



# Remittance guide for Cross Border documentation

Your gateway to global payments

2 September 2025

Classification: Public

# Foreign remittance services

## Making overseas payments simple

Whether you are paying tuition fees, supporting family overseas, settling professional invoices, or managing international business obligations, ANZ offers secure and efficient foreign remittance solutions backed by regulatory expertise and global reach.

### Individual remittances

Purpose	What is it?	Minimum documents required
Gift Remittance	Transfer of funds to a person residing outside India under the Liberalised Remittance Scheme (LRS).	Application Form, Form A2/LRS Declaration, PAN, Beneficiary Details
Donation	Contribution to overseas charitable, educational, religious or philanthropic organisations.	Application Form, Form A2/LRS Declaration, PAN, Beneficiary Details
Education Expenses	Payments towards tuition fees, accommodation and educational expenses abroad.	Admission Letter, Fee Demand, Passport Copy, Form A2/LRS Declaration
Medical Treatment Abroad	Payments towards overseas medical treatment, surgery and hospitalization.	Medical Advice, Hospital Estimate/Invoice, Passport Copy, Form A2/LRS Declaration
Travel Expenses	Foreign exchange for personal travel, tourism and related expenses.	Passport Copy, Travel Itinerary, Form A2/LRS Declaration
Business Travel / Basic Travel Quota	Foreign exchange for overseas business visits, meetings and conferences.	Passport Copy, Travel Itinerary, Employer Letter (if applicable)
Maintenance of Close Relatives Abroad	Remittance to support close relatives residing overseas.	Form A2/LRS Declaration, Relationship Declaration, Beneficiary Details
International Credit Card Payments	Payments towards international card dues and obligations.	Card Statement, Remittance Request
Conference / Training Fees	Participation in overseas seminars, conferences and training programs.	Registration Confirmation, Invoice, Remittance Request



## Professional and business payments

Purpose	What is it?	Minimum documents required
Consultancy Fees	Payments to overseas consultants and advisors for professional services.	Invoice, Consultancy Agreement (if available), Remittance Request
Professional / Legal Fees	Payments to foreign lawyers, accountants, auditors and professional firms.	Invoice, Engagement Letter, Remittance Request
Royalty / Technical Fees	Payments for use of technology, know-how, software, trademarks or patents.	Invoice, Agreement, Remittance Request
Trademark / Patent Registration Fees	Payments towards registration and protection of intellectual property abroad.	Invoice, Registration Documents, Remittance Request
Advertisement Expenses Abroad	Payments for overseas marketing, media placements and digital campaigns.	Invoice, Contract/Order Confirmation, Remittance Request
Subscription Fees	Payments for databases, journals, software subscriptions and memberships.	Subscription Invoice, Membership Details, Remittance Request
Hotel / Ticket / Tour Reservations	Payments to overseas hotels, travel operators and event organisers.	Booking Confirmation, Invoice, Travel Itinerary

## Insurance and specialised remittances

Purpose	What is it?	Minimum documents required
Life Insurance Premium	Premium payments towards overseas life insurance policies.	Premium Notice, Policy Details, Remittance Request
General Insurance Premium	Payments towards health, travel, marine and other insurance products.	Premium Notice, Policy Details, Remittance Request
Reinsurance Premium	Payments by insurance companies to overseas reinsurers.	Reinsurance Agreement, Premium Advice, Remittance Request
Salary Repatriation by Foreign Nationals	Transfer of eligible salary earnings abroad by foreign nationals working in India.	Employment Contract, Salary Slip, Passport/Visa Copy
Salary Credit to Overseas Account	Credit of salary to foreign currency accounts maintained abroad.	Employment Contract, Salary Certificate, Passport/Visa Copy
Pension Remittance	Remittance of pension proceeds to beneficiaries residing abroad.	Pension Authority Letter, Beneficiary Details, Remittance Request

## NRI services

Purpose	What is it?	Minimum documents required
NRO Repatriation (Up to USD 1 Million)	Repatriation of eligible balances from NRO Accounts up to USD 1 million per financial year.	Repatriation Request, Source of Funds Documents, PAN, Form 15CA, Form 15CB (where applicable)
NRE Repatriation	Transfer of freely repatriable balances held in NRE Accounts.	Repatriation Request, Account Holder Instructions
Maintenance of Relatives	Support remittances from NRIs to family members abroad.	Relationship Declaration, Beneficiary Details, Remittance Request



## Liberalised Remittance Scheme (LRS)

### What is LRS?

The Liberalised Remittance Scheme (LRS) allows resident individuals to remit up to USD 250,000 per financial year for permitted current and capital account transactions.

### Common uses of LRS

- Overseas Education
- Medical Treatment
- Travel
- Gift Remittance
- Maintenance of Relatives
- Investments Abroad (subject to regulations)
- Subscription & Membership Fees
- Professional Courses & Training

### Minimum documents

- Form A2
- LRS Declaration
- PAN Card
- Purpose-specific Supporting Documents

### Tax documentation (where applicable)

Depending on the nature of the transaction and prevailing tax regulations, additional documents may be required:

- Form 15CA – Renamed as Form 145
- Form 15CB – Renamed as Form 146
- Chartered Accountant Certification
- Withholding Tax Documents
- Tax Residency Certificates
- Other Supporting Tax Declarations

## Why ANZ?

### Regulatory expertise

Comprehensive guidance on FEMA, RBI and remittance requirements.

### Global reach

Secure payments to beneficiaries across major international destinations.

### Efficient processing

Dedicated foreign exchange and trade specialists to support your requirements.

### End-to-end support

Assistance with documentation, compliance requirements and payment execution.



Thank you

