

purposeName	purposeCode	Document Checklist	LRS Flagging
Remittance to own account abroad	S0023	<p>For remittance Value less than USD 25,000</p> <p>1. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old)</p> <p>For remittance Value greater than USD 25,000</p> <p>1. Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer</p> <p>2. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old)</p>	Yes
Family maintenance	S1301	None	Yes
Remittance of Salary (Only applicable for Foreign National)	S1301	<p>1. Application cum A2 Form</p> <p>2. Valid Visa & Passport copy.</p> <p>3. Pay slip or Employer letter confirming TDS</p>	No
Gift	S1302	<p>For remittance value greater than USD 25,000</p> <p>1. Branch Head Certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer.</p> <p>2. Latest one year statement of other bank or the Latest ITR of the remitter (if account is less than one year old)</p>	Yes
Travel for education	S0305	<p>For remittance Value less than USD 10,000</p> <p>1. Passport Copy</p> <p>2. For remittance value greater than USD 10,000</p> <p>2.1. Passport Copy</p> <p>2.2. An estimate (Physical or email) from institution abroad</p>	Yes

Travel for education (Source - Education Loan)	S0305	1. For remittance Value less than USD 10,000 1.1 Passport Copy 1.2 Loan Sanction/Disbursal Letter 2. For remittance value greater than USD 10,000 2.1. Passport Copy 2.2. An estimate (Physical or email) from institution abroad 2.3 Loan Sanction/Disbursal Letter	Yes
Health Service	S1108	For remittance above USD 2,50,000 An estimate from Doctor/ medical institution abroad.	Yes

Portfolio investment in equity	S0001	<p>For remittance Value less than USD 25,000</p> <ol style="list-style-type: none"> 1. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 2. Proof Required: <ol style="list-style-type: none"> 2.1 In case the investment is being made in equity shares, documentary evidence must be provided confirming that the company is listed on a recognized foreign stock exchange 2.2 In case the investment is being made in a fund, proof must be submitted to confirm that the fund is regulated by a recognized and authorized regulatory authority. <p>For remittance Value greater than USD 25,000</p> <ol style="list-style-type: none"> 1. Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer 2. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 3. Proof Required: <ol style="list-style-type: none"> 3.1 In case the investment is being made in equity shares, documentary evidence must be provided confirming that the company is listed on a recognized foreign stock exchange 3.2 In case the investment is being made in a fund, proof must be submitted to confirm that the fund is regulated by a recognized and authorized regulatory authority. 	Yes
--------------------------------	-------	--	-----

Portfolio investment in debt instruments	S0002	<p>For remittance Value less than USD 25,000</p> <ol style="list-style-type: none"> 1. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 2. Proof must be submitted to confirm that the fund is listed on a recognized foreign stock exchange <p>For remittance Value greater than USD 25,000</p> <ol style="list-style-type: none"> 1. Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer 2. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 3. Proof must be submitted to confirm that the fund is listed on a recognized foreign stock exchange 	Yes
Donation	S1303	<ol style="list-style-type: none"> 1. Documentary evidence of Donation (ex: Brochure indicating Name, address & activity of the organization) 2. Branch Head certification on the due diligence on the opening, genuineness, operations of the account 3. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 	Yes
Emigration	S1307	<p>For remittance Value less than USD 250,000</p> <ol style="list-style-type: none"> 1. Application cum Form A2 2. Migrant Visa Copy or Proof of Allotment <p>For remittance Value above USD 250,000</p> <ol style="list-style-type: none"> 1. Application cum Form A2 2. Migrant Visa Copy or Proof of Allotment 3. Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer 	Yes

Travel for Business	S0301	For remittance Value less than USD 10,000 1. Passport Copy 2. For remittance value greater than USD 10,000 2.1. Passport Copy 2.2. Letter or email communication regarding travel	Yes
Travel for Pilgrimage	S0303	For remittance Value less than USD 10,000 1. Passport Copy & Visa Copy 2. For remittance value greater than USD 10,000 2.1. Passport Copy & Visa Copy 2.2. Invoice or any email communication from overseas hotel	Yes
Travel for Medical	S0304	For remittance Value less than USD 10,000 1. Passport Copy 2. For remittance above USD 10,000 2.1. Passport Copy 2.2. An estimate from Doctor/ medical institution abroad.	Yes
Other Travel	S0306	For remittance Value less than USD 10,000 1. Passport Copy 2. For remittance value greater than USD 10,000 2.1. Passport Copy 2.2. Invoice or email communication from overseas hotel	Yes
Accounting, auditing, book keeping services	S1005	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note	No
Architectural Services	S1009	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note 4. Agreement Copy (if scope of work not defined in Invoice)	No

Tax Consulting Services	S1015	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note	No
Market Research	S1016	1. 15 CA 2. 15 CB (if Part-C is mentioned in 15CA & UDIN is mandatory in 15CB) 3. Copy of Invoice/ Debit note	No
Entertainment Services	S1104	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note 4. Agreement Copy (if scope of work not defined in Invoice)	No
Remittance for education	S1107	For remittance above, USD 2,50,000: Letter or email from institution abroad containing fee estimate.	Yes
Remittance for education (Source - Education Loan)	S1107	1. For remittance less than USD 2,50,000: 1.1 Loan Sanction/Disbursal Letter 2. For remittance above, USD 2,50,000: 2.1 Letter or email from institution abroad containing fee estimate. 2.2 Loan Sanction/Disbursal Letter	Yes
Indian direct investment abroad in equity shares	S0003	1. Trade Desk Approval 2. UIN	Yes

Investment in real estate	S0005	<p>For remittance Value less than USD 25,000</p> <ol style="list-style-type: none"> 1. Documentary evidence of investment in real estate, (e.g. Agreement copy, or any other underlying document evidencing payment is for purchase of real estate aboard) 2. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) <p>For remittance Value greater than USD 25,000</p> <ol style="list-style-type: none"> 1. Documentary evidence of investment in real estate, (e.g. Agreement copy, or any other underlying document evidencing payment is for purchase of real estate aboard) 2. Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 3. Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer 	Yes
Payments for Employee Stock Option	S0021	<ol style="list-style-type: none"> 1. For remittance Value less than USD 25,000 <ol style="list-style-type: none"> 1.1 ESOP letter from Employer 2.1 Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 2. For remittance Value greater than USD 25,000 <ol style="list-style-type: none"> 2.1 ESOP letter from Employer 2.2 Branch Head certification on the due diligence on the opening, genuineness, operations of the account and source of funds of the customer 2.3 Latest one year statement of other bank or the Latest ITR of the remitter (if the account is less than one year old) 	Yes

Life insurance premium (excluding term insurance)	S0601	For all remittance value 1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Insurance Documents from the Policy Issuer 4. Specific RBI approval required in case A person resident in India taking a life insurance policy issued by an insurer outside India. RBI Approval to ensure that the conditions mentioned in the RBI policy are complied with or compliance of conditions given by RBI, in cases where approval is taken from RBI (Refer Foreign Exchange Management (Insurance) Regulations, 2000)	No
General insurance premium (including reinsurance)	S0603	1. Underlying document / policy 2. Premium Claim made by the Insurance Company	Yes
Legal Service	S1004	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note 4. Copy of Court Order (if remittance is on account of court order or dispute settlement)	No
Other Personal, Cultural and Recreational Services	S1109	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Copy of Invoice/ Debit note	No
Software consultancy / implementation	S0802	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Data base, data processing charges	S0803	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Franchises services	S0901	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Other information services - subs to newspapers	S0806	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No

Telecommunication services including electronic mail services and voice mail services	S0808	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Business and management consultancy and public relations	S1006	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Advertising, trade fair service	S1007	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Publishing and printing services	S1017	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Recreation and sporting activities services	S1106	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Other relevant document(s) supporting the underlying transaction	No
Remittance towards payment / refund of taxes	S1306	Relevant document(s) supporting the underlying transaction	No
Reversal of wrong entries, refunds of amount remitted for nonexports	S1502	1. 15 CA 2. 15 CB with UDIN (if 15CA Part-C is provided) 3. Demand letter from overseas party 4. Inward Remittance Advice or FIRC copy	No
Indian direct investment abroad in debt instruments	S0004	1. Trade Desk Approval 2. UIN	Yes

Remittance of Current Income out of NRO account	S0014	<p>1. Signed (In case of Manual) Form 15 CA (mandatory)</p> <p>2. System generated 15 CB (mandatory if part c is filled in form 15 CA)</p> <p>3. Proof of Bank credit (i.e. Narration in Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in Non IDFC FIRST bank account)</p> <p>4. Proof of source of funds (as applicable) (mandatory)Type of source of funds Proof</p> <p>Rent: Rent receipt or Rent agreement</p> <p>Dividend: Proof of dividend or entry in bank statement</p> <p>Interest: Proof of interest such as Bank statement or warrant</p> <p>Salary: Salary Slip or Form 16 A</p> <p>Pension/ PF/ Gratuity: Proof of pension or PF or gratuity</p>	No
Remittances of Sale of Financial Assets out of NRO Account	S0014	<p>1. Signed (In case of Manual) Form 15 CA (mandatory)</p> <p>2. System generated 15 CB (mandatory if part c is filled in form 15 CA)</p> <p>3. Proof of Bank credit (i.e. Narration in Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in Non IDFC FIRST bank account)</p> <p>4. Proof of source of funds (as applicable) (mandatory)</p> <p>Mutual Funds or shares: Demat Statement/ MF Statement</p> <p>Debentures or Bonds: certificate or Demat statement or letter from issuing company</p> <p>Fixed Deposits: FD Advice</p> <p>PPF Balances: PPF Passbook copy</p> <p>Insurance proceeds: Insurance Surrender or Maturity documents</p> <p>Shares Inherited -</p> <p>a. Demat Account statement</p> <p>b. Death Certificate</p> <p>c. Proof of inheritance (will or succession certificate)</p>	No

Remittances of Sale of Inherited Property out of NRO Account	S0014	1. Signed (In case of Manual Form 15 CA (mandatory) 2. System generated 15 CB (mandatory if part c is filled in form 15 CA) 3. Proof of Bank credit (i.e. Narration in Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in Non IDFC FIRST bank account) 4. Copy of the registered sale deed for sale of property (mandatory) 5. Copy of the death certificate (not required in case of partition deed or court order)	No
Remittances of Sale of Purchased Property out of NRO Account	S0014	1. Signed (In case of Manual) Form 15 CA (mandatory) 2. System generated 15 CB (mandatory if part c is filled in form 15 CA) 3. Proof of Bank credit (i.e. Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in other bank account) 4. Copy of the sale deed (mandatory)	No
Remittances of INR Gift from a Resident Relative out of NRO Account	S0014	1. Signed (In case of Manual) Form 15 CA (mandatory) 2. System generated 15 CB (mandatory if part c is filled in form 15 CA) 3. Proof of Bank credit (i.e. Narration in Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in Non IDFC FIRST bank account) 4. Gift deed or email declaration/ letter from the resident (mandatory)	No

Remittances of Money from Loan Repayments received into NRO accounts	S0014	<p>1. Signed (In case of Manual) Form 15 CA (mandatory)</p> <p>2. System generated 15 CB (mandatory if part c is filled in form 15 CA)</p> <p>3. Proof of Bank credit (i.e. Narration in Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in Non IDFC FIRST bank account)</p> <p>4. Proof of loan (i.e. Statement showing debit from customers NR accounts at the time of lending to person resident of India) (mandatory)</p> <p>5. Following email declaration/ letter from the resident (mandatory)</p> <p>I hereby declare that the funds are transferred as Loan Repayment to NRO account is within the limit of USD 250,000/- (US Dollar Two Lakh Fifty Thousand Only), which is the limit prescribed by RBI for the purpose.I also agree that</p> <p>Notes:</p> <p>a. Remittance amount should match the total amount in one or more proofs for 'source of funds'</p> <p>b. Lending was done only on a non-repatriation basis;</p> <p>c. The amount of loan had been given either by inward remittance from outside India or by debit to NRE/NRO/FCNR(B)/NRNR/NRSR account of the lender, maintained with an authorized dealer or an authorized bank in India;</p> <p>d. Period of loan has not exceeded 3 years;</p> <p>e. Rate of interest on the loan was not more than two per cent above Bank Rate prevailing on the date of avilment of loan;</p> <p>f. Payment of interest and repayment of principal has been made only to the NRO account of the lender</p>	No
--	-------	---	----

Remittances of Inward Remittance from overseas out of NRO Account	S0014	1. Signed (In case of Manual) Form 15 CA (mandatory) 2. System generated 15 CB (mandatory if part c is filled in form 15 CA) 3. Proof of Bank credit (i.e. Bank statement of other bank showing the credit) (mandatory if source of fund credit is reflecting in other bank account) 4. Inward Remittance Advice for the credits	No
---	-------	---	----