بنك الدوحة
Doha Bank

FRAMEWORK FOR CROSS BORDER TRANSACTIONS

(Version 1.0)

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1. INTRODUCTION

This framework governs cross-border transactions to support regulatory compliance, consistent operations, transparent service standards and fair customer outcomes.

This framework also outlines documentation requirements, rates, schedule of charges, processing timelines, escalation matrix.

2. PURPOSE

The objective is to ensure transparency, fairness and customer protection in all cross-border transactions facilitated by the bank.

3. SCOPE

The scope of this manual extends to all Doha Bank – India branches.

All requests are subject to initial completeness review, customer identification checks, purpose classification and documentary validation appropriate to the transaction type.

Outward remittances for trade, non-trade current and capital account transactions are ordinarily processed only after receipt of complete customer instructions, required documentation, funds availability and completion of applicable regulatory and control checks. Inward remittances are processed after receipt of payment message details and completion of beneficiary, purpose and documentary validation wherever applicable.

The Bank uses maker-checker controls, system validations and role-based approval workflows. Transactions falling outside standard processing parameters, involving exceptions, incomplete documentation or heightened risk indicators are escalated to designated operational, compliance or other approving authorities, as applicable.

Customers with active and valid IEC code can avail cross border trade services from Doha Bank QPSC.

4. IMPORT BILL COLLECTION/DOCUMENTS UNDER LETTER OF CREDIT

As per the arrangement between the Importer and Exporter, the general documents required are as follows.

- Request Letter for making import Bill Payment and Payment Instruction Details of Beneficiary (signed by Authorised Signatory).
- Draft/Bill of Exchange
- Invoice
- Packing List
- Transport Documents (Airway bill/Bill of Lading/Courier Receipts)
- Shipping Bill or SOFTEX details / Copy of Shipping Bill (For Goods/Software)
- Insurance Policy/Certificate (incase of CIF Shipment)
- Evidence of service delivery
- Country of Origin (as required by the importer)
- Delay payment declaration (as applicable)
- Any additional document as per regulatory/commercial, transaction-specific or Bank requirement as per LC
- Fema Declaration

5. ADVANCE REMITTANCE

- Request Letter for making import Bill Payment and Payment Instruction Details of Beneficiary (signed by Authorised Signatory).
- Purchase Order/Performa Invoice.
- If the Advance payment is Greater than USD200,000.00 ·
  - ✓ Original BG / SBLC issued by Reputed Bank of the Supplier Country.
  - ✓ Supplier KYC duly issued by Overseas bank along with Credit Rating report.
- IEC Copy.

- Non-Negative List declaration, confirming that goods to be imported are not part of Negative list issued by DGFT.
- FEMA Declaration.
- Any additional document as per regulatory / commercial requirement.

6. DIRECT IMPORT BILLS PAYMENT

- Request Letter for making import Bill Payment and Payment Instruction Details of Beneficiary (signed by Authorised Signatory).
- Copy Commercial invoice from the Overseas Supplier.
- Transport document. (Airway bill/Bill of Lading/Courier Receipts)
- Packing list
- Cargo insurance certificate (incase of CIF shipment)
- Certificate of origin
- Inspection certificate certifying quality and quantity of goods, wherever applicable.
- Latest Credit Report of Overseas Supplier on case-to-case basis.
- Shipping Bill or SOFTEX details / Copy of Shipping Bill (For Goods/Software).
- Any additional document as per regulatory / commercial requirement.

7. EXPORT COLLECTION / DOCUMENTS UNDER LETTER OF CREDIT

- Application form/request letter duly signed by the authorized signatory.
- Draft/Bill of Exchange (if required by importer / under LC).
- Commercial Invoice.
- Transport Document (AWB/BL/Courier Receipt).
- Shipping Bill or SOFTEX details / Copy of Shipping Bill (For Goods/Software).
- Evidence of service delivery (if applicable).

- Insurance Certificate (for CIF shipments).
- Packing List (if required by importer / under LC).
- Certificate of Origin (if required by importer / under LC).
- Any additional document as per regulatory / commercial requirement.

8. EXPORT ADVANCE PAYMENT

- Disposal Instructions.
- Proforma Invoice/Purchase Order.
- Fema Declaration.

9. MERCHANTING TRADE TRANSACTIONS

- Client to ensure that End to end transaction including both the leg is managed through same AD Bank without any exceptions.
- Any deviation/default by the client will be reported to RBI and case to case basis, client may be reported as part of the Caution list to RBI
- Client to ensure that Entire Merchanting Trade Transaction must be completed within 9 months from the date of shipment and there shall not be any outlay of Foreign Exchange beyond 4 months. the commencement of 9 months shall be the date of Shipment/Export receipt or Import payment, whichever is first.
- Client to ensure that Goods do not enter India border.
- In case of Advance/Export Realisation of the funds, Bank will earmark the funds and will released to the customer only after remittance of Import leg.
- Client to ensure that underlying Trade should be profit making deal. Documents required.
- Client request letter duly signed by the signatories available in the Bank records
- Merchanting Trade Declaration
- Commercial Invoice of Import as well as Export

- Transport document, evidence movement of Goods from Importing country to an Exporting country

10. OUTWARD REMITTANCE

https://in.dohabank.bank.in/forms/outward-remittance-forms/

Outward Remittance from NRE And NRO Accounts

NRIs can send money back home to India using their Non-Resident External (NRE) and Non-Resident Ordinary (NRO) accounts, which have their own set of stipulations.

- NRE Accounts

Money from an NRE account can be repatriated easily, with no restriction.

- NRO Accounts

You are allowed to move USD 1 Million in a financial year from an NRO account, but it needs tax clearance and correct documentation.

- LRS Scheme

Under LRS, you can send money overseas for:

- Foreign education
- Medical treatment
- International travel
- Purchasing foreign property
- Investments in overseas securities and assets

Liberalized Remittance Scheme (LRS) : – Under LRS Scheme, an Individual person who is resident in India as per FEMA is permitted to remit outside India fund up to US$ 2,50,000 per financial year (April to March) without any approval of RBI for any permitted current account or capital account transactions or both such as opening foreign currency account abroad, purchase of property or making investments abroad, private visit, gift/donation, business trip, medical treatment, studies abroad, going abroad on employment, etc. This scheme is available only to Individuals (including minors) and not to corporates,

Partnership firms, LLP, HUF, etc.

TCS on foreign remittance is collected by the Authorised dealer if the foreign remittance exceeds Rs. 10,00,000/- in a financial year.

Indicative Documents required are:

- Request letter
- Form A2
- Form 145/146 (as applicable)
- Duly Signed Tax Collected at Source (TCS) Declaration Form
- Copy of Invoice/agreement/contract (as applicable).
- Any additional document regulatory / commercial requirement.
- Supporting Documents (As Applicable):
- **Overseas Education**:
  Valid proof of university admission and education fee/payment details or education loan disbursement records.
- **Medical Treatment:**
  Medical estimate or hospital expense details from the overseas healthcare provider.
- **International Travel:**
  Invoices for overseas hotel accommodation or tour/travel arrangements.
- **Consultancy / Software Services**:
  Commercial Invoice, executed agreement/contract and work scope details.
- **Non-Resident Repatriations (NRO Accounts):**
  Verified source proof (Sale Deed, inheritance documents, salary certificates, etc.) along with supporting bank statements.
- **Agency Commission:**
  Executed agency agreement and proof of export proceeds.
- **Corporate Travel**:
  Company authorization

- **Legal Entity Identifier (LEI) – Mandatory for all corporate transactions valued at ₹50 crore and above.**

Document requirements may vary based on specific case requirements and internal assessment/regulatory requirements.

11. INWARD REMITTANCE

Receipt of Funds

Indicative Documents required are:

- Disposal instruction contains amount and currency, purpose code along with an instruction to transfer the funds. In case of conversion of the funds, book the FX rate with the treasury and confirm the rate.
- Supporting documents based on transaction purpose.
- FEMA Declaration.
- Any additional document regulatory/commercial requirement.

12. CAPITAL ACCOUNTS

We currently do not offer AD/custodial services for Foreign Direct Investment (FDI), Foreign Portfolio Investment (FPI), Overseas Direct Investment (ODI), External Commercial Borrowing (ECB), Guarantees, Liaison Offices/Branch Offices/Project Offices (LO/BO/PO) and Acquisition of immovable property.

13. RATES

Foreign Exchange Card Rates - Doha Bank India

Card rates are applied for all transactions equivalent for USD 5000 or less. Special rates are taken from treasury for all other transactions. Every transaction processed is reported to treasury to ensure sufficient funding is available in the respective Nostro accounts.

14. CHARGES

Charges are collected as per schedule of charges. https://in.dohabank.bank.in/customer-service/schedule-of-charges/

For inward remittance for Doha Bank customers only fx conversion is charged basis applicable rate.

For non-DB customers where remittance is received in vostro account and currency is INR a flat fee of Rs. 100 plus gst of Rs. 18/- is collected.

For outward remittance a flat fee of Rs. 1000 is collected towards swift, and flat fee of Rs. 1000/- towards commission and fx on the converted amount. Applicable gst @ of 18% is collected on swift and commission.

In case swift is sent with Charges as OURS then USD 25/- equivalent INR is debited to the customers' account and recovered for USD transactions. For other currencies the charge debited to our Nostro account is recovered from the customer once it appears in the nostro statement.

For FDI, ODI and ECB related transactions a charge of Rs. 1000 plus gst is collected for regulatory filings.

15. TIMELINES

Requests will be processed based on the submission of a complete set of documents and information.

Document Submission Time	**Processing & Disposal**
Up to 15.30 IST	Same Day
After 15:30 IST	Next Working Day

16. ESCALATION MATRIX AND GRIEVANCE REDRESSAL MECHANISM

For queries and complaints, you may

- Submit an online complaint/query/request to the attached link. https://in.dohabank.bank.in/complaint-form/
- Contact the Branch Manager at the below address and telephone number

Nodal Officer: – (Grievances & Redressal Mechanism)

Mr. Bharat Oberai

Manager Operations

Doha Bank Q.P.S.C.
Sakhar Bhavan, Ground Floor,
Plot No 230, Block No III,
Backbay Reclamation,
Nariman Point, Mumbai – 400 021,
Maharashtra State, India
+91 22 6286 1162
boberai@dohabank.bank.in

Escalation Matrix

1st Level Escalation Matrix

Mr. Bharat Oberai

Manager Operations

Doha Bank Q.P.S.C.
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Plot No 230, Block No III
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2nd Level Escalation Matrix

Mr. Ruzbeh Farock Deboo

Head – HNI Banking

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3rd Level Escalation Matrix

Mr. Manish Mathur

Country Manager

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Mumbai 400 021
mmathur@dohabank.bank.in

17. REGULATORY DISCLAIMER

This Policy Framework is intended to provide a high-level overview of the regulatory and operational requirements governing cross-border transactions undertaken through Doha Bank Q.P.S.C., India. Nothing contained in this document overrides the provisions of FEMA, RBI regulations, applicable laws or Doha Bank Q.P.S.C.'s internal policies. Doha Bank Q.P.S.C. reserves the right to seek additional information or documentation, decline a transaction, or apply additional controls where required to comply with regulatory, legal or risk management obligations. The contents of this framework may be amended

from time to time to reflect changes in applicable laws, regulations, regulatory guidance or Doha Bank Q.P.S.C. policies.

"Information relating to Daily Fx Card rates, charges, documentation requirements and other applicable terms and conditions for cross-border foreign exchange transactions and services of member banks is available on the website of the Foreign Exchange Dealers' Association of India (FEDAI). Customers may access the relevant information through the **Member Banks Information Hub**."

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