Documents Required:

- 1. Application form for Outward Remittance from NRO Account
- 2. Form A2
- 3. Source of Funds Proof
- 4. Form 15CB
 - > OBTAIN FORM 15CB FROM CHARTERED ACCOUNTANT

5. Form 15CA

- > STEPS TO BE FOLLOWED TO UPLOAD FORM 15CA ONLINE:
 - 1. Login to: https://incometaxindiaefiling.gov.in
 - 2. Go to e-filling log in page
 - 3. Input user ID (PAN of Remitter) and password
 - 4. After login, go to sub option: E file Prepare and Submit Online Form (other than ITR)
 - 5. Select form type -15CA
 - a. Instructions are given to fill the 15CA form
 - b. The online form is available in four parts -Part A, Part B, Part C and Part D
 - c. Complete the respective applicable PART either or Part A or PART B or PART C or PART D
 - 6. Once the Form 15CA is filled, verify and submit
 - 7. Go to My account-My Returns/Forms. It will show all the returns and the Forms submitted.
 - 8. Click on the 15CA form and take a print along with acknowledgement Slip.
 - 9. Form 15CA duly printed should be signed by Remitter and submitted to Bank in duplicate.

For Reference: Form 15CA & 15CB Formats are available on our FORM CENTRE.

<u>APPLICATION FORM FOR OUTWARD REMITTANCE FROM NRO ACCOUNT</u> To, The Manager, HDFC Bank Ltd., ______ Branch Dear Sir / Madam, Request for Outward Remittance from my NRO Account. **Purpose of Remittance: Mode** (Please provide exact split of amount, if any) In case of TT, Correspondent Bank Charges to be borne by: ☐ Draft_____ ☐ Self* ☐ ☐ ☐ The Beneficiary** *Will be collected after the remittance is affected. ** Beneficiary will receive the amount after deduction of Correspondent Bank Charges. **Details of the Remitter:** Address: ____ _____ Country of Travelling / Remittance: _____ Tel. / Mobile: _____ Passport Details (Refer table overleaf): Passport Number: _____ Date and place of issue: _____ **Payment Mode:** ☐ I authorize to debit my HDFC BANK NRO SB/CA Account No: ☐ HDFC Bank Cheque No.: _____ Signature _____ FCY Amount: FCY Amount in words: FCY Currency Type **Beneficiary & Correspondence Bank details (mandatory for TT Transfer)** Address: ___ Name and Address of the **Beneficiary's** banker___ _____^BSB/ABA Routing No. IBAN No. / SORT code_____ SWIFT Code Name and Address of the **Correspondence** bank: ____ SWIFT Code: _____^BSB/ABA Routing No. IBAN No. / SORT code: ______ NOSTRO A/C NO.:_____ 1) For all GBP remittances - 6 Digits SORT code of Beneficiary Bank in UK is required. 2) For all EUR remittances - IBAN No. of Beneficiary is mandatory. 3) For all AUD remittances - 6 digit BSB No. of Beneficiary Bank is required. 4) For all CAD remittances – Bank code and Transit No. for Beneficiary Bank is required. 5) Proper purpose codes must be provided as per RBI guidelines. I / We hereby declare that I am using the facility of Funds Transfer under USD 1 million scheme only through HDFC Bank. I / We also hereby declare that the said remittance is sought to be made out of the balances held in my NRO account arising from my legitimate receivables in India and not by borrowing from any other person or a transfer from any other NRO account and if such is found to be the case, I will render myself liable for penal action under FEMA. I / We hereby declare that the transaction, the details of which are specifically mentioned in the application above, does not involve and is not designed for the purpose of any contravention of evasion of the provision u/s 10 (5) chapter III Fema 1999 or any rule, regulation, notification, direction or order made there under. I/We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration. I/ We also understand that if I / We refuse to comply with any such requirement or make only unsatisfactory compliance there with, the bank shall refuse in writing to undertake the transaction and shall if, it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to Reserve Bank of India. I / We further declare that the undersigned has / have the authority to give this declaration and undertaking on behalf of the firm / company. I hereby declare that the above details are true and that this remittance along with my previous remittance does not exceed the limitation, under the category, allowed as per RBI regulation. I hereby declare that I am a Non Resident Indian (NRI) as per the Income Tax Act, 1961. Signature of the Remitter: _____ FOR OFFICE USE ONLY Authorized by: Processed by: Ref No.: DD/TT No.: FCY Amount: INR Amount: Conversion Rate – DD/TT: Cr. A/c No.: Dr. A/c No.: Charges(Rs.): Charges waived(Rs.): Confirmed that de-duping is done for Remitter & Beneficiary from Banned list: __ Emp. Name: _ Sign: _ Customers copy: (to be Produced by the customer while collecting DD / TCs / TT confirmation from Bank) BANK SEAL Customer Type: FCY DD / TT (Amount): ___

We understand your world

Applicant's Name: ___

______ Beneficiary: ___

Customer Account No.: _____ Date: _____

(For payments other than imports and remittances covering intermediary trade)

Application for remittances abroad

AD Code No.:	Currency:		Equivalent to Rs. (To be filled in by Authorised Dealer)							
Form No.:	Amount:									
(To be completed by the applicant)										
I. Details of the applicant -										
a. Name										
b. Address										
c. Account No.										
II. Details of the foreign exchange re	equired									
Amount (Specify currency)	l l									
III. I authorise you to debit my Saving	g Bank/Current/RFC/EEF	C Account No	together with your charges and							
* a) Issue a draft										
Beneficiary's Name										
Address										
* b) Effect the foreign exchange remittance directly -										
1. Beneficiary's Name										
2. Name and address of the Ban	k									
3. Account No.										
* c) Issue travellers cheques for										
* d) Issue foreign currency notes fo	r									
* (Strike out whichever is not applicable)										
Sr. No. Purpose Group Name	Purpose Code	Purpose Code Description								
As per Annexure - I		5	Signature							
		ARATION								
declar		FEMA 1999)								
* 1) The total amount of foreign exchange purchased from or remitted through, all sources in India during this financial year including this application is within USD(USDonly)										
the annual limit prescribed by Reserve Bank of India for the said purpose.										
* 2) Foreign exchange purchased from you is for the purpose indicated above. 3) We hereby declare that we have made the request to purchase foreign exchange (if applicable) only after utilizing the available.										
3) We hereby declare that we have made the request to purchase foreign exchange (if applicable) only after utilizing the available balances, if any, in all our EEFC account(s)/RFC(D)(s)/ Diamond Dollar Account(s) across all banks or because we do not have any EEFC account(s) /RFC(D)(s)/ Diamond Dollar Account(s) across any bank, as the case may be.										
* (Strike out whichever is not applica	able)									
Signature :			(The purpose codes are on the reverse)							
Name :			, , = =================================							
Date :										
										

ADs should put a tick (✓) against an appropriate purpose code. (In case of doubt/difficulty, consult customer/RBI.)

_				ADs should put a tick (✓) against an appropriate purpose			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		ioni oncomon D.,
GR.	Purpose	Purpose	/	Description	GR.	Purpose	Purpose	1	Description
No.	Group Name	Code	$oldsymbol{\perp}$		No.	Group Name	Code	L	
0	Capital Account	S0017		Acquisition of non-produced non-financial assets (Purchase of intangible as- sets like patents, copyrights, trademarks etc., land acquired by government,	5	Financial Services	S0701		Financial intermediation, except investment banking - Bank charges, col- lection charges, LC charges etc.
			$oldsymbol{\perp}$	use of natural resources) – Government			S0702		Investment banking – brokerage, under writing commission etc.
		S0019		Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources)			S0703		Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
			\vdash	- Non-Government	6	Telecommu-	S0801	Н	Hardware consultancy/implementation
		S0026		Capital transfers (Guarantees payments, Investment Grand given by the government/international organisation, exceptionally large Non-life insur-		nication, Computer &	S0802		Software consultancy / implementation
			\vdash	ance claims) – Government		Information Services	S0803		Data base, data processing charges
		S0027		Capital transfers (Guarantees payments, Investment Grand given by the Non-government, exceptionally large Non-life insurance claims) – Non-		Services	S0804 S0805	H	Repair and maintenance of computer and software
		S0099	\vdash	Government Other capital payments not included elsewhere			S0806	\vdash	News agency services Other information services- Subscription to newspapers, periodicals
	Financial Acco			outer capital payments not included a sewhere	11		S0807	Н	Off-site software imports
	Foreign	S0003	П	Indian Direct investment abroad (in branches & wholly owned subsidiaries)	11		S0808	Г	Telecommunication services including electronic mail services and voice mail services
	Direct		Ш	in equity Shares			S0809	\vdash	Satellite services including space shuttle and rockets etc.
	Investments			Indian Direct investment abroad (in subsidiaries and associates) in debt	7	Charges for	S0901		Franchises services
		S0004		instruments		the use of		Г	Payment for use, through licensing arrangements, of produced originals
		S0006		Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares		intellectual property	S0902		or prototypes (such as manuscripts and films), patents, copyrights, trade- marks and industrial processes etc.
		S0007	Н	Repatriation of Foreign Direct Investment in made by overseas Investors	l∟	n.i.e		L	·
		30007	\vdash	India – in debt instruments	8	Other Busi- ness Ser-	S1002	L	Trade related services – commission on exports / imports
		S0008		Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate		vices	S1003		Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies
	Foreign	S0001		Indian Portfolio investment abroad – in equity shares	1		S1004		Legal services
	Portfolio Investments	S0002	\perp	Indian Portfolio investment abroad – in debt instruments			S1005	\vdash	Accounting, auditing, book-keeping services
		S0009		Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in equity shares			S1006 S1007	\vdash	Business and management consultancy and public relations services Advertising, trade fair service
		S0010	П	Repatriation of Foreign Portfolio Investment made by overseas Investors in			S1007 S1008	\vdash	Advertising, trade fair service Research & Development services
	External	S0011	\vdash	India – in debt instruments Loans extended to Non-Residents			S1009		Architectural services
	Commercial	 	\vdash	Repayment of long & medium term loans with original maturity above one			S1010	Г	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
	Borrowings	S0012	Ш	year received from Non-Residents			S1011	\vdash	Payments for maintenance of offices abroad
	Short term Loans	S0013		Repayment of short term loans with original maturity up to one year re- ceived from Non-Residents			S1013	Н	Environmental Services
	Banking	S0014	т	Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA etc)	11		S1014		Engineering Services
	Capital	S0015		Repayment of loans & overdrafts taken by ADs on their own account.	1		S1015		Tax consulting services
		S0016	\vdash	Sale of a foreign currency against another foreign currency			S1016	H	Market research and public opinion polling service
	Financial Derivatives	S0020		Payments made on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions.			S1017 S1018	\vdash	Publishing and printing services Mining services like on-site processing services analysis of ores etc.
	and Others	S0021	T	Payments made on account of sale of share under Employee stock option	1		S1020	Н	Commission agent services
		S0022	\Box	Investment in Indian Depositories Receipts (IDRs)			S1021		Wholesale and retailing trade services.
	Establish	S0023	\vdash	Remittances made under Liberalised Remittance Scheme (LRS) for Individuals			S1022		Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
	External Assistance	S0024		External Assistance extended by India. e.g. Loans and advances extended by India to Foreign governments under various agreements			S1023	\vdash	Other Technical Services including scientific/space services.
		S0025		Repayments made on account of External Assistance received by India.	1		S1099	Н	Other services not included elsewhere
1	Transport	S0201		Payments for surplus freight/passenger fare by foreign shipping compa- nies operating in India	9	Personal,		Г	Andie sienel and related anning the Matter siet on and side at
		S0202	\vdash	Payment for operating expenses of Indian shipping companies operating	11	Cultural & Recreational	S1101		Audio-visual and related services like Motion picture and video tape pro- duction, distribution and projection services.
			\vdash	abroad	l ├─	services	S1103	H	Radio and television production, distribution and transmission services
		S0203 S0204	\vdash	Freight on imports – Shipping companies Freight on exports – Shipping companies			S1103	\vdash	Entertainment services
		S0205	\vdash	Operational leasing/Rental of Vessels (with crew) –Shipping companies	11		S1105	Н	Museums, library and archival services
		S0206		Booking of passages abroad – Shipping companies	1		S1106		Recreation and sporting activities services
		S0207	П	Payments for surplus freight/passenger fare by foreign Airlines companies operating in India] [S1107		Education (e.g. fees for correspondence courses abroad)
		S0208	\vdash	Operating expenses of Indian Airlines companies operating abroad			S1108		Health Service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
		S0209	Т	Freight on imports – Airlines companies	l ∟		S1109		Other Personal, Cultural & Recreational services
		S0210	\Box	Freight on exports – Airlines companies	10	Govt. no included else-	S1201	L	Maintenance of Indian embassies abroad
		S0211	\vdash	Operational leasing / Rental of Vessels (with crew) – Airline companies	╎└	where (G.n.i.e.)	S1202		Remittances by foreign embassies in India
		S0212	\vdash	Booking of passages abroad – Airlines companies Payments on account of stevedoring, demurrage, port handling charges	11	Secondary Income	S1301		Remittance for family maintenance and savings
		S0214		etc.(Shipping companies)		liloonie	S1302 S1303	⊢	Remittance towards personal gifts and donations Remittance towards donations to religious and charitable institutions abroad
		S0215		Payments on account of stevedoring, demurrage, port handling charges, etc.(Airlines companies)				\vdash	Remittance towards grants and donations to other governments and chari-
		S0216	Н	Payments for Passenger - Shipping companies	11		S1304	L	table institutions established by the governments.
		S0217		Other payments by Shipping companies	1		S1305	L	Contributions/donations by the Government to international institutions
		S0218	\Box	Payments for Passenger - Airlines companies			S1306 S1307	\vdash	Remittance towards payment / refund of taxes. Outflows on account of migrant transfers including personal effects
		S0219	\vdash	Other Payments by Airlines companies Payments on account of freight under other modes of transport (Internal	12	Primary	S1401	Г	Compensation of employees
		S0220	$oxed{oxed}$	Waterways, Roadways, Railways, Pipeline transports and others)		Income	S1402		Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)
		S0221		Payments on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)			S1403		Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc.
		S0222	\vdash	Postal & Courier services by Air			S1405	Н	Remittance towards interest payment by ADs on their own account (to
		S0223	Ħ	Postal & Courier services by Sea]		31400	\vdash	VOSTRO a/c holders or the OD on NOSTRO a/c.)
Ш		S0224	\Box	Postal & Courier services by others			S1408		Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)
2	Travel	S0301	\perp	Business travel.			S1409	Г	Remittance of dividends by FDI enterprises in India (other than branches)
		S0303 S0304	\vdash	Travel for pilgrimage Travel for medical treatment			S1410	\vdash	on equity and investment fund shares Payment of interest by FDI enterprises in India to their Parent company abroad.
		S0305	\vdash	Travel for education (including fees, hostel expenses etc.)			S1411	Н	Remittance of interest income on account of Portfolio Investment in India
		S0306	П	Other travel (including holiday trips and payments for settling internation-			S1412	Г	Remittance of dividends on account of Portfolio Investment in India on eq-
3	Construc-		\vdash	al credit cards transactions) Construction of projects abroad by Indian companies including import of	13	Others	S1501	\vdash	uity and investment fund shares Refunds / rebates / reduction in invoice value on account of exports
	tion Ser-	S0501	$oxed{oxed}$	goods at project site abroad	"		S1501	\vdash	Reversal of wrong entries, refunds of amount remitted for non-exports
إا	vices	S0502	$oldsymbol{\Box}$	Cost of construction etc. of projects executed by foreign companies in India.			S1503		Payments by residents for international bidding
4	In surance and Pension	S0601 S0602	\vdash	Life Insurance premium except term insurance Freight insurance = relating to import & export of goods			S1504		Notional sales when export bills negotiated/ purchased/ discounted are dishonored/ crystallised/ cancelled and reversed from suspense account
	Services		\vdash	Freight insurance – relating to import & export of goods Other general insurance premium including reinsurance premium; and			S1505	\vdash	Deemed Imports (exports between SEZ, EPZs and Domestic tariff areas)
		S0603	\perp	term life insurance premium	14	Maintenance	S1601	Г	Payments on account of maintenance and repair services rendered for
		S0605	\vdash	Auxiliary services including commission on insurance		and repair services	<u> </u>	\vdash	Vessels, ships, boats, warships, etc.
		S0607		Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)		n.i.e	S1602		Payments on account of maintenance and repair services rendered for air- crafts, space shuttles, rockets, military aircrafts, helicopters, etc.
		S0608	\Box	Life Insurance Claim Settlements	15	Manufactur-			
		S0609	\vdash	Standardised guarantee services		ing services (goods for	S1701		Payments for processing of goods
		S0610	\vdash	Premium for pension funds Periodic pension entitlements e.g. monthly quarterly or yearly payments	▎┕	processing)	<u> </u>	Ш	
		S0611	$oxed{oxed}$	of pension amounts by Indian Pension Fund Companies.					
		S0612		Invoking of standardised guarantees					
					-				