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
EXPORTS						
Export Shipping Bill submission for Goods (Open Account)	1. Client Request to handle Export documents/information; 2. Commercial Invoice; 3. Transport Document (Bill of Lading / AWB etc.); 4. Copy of EDF from Client or port authority (for Non-EDI port).	Open a/c Exports – Underlying Document handling: INR 2500/USD 30 (per transaction); Transaction Processing: INR 200/USD 2.5 (per transaction).	5 working days from receipt of required information/documents in complete and satisfactory form; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Shipping Bill submission (Collections)	1. Company Request letter including FEMA declaration, collecting/LC issuing bank/confirming bank details, disposal instruction; 2. Commercial Invoice; 3. Transport Document (Bill of Lading / AWB / LR / RR / CR / any other); 4. Details of Shipping Bill.	Documentary Export Collection - Handling Fee 0.10% flat, min INR 5000 Direct Export Collection - Handling Fee 0.10% flat, min INR 2500 Swift Fee (other types of message) : INR750 (if applicable) Postage (if applicable) International INR1000 Domestic INR250.00	5 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Shipping Bill submission for Software (Open Account)	1. Client Request to handle Export documents/information; 2. Copy of Softex Invoice; 3. Copy of SOFTEX Form approved by STPI/SEZ authority OR EDF specifying full export value within 30 days from end of month of invoice.	Open a/c Exports – Underlying Document handling: INR 2500/USD 30 (per transaction); Transaction Processing: INR 200/USD 2.5 (per transaction).	5 working days from receipt of required information/documents in complete and satisfactory form; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Shipping Bill submission for Services (Open Account)	1. Client Request to handle Export documents/information; 2. Copy of Service Export Invoice; 3. Client declaration in EDF specifying full export value within 30 days OR Copy of EDF approved by SEZ; 4. Single EDF may be submitted for multiple recipients in a month; 5. Applicable only for services rendered post Sep 30th 2026.	Open a/c Exports – Underlying Document handling: INR 2500/USD 30 (per transaction); Transaction Processing: INR 200/USD 2.5 (per transaction).	5 working days from receipt of required information/documents in complete and satisfactory form; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Deemed Export (Goods)	1. Client request to handle Deemed Export; 2. Export Invoice copy; 3. Transport Document Copy (Bill of Lading / AWB / Truck Receipt / any other); 4. Copy of Bill of Exports.	Open a/c Exports – Underlying Document handling: INR 2500/USD 30 (per transaction); Transaction Processing: INR 200/USD 2.5 (per transaction).	5 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

EDF waiver for Goods and Services	1. Client request confirming purpose, FEMA declaration etc.; 2. Copy of non-commercial export invoice; 3. EDF form mentioning NIL for export value submitted to Specified Authority; 4. Bill of Entry (in case of re-imports); 5. Any other document/declaration depending on purpose.	GR/EDF Waiver: INR 1000/USD 10 (per request).	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Project Export (post award approval)	1. Client request letter for approval of project export along with contract document; 2. Form DPX-1 (turnkey) OR Form PEX-1 (civil construction) OR Form TCS-1 (service contract) in 6 copies; 3. Declaration to provide DPX-2/progress report half-yearly; 4. Declaration for submission of reports after project completion; 5. Any other documents per contract requirements.	PEM approval : INR5000.00	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Credit and Regularization of Open Account Exports	1. Valid Purpose code & country code (as applicable); 2. Bank Reference number / Shipping bill number / both for Goods; 3. Bank reference number / Invoice number / both for Service and Software exports.	Open a/c Exports – Transaction Processing: INR 200/USD 2.5 (per transaction).	Post-credit processing: 7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Bills - Tenor Extensions	1. Request letter duly mentioning the bank reference number of the export bill and giving the reasons for extending the period of realization 2. Supporting documents towards follow up done by the exporter to realize the export proceeds. 3. In case where extension is beyond one year from the date of export, a certificate from CA confirming that the total outstanding of the exporter does not exceed USD 1 Million or 10 per cent of the average export realizations during the preceding three financial years, whichever is higher. (Financial Year is to be reckoned as April to March)	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Export Bills - Reducton / Write Off	i) In case of requests for reduction of invoice value up to 25%: 1.Client to submit Request letter advising reasons for reduction in invoice value. 2.Client to submit Undertaking stating proportionate export incentives availed of, if any, have been surrendered. (ii) - In case Client requests for reduction of invoice value beyond 25% and upto 75% — All documents mentioned in (i) — Client to submit transaction level declaration and CA certificate stating the export outstanding do not exceed 5 per cent of the average annual export realization during the preceding three financial years. (iii) - In case Client requests for reduction of invoice value greater than 75% — All documents mentioned in (i) and (ii)	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Set-off of export receivables against import payables	1. Application capturing details of import invoice, amount, bill of entry and export details of the overseas party. 2. Application capturing details of the overseas party and the relationship, along with the supporting documents 3. Invoice for export leg / import leg along with exchange control copy of the bill of entry and shipping bill/EDF. 4. Consent of set off from the overseas party clearly giving details of invoice and amount outstanding. 5. Certificate from CA confirming that import payables and export receivables are still outstanding in the books of Indian Party.	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Bills - Change of buyer / consignee	1. Request letter quoting bank export bill reference number explaining reasons for change in buyer and consignee. 2. Documentary evidence towards correspondence with the actual buyer/consignee. 3. Supporting invoices and transport document towards movement of goods from old consignee/buyer to new consignee/buyer.	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Opening / Hiring of Ware houses abroad (including Opening / hiring of a warehouse in Bharat Mart)	1. Application seeking approval to open a warehouse abroad along with agreement with the overseas lessor. 2. Certificate from CA stating export outstanding does not exceed 5 per cent of exports made during the previous financial year. 3. Certificate from CA stating exporter has minimum export turnover of USD 100,000/- during the last financial year. 4. Undertaking letter to route all export documents (relating to export to warehouse) through JPMCB India	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Exports through warehouses in 'Bharat Mart' in UAE	1. Application from client seeking approval to open a warehouse abroad along with agreement with the overseas lessor. 2. Certificate from CA stating export outstanding does not exceed 5 per cent of exports made during the previous financial year. 3. Certificate from CA stating exporter has minimum export turnover of USD 100,000/- during the last financial year. 4. Undertaking from client to route all export documents (relating to export to warehouse) through JPMCB India	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
For initial expenses related to Bharat Mart	1. Payment Instruction 2. Form A2 (not required in case of electronic instruction) 3. Invoice / note with details of initial expenses 4. AD approval copy. 5. 145/146 as applicable	Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
For recurring expenses related to Bharat Mart	1. Payment Instruction 2. Form A2 (not required in case of electronic instruction) 3. Invoice / note with details of recurring expenses 4. AD approval copy. 5. Form 145/146 as applicable	Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Agency commission on exports	1. Application capturing details of Agency commission with complete Shipping bill details 2. Agreement copies incase agency commission not mentioned in the shipping bill 3. Form A2 4. FEMA declaration, Export documents 5. Form 145/146 - as applicable	Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Foreign Currency Accounts of Overseas branches / office, representatives of Indian entities	1. Request letter with details of business activity of Indian entity and proposed branch office, location of proposed branch office, amount of proposed remittance, status of registration of branch office and other details 2. CA certificate confirming below with detailed calculation of amount towards initial expenses / recurring expenses. 3. The amount towards initial expenses is up to fifteen per cent of the average annual sales / income or turnover during the last two financial years or up to twenty-five per cent of the net worth, whichever is higher. 4. For recurring expenses, the amount up to ten per cent of the average annual sales / income or turnover during the last two financial years 5. Board resolution of Indian entity for establishment of branch office 6. Two years Audited Financial Statement of Indian entity for checking the details given CA certificate 7. Registration certificate of overseas branch office, if the registration is yet to be done please share the application copy submitted for registration. 8. Form OBR	Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export of goods on lease / hire	1. Application letter to export goods on lease, hire 2. Agreement copies overseas lessee against collection of lease rentals / hire charges and ultimate re-import. 3. Undertaking letter to route all export documents (relating to export to lease, hire etc) through JPMCB India 4. JPMCB India may process such requests basis Internal approvals	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Write-off / Extension of IRMs	In case of extension – 1. Exporter representation letter, providing reasons for IRM extension due to inability / delay in shipment 2. Communication from overseas party acknowledging and agreeing to the delay in shipment In case of write-off – 1. Exporter representation letter, providing reasons for IRM closure / write-off 2. Communication from overseas party acknowledging and agreeing for non-refund and non-shipment	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Export on elongated credit terms	1. Request letter to export goods on elongated credit terms. 2. Underlying reason and background for requiring realization period beyond the standard prescribed timelines defined by RBI. 3. Contract / Agreement copies between overseas party with complete details of export. 4. Undertaking from client to route all export documents through JPMCB. 5. Additional documents / details may be called depending on case-to-case basis	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Export Claims	1. Client request related to export claims payment to be submitting to the bank with reason for export claims 2. In addition to the request letter, Client to submit agreement copies capturing the export claim conditions.	Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Write off in cases of payment of claims by ECGC and private insurance companies regulated by Insurance Regulatory and Development Authority (IRDA)	1. Request letter with complete Shipping bill details, amount and reasons of write-off 2. Insurance Claim settlement letter received from ECGC / Insurance Co. evidencing amount of claim related to the SB / export. 3. Account statements evidencing settlement of claim. 4. Cheque copies if any related to the claim settlement.	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Closure of Export realization for Free of Cost (FOC) / No Commercial Value / Sample Basis exports	1.Request Letter towards advising reasons 2.Client to submit Letter received from Customs stating that Shipping bills are for FOC / No commercial value Exports	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
IMPORTS						
Import of Physical Goods (Open Account)	1. Customer Instruction; 2. Invoice; 3. Airway Bill / Bill of Lading / Delivery Receipt / Lorry Receipt; 4. Triplicate Exchange Control Copy of the Bill of Entry (for cases before 01 Dec 2016); 5. Certified true copy of High Sea Sales agreement (if different importer name in BOE than remitter).	Open a/c Imports – Underlying Document Handling: Nil (per transaction); Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Import of Physical Goods (Collections)	1. Customer Instruction including FEMA declaration; 2. Invoice; 3. Airway Bill / Bill of Lading / Delivery Receipt / Lorry Receipt / any other named document satisfying movement of goods; 4. Bill of Entry details/declaration for D/A collection bills; 5. Certified true copy of High Sea Sales agreement (if applicable); 6. Original license document (restricted goods); 7. Accepted Bill of Exchange (if applicable); 8. Form 145 and/or Form 146 if applicable.	Documentary Import Collection - Handling Fee 0.25% flat, min INR 2500 Return Unpaid Documents - Import Collection INR 2000	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Import of Goods in Non-Physical Form (Open Account)	1. Customer Instruction; 2. Invoice; 3. Certificate from CA stating software received/downloaded (UDIN required); 4. Advisory to keep Customs Authorities informed upon successful download.	Open a/c Imports – Underlying Document Handling: Nil (per transaction); Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Import of Goods in Non-Physical Form (Collections)	1. Customer Instruction including FEMA; 2. Invoice; 3. Certificate from CA stating software received/downloaded (UDIN required); 4. Advisory to keep Customs Authorities informed; 5. Duly filled Form A2.	Documentary Import Collection - Handling Fee 0.25% flat, min INR 2500 Return Unpaid Documents - Import Collection INR 2000	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Advance payment for Import of Physical Goods and Services	1. Customer Instruction; 2. Non Negative List Declaration; 3. Proforma Invoice / Confirmed Purchase Order (indicating terms of payment as advance); 4. Other documents as per terms in purchase order / Proforma Invoice.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Form A2 transactions (general)	1. Form A2; 2. Payment Instruction; 3. Form 145/146 if applicable; 4. Copy of invoice; 5. Agreement or order copy above USD 10,000 equivalent (agreement may be required for some purpose codes irrespective of amount).	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Trade Credit (Buyer's Credit)	1. Client request letter for arranging buyer's credit along with commercial terms, FEMA declaration, declaration confirming tenor is within working capital operating cycle; 2. SBLC/BG issuance request (if applicable) co-terminus with trade credit tenor; 3. Import invoice; 4. Transport document; 5. Packing list (if available); 6. NOC from other AD bank (if import bill handled by other AD bank).	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Third Party Import Payments	1. Payment Instruction; 2. Where third party named on invoice, invoice must state payment to named third party; 3. Where not named, supporting documentation evidencing relationship; tripartite agreement may be required; 4. For overseas parent/group company acting as collection entity: invoice, authorization and relationship documentation, internal approval.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Refund / Return of Inward Remittance	1. Demand letter from overseas entity; 2. Credit Advice copy issued by JPMCB India; 3. Form 145/146 (as applicable); 4. Letter/Confirmation from Indian client giving reason/details for refund, confirming amount returned to original remitter, no interest element, incentives surrendered.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; refund within RBI prescribed timeline.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Write off for Imports of Goods / BoEs	1. Importer submit a request to JPMCB India with rationale for write-off, subject to satisfaction of the bank. 2. Imports on free of cost basis, Closure of Bill of Entry can be done basis evidence of same on invoice / bill of entry / communication between Importer and the Supplier.	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Extension of the time-period for open account import payments	1. Client request letter requesting for extension of BoE i. Up to 18 months - Delay Reason/Client Declaration ii. Over 18 months & up to 3 years - Delay Reason/Client Declaration + Letter from Supplier for the extension iii. Over 3 years - Delay Reason/Client Declaration + Letter from Supplier for the extension * Extension of the time-period for open account import payments for Services shall not be applicable	NIL	7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
MTT						

Merchant Trade Transaction (MTT) – Import Leg	1. Duly signed debit authority / Client request letter along with FEMA and MTT declaration, export leg and import payment details; 2. Original license document (restricted goods); 3. Commercial Invoice; 4. Airway Bill / Bill of Lading / Delivery Receipt / Lorry Receipt / any other named document; 5. Packing List (if available); 6. Accepted Bill of Exchange (if applicable); 7. Form 145 and/or Form 146; 8. Duly filled Form A2.	Document Handling Fee (Per set of Documents) : 0.15% flat, min INR 2500 Discrepancy Fee (Per set of Documents) : INR 5000 Swift Fee (other types of message if applicable) : INR750	48 hours if request submitted by cut off 1:30pm IST subject to FEMA and other compliance	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Merchant Trade Transaction – Export Leg	1. Client request letter along with collecting bank details/disposal instruction, FEMA and MTT declaration, import leg and export payment details; 2. Commercial Invoice; 3. Airway Bill / Bill of Lading / Delivery Receipt / Lorry Receipt / any other; 4. Packing List (if available).	Document Handling Fee 0.15% flat, min : INR 2500 or Handling Fee 0.10% flat, min INR 5000 as applicable Discrepancy Fee (Per set of Documents) : INR 5000 Swift Fee (other types of message if applicable) : INR750	48 hours if request submitted by cut off 1:30pm IST subject to FEMA and other compliance	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
MTT routing and timeline/extension framework (6/12/18 month extensions)	1. Request letter explaining reason for extension; 2. Communication evidence with counterparty; 3. Bank may seek additional documents for due diligence.	no separate charges	48 hours if request submitted by cut off 1:30pm IST subject to FEMA and other compliance	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
OTHER CURRENT ACCOUNT TRANSACTIONS						
Dividend Payment	1. Registration number issued by RBI (Form FCGPR) OR latest non-resident shareholding pattern certified by company secretary; 2. Dividend Calculation certified by company; 3. Special Dividend Account; 4. Certified copy of AGM/Board Resolution declaring dividend; 5. Dividend to be paid within 30 days from declaration.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Royalty payments for Goods/Services	1. Payment Instruction; 2. Form A2 (not required for electronic instruction); 3. Form 145/146; 4. Invoice/Debit Note; 5. Royalty Calculation certified by company on letterhead.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

ECB-related remittances (Agency Fees/Commitment Charges/Structuring Fees)	1. Payment Instruction mentioning LRN number; 2. Form A2 (not required for electronic instruction); 3. Demand Note from lender; 4. LRN copy; 5. All expenses within all-in-cost ceiling of ECB as laid down by RBI.	Open a/c Imports – Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request; Cut-off: 1.30pm IST for same-day review on business days.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
LRS flows (Liberalised Remittance Scheme)	Per Section 17.6: KYC, PAN validation, LRS limit review, applicable declarations, TCS compliance documentation. JPMCB India processes LRS flows for eligible clients including AD Category II entities, OTAs, and PA-CB clients. Clients onboarded after completion of applicable due diligence, approvals, and checks per RBI guidelines.	Nil Charges	7 working days (outward remittance processing timeline).	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
CAPITAL ACCOUNT TRANSACTIONS						
Overseas Direct Investment (ODI) - Initial Transaction	1. Customer Instruction and Form A2; 2. Form FC & Brief profile of Indian party; 3. Declaration regarding UIN not availed from any other bank; 4. Certificate of Incorporation of Overseas party & Board resolution of Indian Party; 5. For acquisition: share purchase agreement, valuation report (CA/SEBI Merchant Banker, not older than 90 days); 6. For merger/demerger: relevant order from competent authority, valuation report, scheme/application; 7. For inbound/outbound merger: certificate from MD/WTD and Company Secretary re FEMA 389 compliance.	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Overseas Direct Investment (ODI) - Subsequent Transaction	1. Customer instruction and Form A2; 2. Unique Identification Number; 3. Form FC; 4. Board resolution permitting additional investment; 5. Valuation report (CA/SEBI, not older than 90 days); 6. If acquisition: share purchase agreement; 7. If loan/guarantee: supporting document; 8. Documentation for APR reporting certified by auditor (by Dec 31 annually); 9. For merger/demerger: relevant order, valuation report; 10. For inbound/outbound merger: certificate re FEMA 389.	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Disinvestment of ODI	1. At time of inward remittance: Disinvestment declaration for compilation of guidelines and reporting (mandatory); 2. Within 30 days: Form FC Section G; 3. Valuation report (CA/SEBI, not older than 90 days); 4. Copy of document evidencing disinvestment; 5. Board resolution approving disinvestment; 6. For UIN closure: undertaking confirming share certificates on record, all APR filed, loans repaid, all guarantees closed, no pending contraventions.	Underlying Document Handling: Nil (per transaction);	Post-credit processing (capital account): 7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Overseas Portfolio Investment (OPI) - by listed entity	1. Request letter and Form A2; 2. Latest Audited Financial Statements; 3. CA certificate confirming networth OPI investment within 50% of networth; 4. Declaration if investment by way of reinvestment; 5. Form 145-146; 6. Disinvestment declaration (mandatory at time of inward remittance).	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Overseas Portfolio Investment (OPI) - by unlisted entity	1. Request letter and Form A2; 2. CA certificate confirming investment in compliance with sub para 2 of para 1 of Schedule I of ODI Rules 2022; 3. Form 145-146.	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Letter of Credit issuance	1. Client request letter including FEMA declarations; 2. Copy of work order/firm order/contract; 3. Copy of insurance (if applicable); 4. Any other document depending on nature of transaction/Incoterms.	Issuance Commission/ Fee (Electronic) : 2.5% p.a.*, min INR 5000 Issuance Commission/ Fee (Manual) : 2.5% p.a.*, min INR 10000 Issuance Commission/ Fee (Electronic) : 2.5% p.a.*, min INR 5000 Issuance Commission/ Fee (Manual) : 2.5% p.a.*, min INR 10000	24hours if request submitted by cut off 1:30pm IST subject to FEMA and other compliance	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Bank Guarantees/Standby LC issuance	1. Client request letter including FEMA declarations; 2. BG Text; 3. Copy of work order/firm order/contract (if applicable).	Periodic Commission / Fee (Electronic) 2.5% p.a.*, min INR 5000 Periodic Commission / Fee (Manual) 2.5% p.a.*, min INR 10000	24hours if request submitted by cut off 1:30pm IST subject to FEMA and other compliance	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
ECB under Approval Route	1. Customer request letter to avail ECB; 2. Form ECB-1 as per prescribed format; 3. Loan Agreement/Term Sheet/Offer document; 4. If loan from parent company: registration number from RBI for equity shares; 5. Brief Profile of Indian Party; 6. Undertaking re no investigation from ED/investigative agency; 7. Undertaking re Form ECB-2 submitted regularly.	Underlying Document Handling: Nil (per transaction);	Within 7 working days after receipt of LRN from RBI as per the scheduled payments	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

ECB under Automatic Route	1. Customer request letter to avail ECB; 2. MOA of borrowing entity/LLP agreement; 3. Organization structure/alternate document to identify related parties; 4. Within 7 days of signing: Form ECB-1, CA certificate for arms length price (if related parties), Loan Agreement stamped and executed, Board resolution, CA certificate for net worth and outstanding ECB; 5. If loan from parent: registration number OR Brief Profile; 6. Written undertaking re no investigation and ECB-2 compliance.	Underlying Document Handling: Nil (per transaction);	Within 7 working days after receipt of LRN from RBI as per the scheduled payments	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
ECB Drawdown (Inward Remittance)	1. RBI Loan Registration Number (LRN) copy (mandatory before crediting proceeds); 2. Due date matching with last ECB form filed OR undertaking to file revised ECB form within prescribed timeline.	Underlying Document Handling: Nil (per transaction);	Post-credit processing (capital account): 7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
ECB Interest and Principal Repayment	1. Customer Instruction; 2. Form A2; 3. Form 145; 4. Form 146; 5. Invoice/Debit note/Demand letter from lender (if available); 6. Loan Registration Number copy. If JPMorgan is not the AD: additionally NOC from designated AD Bank.	Underlying Document Handling: Nil (per transaction); Transaction processing: INR 1500/USD 20 (per transaction).	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Receipt of FDI - Form FCGPR filing	1. At time of inward remittance: FDI declaration as per prescribed format; 2. For FCGPR filing (within 30 days of share issuance): Form FCGPR filed on FIRMS portal; 3. Companies Secretary certificate (Companies Act 2013); 4. Authorized Representative declaration; 5. Share Valuation Certificate (for subsequent issuance); 6. Evidence of transaction price on stock exchange (listed entity); 7. Copy of FIRC and KYC; 8. Board Resolution confirming date of allotment; 9. MoA/AoA (if subscription to MoA); 10. Right issue declaration/bonus issue copies if applicable; 11. Pre and Post shareholding pattern.	Underlying Document Handling: Nil (per transaction);	Post-credit processing (capital account): 7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Foreign Currency Transfer of Shares (FCTRS) - Resident to Non-Resident	1. FDI Declaration as per format; 2. KYC of remitter via swift message (mandatory before crediting); 3. MT 103 copy.	Underlying Document Handling: Nil (per transaction);	Post-credit processing (capital account): 7 working days from receipt of required information/documents in complete and satisfactory form.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Foreign Currency Transfer of Shares (FCTRS) - Non-Resident to Resident	1. Customer Instruction and Form A2; 2. Form 145 and 146; 3. Share Valuation Certificate (CA/SEBI Merchant Banker Category I); 4. Valuation per DCF or internationally accepted method (off-exchange); 5. Evidence of transaction price on stock exchange (listed entity); 6. Copy of earlier filed RBI acknowledgement copies; 7. Pre and Post shareholding pattern; 8. Form FCTRS filed on FIRMS portal; 9. Consent Letter; 10. Power of Attorney (if agent); 11. Shareholding pattern post-acquisition; 12. Undertaking from buyer re eligibility under FDI policy; 13. No Objection/Tax Clearance Certificate; 14. If NRI/OCB sellers: copies of RBI approvals; 15. Share transfer agreement.	Underlying Document Handling: Nil (per transaction);	7 working days from receipt of complete request.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Establishment of Branch Office (BO)	1. Application from entity resident outside India; 2. Profit-making track record for preceding 5 financial years; 3. Net worth not less than USD 100,000; 4. Letter of Comfort from parent if subsidiary; 5. Subject to 100% FDI sector and RBI guidelines; 6. Applications requiring prior RBI approval forwarded to RBI.	Underlying Document Handling: Nil (per transaction);	Within 7 working days after receipt of UIN from RBI as per the guidelines.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Establishment of Liaison Office (LO)	1. Application from entity resident outside India; 2. Profit-making track record for preceding 3 financial years; 3. Net worth not less than USD 50,000; 4. Letter of Comfort from parent if subsidiary; 5. Subject to 100% FDI sector and RBI guidelines.	Underlying Document Handling: Nil (per transaction);	Within 7 working days after receipt of UIN from RBI as per the guidelines.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Establishment of Project Office (PO)	1. Application from entity resident outside India; 2. Subject to applicable RBI guidelines and FEMA requirements; 3. Approval issued on letterhead of AD Bank.	Underlying Document Handling: Nil (per transaction);	7 working days subject to compliance of RBI guidelines and clearance of document scrutiny.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf
Closure of BO/LO/PO	1. Request letter with copy of RBI/AD Category-I bank's approval for establishing BO/LO/PO; 2. Auditor's certificate indicating manner of arriving at remittable amount, supported by statement of assets and liabilities; 3. Confirmation all liabilities in India fully met or provided for; 4. Confirmation no income from outside India unrepatriated; 5. Confirmation no legal proceedings pending; 6. All AACs due on record; 7. Any other documents specified by RBI/AD bank.	Underlying Document Handling: Nil (per transaction);	7 working days subject to compliance of RBI guidelines and clearance of document scrutiny.	The Cross-Border Policy has been approved by MANCOM and transactions are processed in accordance with the same by the Branch Operations team under adequate processor and approver controls.	Level 1: Service IN (service.in@jpmorgan.com) – 10 working days. Level 2: MCAS Head – Desmond Fernandes (mumbaibranch.mcas@jpmorgan.com). Level 3: Operations Head – Balu Sumanth (mumbaibranch.mcas@jpmorgan.com).	https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

Disclaimer:

• The above information regarding cross-border transactions, documents listed and applicable scenarios has been approved by the Bank's MANCOM and is available on the Bank's website via link: https://www.jpmorgan.com/content/dam/jpm/global/disclosures/IN/crossborder-tranaction-framework.pdf

• Given under FEMA, RBI advised AD Cat I Banks to ensure due diligence while processing cross border transactions, we may request additional documents for complex/non standardized transactions. Timeline indicated is subject to customer submitting all required documents, information to the Bank.

• JPMCB has defined the Service charges in line with the Bank's Service Charges policy, ensuring the charges are reasonable and proportional to the cost of services rendered. The same is also available on Bank`s website.