customer confirming third party involvement	INR 200 Plus nostro charges as per currency	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
14	Project Export	As per Point no 32 on Project export.	As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
15	Advance Import Payment	Documents for Advance import payment: • Customer request letter (with relevant FEMA declarations) • Purchase Order / copy of agreement / proforma invoice • Expected date of shipments(Can be part of request letter) • Any additional document depending on the underlying - e.g. in-principal approval from Ministry of Civil Aviation / Director General of Civil Aviation / other such agencyfor import of aircraft. • Expected date of Import • Form 145-146 (for services) Additional document for import of rough diamonds – • The overseas mining company should have the recommendation of GJEPC. • Copy of Kimberley Process Certificate for the diamonds intended to be imported.	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

16	Direct Import Payment	Documents to be submitted once import materialized: • Proof of import viz. • Goods - Bill of entry details • Services-Invoice Other case specific documents: • For any repatriation of advance remittance (return of funds from overseas seller to the importer), reason for repatriation to be obtained from customer Import of goods: • Customer Request Letter including FEMA declaration. • Commercial Invoice • Transport Document (Bill of Lading/Air Waybill/Rail Receipt etc.) • Bill of Entry details Import of Services- • Customer request letter including FEMA declaration • Invoice • Agreement / contract (where applicable) • Purpose code declaration • Form A2 / equivalent declaration as applicable • Form 145/146 • Any regulatory approval if required Under LC / collection • Customer request Letter in the Bank standard format. • Bill of Entry details • Documents as per terms and conditions of LC / collection Note: Applicability of FEMA 23R: FEMA 23R shall apply to all "import" defined as per FTP. For sale from SEZ to DTA, existing treatment under IDPMS may continue.	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
17	Third Party Payment (Import)	• Customer Request Letter • Invoice / Purchase Order / Bill of entry mentioning details of 3rd party OR • Tri-partite agreement OR • A justification from customer confirming third party involvement.	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
18	Import on Lease Basis	Document confirming lease agreement to be obtained additionally to the documents required for import of goods.	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
19	Extension of Time (Import)	Extension of time are allowed for: • Extending import due date in IDPMS for advance / import payment made OR • Extending payment date in IDPMS if import already materialized. Document required for extension: • Customer request letter / declaration seeking extension of time	INR 200 flat per BOE/ORM	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
20	Delayed Import Payment	Customer request letter with rationale for the delay.	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

21	Import Write-off/Reduction	For BOE closure Up to INR 10 lakh or FCY equivalent - • Customer declaration in standard format with details of ORM to be taken for reconciliation and closure in IDPMS. For BOE closure beyond INR 10 lakh or FCY equivalent - • Customer request letter with rationale for write-off, such as- i. quality or quantity issue ii. commercial disputes iii. contract cancellation iv. goods lost in transit v. destruction of goods vi. volume or cost discount vii. credit note provided to buyer viii. any other reasons as applicable For Imports on free of cost basis, Closure of Bill of Entry can be done basis evidence of same on invoice or bill of entry or pre-agreed contract evidencing a pre-existing arrangement that this is free of cost or CA certificate confirming that these are not outstanding as payable in their last audited balance sheet.	INR 200 flat per BOE/ORM	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
22	Delivery Order Issuance	• Customer request letter with debit authority and pre-acceptance. • Invoice and AWB • AWB Should be consigned to DBS • Cargo arrival notice Pre acceptance • LC Number should be mentioned RL, Invoice and AWB	INR 2000/- flat	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
23	High Sea Sales	• Invoice - Commercial and High Sea sale (as applicable) • Transport documents • Bill of entry details in the name of HSS buyer • High Sea sale agreement	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
24	MTT Advance Import Payment (Export Advance Received First)	• Request Letter • Export confirmed purchase order/proforma invoice/Sales contract • Import Purchase order/proforma invoice/sales contract. • MTT declaration •One to One matching Sheet	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
25	MTT Advance Import Payment (Import Advance Initiated First)	•Request Letter • Justification for advance payment • Export confirmed purchase order/proforma invoice/Sales contract • Import Purchase order/proforma invoice/sales contract. • MTT declaration • One to One matching Sheet	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

26	MTT Post Shipment Import Payment / Export Lodgement	• Request Letter • Export invoice • Import invoice • Transport document • MTT declaration • Any other Document as per the contract agreed terms. • One to One matching Sheet	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
27	MTT Delayed Receipt/Payment	• Customer request explaining reasons for delay • Supporting correspondence with overseas buyer/supplier • Revised shipment/payment schedule	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
28	MTT Write-off / Short Realization	• Client request letter with reason for write off • Documentary evidence supporting such short realization/write off justifying the same • CA certificate duly justifying the short realisation/write-off caused due to genuine commercial trade constraint /by any other global market conditions. • Revised contracts/invoices/ Debit Note/Credit Note.	INR 200 flat	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
29	MTT Cancellation	• Client request letter with reason for cancellation • Confirmation that neither party has any outstanding claim. • SWIFT confirmation of refund/ Proof of refund/remittance reversal (wherever applicable). • Cancellation of both purchase and sales contracts (If applicable)	NIL	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
30	MTT Third Party / Change in Buyer-Supplier	• Customer request letter • Tri-partite agreement/Documentary evidence for the same/ any similar agreement. • Modification of earlier purchase/sales contracts (if applicable) • Correspondence with overseas parties, Proof of refund/remittance reversal (if applicable)	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

31	MTT Amendment in Contract Value	• Customer request letter with justification • Amended contracts. • Correspondence with overseas parties, Proof of refund/remittance reversal (if applicable)	INR 200 flat	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
32	MTT Extension of Time	• Customer request letter stating the delay • Correspondence with the buyer/supplier on terms of extension or acceptance by both buyer/supplier of the revised extended terms. • Copy of revised purchase order/sales contract and delivery/payment schedule (if applicable)	INR 200 flat	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
33	MTT Agency Commission	• Customer request letter with our Import and export reference number • Commission Invoice. • Form 145/146 • Agency Agreement/Details of overseas agent	Upto INR 3500/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
34	MTT Loss	• Customer request letter explaining the loss • CA certificate duly justifying the loss caused due to genuine commercial loss and supported by market conditions	NIL	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
35	Current Account Transactions (LRS) Up to USD 250,000	**For remittance request submitted at the DBS Bank branch** • Outward Remittance Application • A2 cum LRS Declaration along with the specific documents' basis the source of funds & purpose of remittance needs to be submitted. • PAN mandatory **For request initiated online through Mobile or Internet banking (upto USD 25000 or equivalent)** •The details have to be filled online and the required documents if applicable have to be uploaded. •The details on the documentation basis the source of funds and purpose of remittance for customers segments are available in the FAQ section- Link is as follows: https://www.dbs.bank.in/in/treasures/deposits/pay-with-ease/remittance-services?pid=in-tre-homepage-utilitybar-remittance-services •PAN mandatory	From 0/- upto INR 1,000/- depending on the account variant maintained by the client		Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

36	Capital Account Transactions involving LRS Remittance Up to USD 250,000	**For remittance request submitted at the DBS Bank branch** •Outward Remittance Application •A2 cum LRS Declaration along with the specific documents basis the source of funds & purpose of remittance needs to be submitted. •PAN mandatory •Investment-related proof for identifying the source of funds. •If relationship with the bank is less than one year: Source of Funds Proof (Remitter's own funds) such as: One-year bank statement from another bank, or Latest Income Tax Assessment Order, or Income Tax Return filed by the applicant **For request initiated online (upto USD 25000 or equivalent)** •The details have to be filled online and the required documents if applicable have to be uploaded. •The details on the documentation basis the source of funds and purpose of remittance for customers segments are available in the FAQ section Link is as follows: https://www.dbs.bank.in/in/treasures/deposits/pay-with-ease/remittance-services?pid=in-tre-homepage-utilitybar-remittance-services •PAN mandatory •Investment-related proof for identifying the source of funds If relationship with the bank is less than one year: Source of Funds Proof (Remitter's own funds) such as One-year bank statement from another bank or Latest Income Tax Assessment Order, or Income Tax Return filed by the applicant	From 0/- upto INR 1,000/- depending on the account variant maintained by the client		Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
37	NRO/NRE Remittances	• Request letter • Form A2 & FEMA declaration • NRO declaration (as applicable) • Form 15CA/15CB or Certificate under Sections 146/147, as applicable • Supporting documents for source of funds & CA certificate	From 0/- upto INR 1,000/- depending on the account variant maintained by the client		Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
38	Current Account Transactions-Outward Remittances	•Customer Request Letter •Form A2 •FEMA Declaration •Invoice / Order / Contract •Form 146/147 digitally signed with UDIN number as per the applicable Income tax provison •Proof of delivery of service •Purpose-specific supporting documents where ever applicable	From 0/- upto INR 1,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
39	Current Account Transactions-Inward Remittances and Vostro INR transactions	•Disposal Instruction •FEMA Declaration •Proforma Invoice / Purchase Order / Contract •Purpose-specific supporting documents where ever applicable •Form EDF	From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency From 0/- upto INR 800/- for Vostro INR Clearing settlements. Charges for Vostro INR Clearing are recovered from the bank holding Vostro accounts where the charge type is OUR or DEBT and from the beneficiary proceeds where the charge type is BEN or CRED / SHA or SHAR	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

40	Foreign Direct Investment (FDI)	**Settlement of FDI (Inward Remittance under Purpose Code P0006/P0007/P0008)** •Disposal Instruction •FEMA Declaration •KYC of Investor/Remitter obtained from overseas bank through SWIFT •Government Approval (wherever applicable) Documents for ESOP reporting • Relevant extracts of the ESOP scheme • Declaration to be filed by the authorised representative of the Indian Company, as in the format specified at Annex X • CS certificate as specified at Annex-I • Letter of Grant/ Offer Documents for DI reporting • PAS – 3/ SH-4/ Board resolution. • Shareholder's resolution, if any. • Valuation Certificate. • Declaration to be filed by the authorised representative of unlisted Indian company: As per the format at Annex-V. Documents for INVI reporting • Country wise Inflow document – providing the details on amount of inflow, number of investors, and country of investors • Declaration – to be filed by Authorised representative, as provided at Annex-XI for Form InVi	**For Inward FDI Settlement:** From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency **For Outward FDI disinvestment:** From 0/- upto INR 1,000/- depending on the account variant maintained by the client	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
41	**Overseas Investment (OI)**	**Documentation required for remittance towards Investment** •Investment should be done after obtaining of UIN from RBI •Customer Request Letter with Debit Authority for Charges •Form FC (Sections A-D) duly signed and sealed •Statutory Auditor Certificate (Section E) •Board Resolution mentioning related parties, purpose, amount and authorized signatories •Form A2 •Any other document as may be required by the bank from time to time Documents for APR: •Customer request letter for filing of APR •Form APR duly singed and stamped by the Indian entity and Statutory Auditor of the Indian entity (CA in case of resident individual). Branch certification to be done by the CSM/branches on APR form •Audited financial statement of the foreign entity (the audit of the foreign entity shall be conducted by the auditor who is qualified to conduct such audit as per host country/jurisdiction auditing norms/laws.) **Disinvestment by Indian Entity** •Customer Request Letter •Certified True Copy of Board Resolution approving disinvestment/liquidation •Letter of Offer from Purchaser / Share Purchase Agreement •Share Valuation Certificate complying with ODI Pricing Guidelines •RBI/Central Government Approval (if original investment was under approval route) •Certificate evidencing closure/cancellation by overseas regulator (in case of foreign entity closure)	**For Outward ODI investment:** From 0/- upto INR 1,000/- depending on the account variant maintained by the client **For ODI Disinvestment (Inward):** From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day. For Investment: The TAT is 3 working days for complete scrutiny subject to receipt of duly signed documents. For APR: The TAT is 7 working days for complete scrutiny and reporting on OID portal subject to receipt of duly signed documents For Disinvetment : The TAT is 7 working days for complete and reporting on OID portal since it involved reconciliation of UIN, subject to receipt of duly signed documents	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
42	**ECB (Covers various stages at ECB)**	**Availing LRN (Loan Registration Number)** •Customer Request Letter with Debit Authority for Charges •Form ECB (Sections A-D) duly signed and sealed in duplicate •Statutory Auditor Certificate •Board Resolution for availing ECB •Loan Agreement •Memorandum & Articles of Association (MOA/AOA) •Average Maturity Verification (AVM) calculation sheet •Any other document as may be required by the bank from time to time **At the time of drawdown** •Disposal letter •LRN Details **Repayment of Interest /Principal Amount** •Customer Request Letter with Debit Authority for Charges •Form A2 •LRN details •Interest Demand Notice / Lender Advice (for interest remittance) •Form 145/146 •Any other document as may be required by bank from time to time Documents for ECB2 returns • Form ECB2 in excel format (Format attached) along with duly certified PDF format form ECB2. • Customer request letter.	NIL for LRN **For inward remittance of drawdown:** From 0/- upto INR 750/- depending on the account variant maintained by the client plus correspodnent bank charges as per currency **For Repayment of Interest / Principal Amount:** From 0/- upto INR 1,000/- depending on the account variant maintained by the client	For FRESH ECB- TAT is 3 working days For ECB2 returns- TAT is 7 working days for Revised ECB- TAT is 7 working days	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

43	**Documents Required for Opening a Liaison Office (LO), Branch Office (BO) or Project Office (PO)** **Documents for Annual Submission** **Documentation for Extension** **Documentation for Closure**	•Form FNC (3 copies) •RBI application letter from the parent company •Power of Attorney (if Form FNC is signed by an authorized representative) •Board Resolution/Authority Letter for setting up LO/BO/PO in India •Parent company comfort letter supporting Indian operations •Certificate of Incorporation and Charter Documents (MOA/AOA), notarized and attested by the Indian Embassy/Consulate. Non-•English documents must be translated and notarized •Audited financial statements: 1.Last 3 years for Liaison office 2.Last 5 years for Branch office (Or CPA-certified net worth statement where audit is not mandatory) •CPA/CA certificate confirming: 1.Liaison office: Profit track record for preceding 3 years and net worth ≥ USD 50,000 2.Branch office: Profit track record for preceding 5 years and net worth ≥ USD 100,000 •Banker's report/KYC confirmation from the parent company's bank •D&B report or equivalent background/credit report •PAN and ROC registration certificate (post-incorporation, wherever applicable) •Police registration requirement for entities from Bangladesh, Sri Lanka, Afghanistan, Iran, China, Hong Kong, Macau, and Pakistan •Any other document as may be required by bank from time to time Documents for AAC • Customer request letter for submission of AAC • Annual Activity Certificate certified by	NIL	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day. For fresh LO/BO/PO- TAT is 5 working days subjecto receipt of all the compliant documents. LOBO case are raised to RBI in Pravaah portal for UIN PO cases are approval under AD power and an approval letter is issued. For AAC- TAT is 3 working days subject to receipt of all the compliant documents For extension- On adhoc basis, (before the expiry)- TAT is 2 working days subject to receipt of compliant documents	Officials from Cash Ops Dept delegated with checker/approver responsbility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
44	Issuance of Letter of Credit	• LC Request letter along with terms and conditions • Stamp paper • OGL and FEMA Declaration • Underlying documents (PO / PI / Contract) • Insurance Policy as per Incoterms	As per offer letter or facility documentation	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
45	Amendment of Letter of Credit	• LC Request letter • Amended Purchase Order/Sales Agreement (optional) • Enhanced Insurance coverage, if applicable	INR 1500/-flat plus swift charges	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
46	Cancellation of Letter of Credit	• Customer Request Letter • Beneficiary/Confirming Bank consent	INR 2500/- flat	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
47	Import Bill Lodgement (Presentation of documents by the Beneficiary under LC/Non-LC)	• Overseas Bank covering letter. • Commercial Invoice. • Transport document (e.g., Bill of Lading (BL), Air Waybill (AWB), etc.). • Insurance Policy, wherever applicable. • Other supporting documents, as applicable, including: Bill of Exchange, Packing List, Certificate of Origin • Any other document stipulated under the trade transaction. • For presentations under a Letter of Credit (LC), all documents specified under Field 46A (Documents Required) of the LC must be obtained and verified.	From 0 to INR 3000/-	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

48	Import Bill Acceptance (Under LC/ Non-LC)	• Copy of Signed Document Arrival Notice • Accepted Bill of Exchange or Acceptance Letter	NIL	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
49	Buyers' Credit: SBLC Issuance	• Request Letter • Purchase Order/Proforma Invoice/Copy of Invoice • Transport Document (Bills of Lading or Airway Bill) • FEMA Declaration • OGL Declaration • Form A2 for Interest and Bank Charges • Undertaking that Form 145/146 would be submitted at the time of repayment	As per offer letter or facility documentation	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
50	Buyers' Credit: Rollover	• Customer request lettern along with Debit authorisation • Form 145/146 – for interest payment of existing loan	As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
51	Delivery Order (DO)	• Customer Request Letter • Invoice • Copy of the Airway Bill (AWB)/Bill of Lading (B/L) • Online Cargo Arrival Notice (CAN) • Indemnity Text (in case of shipping guarantee)	INR 2000/- flat	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
52	Cross-border Bank Guarantees and SBLC	• Request letter • Copy of Invoice/Contract/Agreement as applicable • FEMA Declaration (as applicable) • Bank guarantee text • Additional documentation as may be applicable	As per offer letter or facility documentation	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances

53	Co-acceptance of import bills	• Customer Request Letter • Copy of Signed Document Arrival Notice • Accepted Signed Bill of Exchange (For usance import bills)	As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed on same day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
54	Export LC advising, amendment, transfer, cancellation and confirmation	• Request letter (for cancellation & transfer) • For LC confirmation - Customer Request Letter	Advising : INR 1500/- flat Amendment : INR 1000/-flat Cancallation: NIL Confirmation : As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
55	Export bill purchase, discounting and negotiation	• Customer Request Letter with FEMA declaration • Commercial Invoice & Bill of exchange (if applicable) • SB/EDF copy / details •Transport document • Insurance copy (For specific Incoterms) • Any additional document regulatory / commercial requirement	As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances
56	Packing Credit	• Customer Request Letter • Export LC/ Order copy (for running account facility order copy to be submitted within 30 days of disbursement) • Any additional document regulatory / commercial requirement	As per business confirmation	All clean/compliant transactions received before 3.00 pm will be processed before end of day. Any transaction received post 3 pm will be picked up for processing on next business day.	Officials from Trade Ops Dept delegated with checker/approver responsibility .	Bank has a complaint management and grievance redressal mechanism process in place. The process of lodging a formal complaint, is provided in the link below: https://www.dbs.bank.in/in/treasures/common/redressal-of-complaints-and-grievances.page	**Link for Schedule of Charges:** https://www.dbs.bank.in/documents/d/sme-in-en/current-account-service-charges-and-fees-05th-oct-2026 --- **Link for SOP on Import and Export of Goods and Services including Merchant Trade Transaction:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-on-import-and-export-of-goods-and-services-including-merchant-trade-transaction --- **Link for SOP on Cross-border Remittances:** https://www.dbs.bank.in/documents/d/sme-in-en/sop-document-on-cross-border-remittances