COSMOS CO-OPERATIVE BANK LTD.
SUMMARY FX. SERVICES

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
Export General Check points	Customer IEC Permissibility of Exports under FTP Legal Entity Identifier (LEI) if applicable	NIL		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Export advance	Disposal Instructions along with supporting documents (PI / PO copy / contract) FEMA Declaration	Rs. 600/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable	The Turnaround time (TAT) is two hours from the receipt of compliant documents. However, for documents submitted after treasury market hours it will be on a T + 1- day basis. Subject to public or currency holiday or market disruption	B-Cat Centre Manager / In-Charge	**Level 1:** Documentary discrepancy, incomplete application, or a routine compliance query capable of being resolved with the customer.: Desk Officer / Centre Head, B Category Centre, in consultation with Compliance officer- Trade finance. **Level 2:** Denial proposed on grounds of credit risk, country risk, or a negative screening result not amounting to a confirmed sanctions match: Asst. General Manager / Deputy General Manager, Trade Finance in consultation with Compliance officer- Trade finance. **Level 3** A) Confirmed sanctions/watch-list match, suspected money-laundering indicator, or denial involving a value/exposure above the Bank's internal threshold: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance B) Denial contested by the customer through a written representation, or any case referred by Level 3 A for policy-level view: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance. **Contact**: forex@cosmos.bank.in	https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Documents for export of goods (non-LC) Bank Dispatch	Customer Request Letter with FEMA declaration Invoice Packing list Transport document Shipping bill details	Rs. 750/- + Courier at Actual - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Export bill lodgement under collection - Direct Dispatch by exporter	Customer Request Letter with FEMA declaration Invoice Packing list Transport document Shipping bill details	Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Export bill regularization against advance payment	Customer Request Letter with FEMA declaration Invoice Packing list Transport document Shipping bill details IRM (FITT) details	Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Exports Under LC	Customer Request Letter with FEMA Declaration Original LC for endorsement Invoice Packing list Transport document Additional documents as per LC terms Shipping bill details	Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Export of Services	Customer Request Letter with FEMA Declaration Export Declaration form (EDF) (EDF to be provided as per timelines / extended period and in the manner as permitted under Regulation 3 of FEMA 23 R) Invoice / Contract	Rs. 700/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Small value Shipping bill	Less than INR 10 lakh or FCY equivalent: Declaration confirming export receipt in full or otherwise	Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Third Party Payment realization (Shipment done and bill lodged, payment to be realized against lodged bill)/ regularization (advance received, bill to be regularized)	Shipping Bill/EDF/Invoice mentioning details of 3rd party OR Tri-partite agreement OR A justification from customer confirming third party involvement	Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Import General Check points	Customer IEC Permissibility of Imports under FTP Legal Entity Identifier (LEI) if applicable	NIL		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Advance Import	Customer request letter FEMA Declaration Purchase Order / copy of agreement / proforma invoice quoting expected date of Import and port of loading and discharge Form 145-146 (for services) Once the import is materialised. Proof of import Goods: Bill of entry details Services: Invoice	0.10% min Rs. 550/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Import Payments (Direct)	Customer Request Letter with debit authority with FEMA declaration Invoice Packing list (for goods) Transport document (for goods) Bill of Entry details (for goods) Form 145-146 (for services)	0.10% Min Rs. 750/- Max. Rs. 10000/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge	**Level 1:** Documentary discrepancy, incomplete	https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center

Import Bill under collection	Customer acceptance Letter with debit authority FEMA declaration Accepted Bill of Exchange Documents as per terms and condition of collection. Proof of Import (DA Bill at the time of Payment)	0.10% Min Rs. 750/- Max. Rs. 10000/-+ SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable	The Turnaround time (TAT) is two hours from the receipt of compliant documents. However, for documents submitted after treasury market hours it will be on a T + 1- day basis. Subject to public or currency holiday or market distruption	B-Cat Centre Manager / In-Charge	application, or a routine compliance query capable of being resolved with the customer.: Desk Officer / Centre Head, B Category Centre, in consultation with Compliance officer- Trade finance. **Level 2:** Denial proposed on grounds of credit risk, country risk, or a negative screening result not amounting to a confirmed sanctions match: Asst. General Manager / Deputy General Manager, Trade Finance in consultation with Compliance officer- Trade finance. **Level 3** A) Confirmed sanctions/watch-list match, suspected money-laundering indicator, or denial involving a value/exposure above the Bank's internal threshold: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance B) Denial contested by the customer through a written representation, or any case referred by Level 3 A for policy-level view: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance. **Contact**: forex@cosmos.bank.in	https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Import Bill under LC	Customer acceptance Letter with debit authority FEMA declaration Accepted Bill of Exchange Documents as per terms and condition of LC. Proof of Import (DA Bill at the time of Payment)	0.17% Min Rs. 750/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
High Seas Sales	Customer Request Letter with debit authority FEMA declaration Invoice - Commercial and High Sea sale Transport documents Bill of entry details in the name of HSS buyer High sea sale agreement	0.10% Min Rs. 750/- Max. Rs. 10000/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Small value Bill of Entry	less than INR 10 lakh or FCY equivalent: import payment on basis declaration from customer capturing details of BOE	0.10% Min Rs. 750/- Max. Rs. 10000/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Third Party Import Payment	Customer Request Letter with debit authority FEMA declaration Bill of Entry/ Invoice / Purchase Order mentioning details of 3rd party OR Tri-partite agreement OR A justification from customer confirming third party involvement	0.10% Min Rs. 750/- Max. Rs. 10000/- + SWIFT Rs. 750/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Merchanting Trade Transaction: General Check points	Customer IEC Permissibility of Imports under FTP Legal Entity Identifier (LEI) if applicable	NIL	The Turnaround time (TAT) is two hours from the receipt of compliant documents. However, for documents submitted after treasury market hours it will be on a T + 1- day basis. Subject to public or currency holiday or market distruption	B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Documents Required (MTT)	Customer Request Letter with FEMA declaration Commercial Invoice / Order / copy of agreement/ proforma invoice quoting expected date of shipment and port of loading and discharge Transport Document. (as applicable) Insurance Document. (as applicable)	Import: 0.10% Min Rs. 750/- Max. Rs. 10000/- + SWIFT Rs. 750/- Export: Rs. 850/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Time period for MTT	Import and export leg should not exceed 6 months and vice versa.	NIL		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Inward remittance	Customer Request Letter FEMA declaration Supporting documents as per nature of transaction.	Rs. 500/- + Rs. 100/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Outward remittance	Customer Request Letter with debit authority FEMA declaration Form 145-146 (as applicable) PAN Card of Individual Supporting documents as per nature of transaction.	0.15% Min Rs.1000/- Max. Rs. 4500/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable		B-Cat Centre Manager / In-Charge		https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center
Outward remittance (ODI)	Request letter Debit authority (including OFAC & FEMA declaration), Form A2, PAN copy Form FC (duly filled relevant sections) and signed ODI declaration. Resident individual - ITR of last 3 years Indian Entity- Certificate of Incorporation, Memorandum of Association, Article of Association of Indian Party. Board Resolution for formation of foreign entity with details of proposed investment & details of authorized signatory Foreign Entity - COI & MOA/ legal document to identity business activity & capital structure For acquisition of existing shares / acquiring stake in existing company or if investor is not subscriber to MOA or subscribing to MOA after 6 months of incorporation share valuation certificate as per board approved policy will be required. All pages of documents of Form FC should be signed. If Indian entity is into financial service, it should be regulated or registered with financial services regulatory authority, accordingly submit registration certificate. Form 15CA / 15CB (or Forms 145 / 146) as applicable Any other underlying documents as per the nature of the remittance	0.15% Min Rs.1000/- Max. Rs. 4500/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable	The Turnaround time (TAT) is two hours from the receipt of compliant documents. However, for documents submitted after treasury market hours it will be on a T + 1- day basis. Subject to public or currency holiday or market distruption	B-Cat Centre Manager / In-Charge	**Level 1:** Documentary discrepancy, incomplete application, or a routine compliance query capable of being resolved with the customer.: Desk Officer / Centre Head, B Category Centre, in consultation with Compliance officer- Trade finance. **Level 2:** Denial proposed on grounds of credit risk, country risk, or a negative screening result not amounting to a confirmed sanctions match: Asst. General Manager / Deputy General Manager, Trade Finance in consultation with Compliance officer- Trade finance. **Level 3** A) Confirmed sanctions/watch-list match, suspected money-laundering indicator, or denial	https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center

Inward remittance (FDI)	Form FC-GPR Know Your Customer (KYC) Report from the remitting bank (foreign bank) for the foreign investor. Board Resolution for approving the allotment of shares to the foreign investor. Valuation Certificate from a SEBI-registered Merchant Banker or Chartered Accountant, as per FEMA pricing guidelines. (if applicable) Declaration by the Authorized Representative: Confirming compliance with sectoral caps, pricing, and other FEMA provisions. Shareholder Agreement / Investment Agreement (if applicable) Copy of the FDI Reporting Acknowledgment from RBI's FIRMS portal (after submission of Form FC-GPR). Form DI If the Indian entity becomes a Foreign Owned or Controlled Company (FOCC) and makes downstream investments (if applicable) Auditor's Certificate: Confirming the compliance with applicable laws. Any other underlying documents as per the nature of the remittance	Rs. 500/- + Rs. 100/- - GST / TCS and acutal out of pocket expenses apply additionally if applicable	The Turnaround time (TAT) is two hours from the receipt of compliant documents. However, for documents submitted after treasury market hours it will be on a T + 1- day basis. Subject to public or currency holiday or market distruption	B-Cat Centre Manager / In-Charge	involving a value/exposure above the Bank's internal threshold: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance B) Denial contested by the customer through a written representation, or any case referred by Level 3 A for policy-level view: General Manager / Chief General Manager, Trade Finance, in consultation with the Compliance / AML Cell, AGM / DGM and Compliance Officer, Trade Finance. **Contact**: forex@cosmos.bank.in	https://www.cosmos.bank.in/citizen-charter https://www.cosmos.bank.in/service-charges https://www.cosmos.bank.in/form-center

Grievance Redressal Officer		
Level	**Authority**	**eMail ID**
1	In-Charge / Manager, B-Cat. Centre	customercare@cosmos.bank.in / forex@cosmos.bank.in
2	AGM / DGM, Trade Finance	forex@cosmos.bank.in
3	GM / CGM, Trade Finance.	forex@cosmos.bank.in
4	Principal Nodal Officer	pno@cosmos.bank.in
5	Managing Director/ Joint MD	mgrl-sec@cosmos.bank.in
6	Board of Directors	mgrl-sec@cosmos.bank.in