



Framework for Cross-Border transactions

Deutsche Bank India



Table of Contents

Introduction	3
1. Policy Framework for Cross-Border Transactions	3
1.1 Scope of covered transactions	3
1.3 Process for cross border payments	4
1.4 Charges and pricing transparency	5
1.5 Indicative processing timelines	5
2. Disclosure and Customer Awareness	5
3. Grievance Redressal	6
4. Internal Oversight and Training	6
5. Feedback Mechanism	6
6. Annexure	6



Introduction

Deutsche Bank India has put in place the below framework governing cross-border transactions in order to promote regulatory compliance, operational consistency, transparency of service standards and fair customer outcomes. This framework covers the high-level principles applicable to inward remittances, outward remittances and related cross-border transaction services handled by Deutsche Bank India, subject to the Foreign Exchange Management Act, 1999, applicable Reserve Bank of India directions, sanctions and anti-money laundering requirements, and the Bank's internal controls. This framework should be read together with applicable account terms, product terms, operating instructions and regulatory requirements. Detailed internal operating procedures, document checklists and maker-checker workflows continue to be maintained separately within the Bank.

1. Policy Framework for Cross-Border Transactions

1.1 Scope of covered transactions

This framework applies to customer-initiated inward and outward cross-border transactions processed by Deutsche Bank India, including incoming remittances, outward remittances, remittances linked to current or capital account transactions where permitted, trade-related remittances, and related post-transaction services such as issuance of remittance certificates, transaction advice, amendments, cancellations, returns and investigations, where such services are offered by the Bank.

1.2 Documentation requirements by transaction type

Documentation requirements are determined based on the nature of the transaction, account type, residency status, transaction purpose, regulatory permissibility and the risk-based checks required by the Bank. Complete and accurate customer instructions are necessary for timely processing. The table below sets out the indicative document framework followed by the Bank.

Transaction category	Indicative customer inputs / documents	Key validations by the Bank
Inward remittance credit / inward remittance advice	Beneficiary and remitter details, purpose of remittance, supporting purpose declaration and any additional documents sought where the nature of receipt or applicable regulation requires clarification.	Receipt of funds and SWIFT / payment message details, beneficiary matching, sanctions / AML screening, purpose classification, account eligibility and completion of any post-receipt documentation requirement



		before final credit or advice.
Outward remittance for permissible current / capital account trade and non-trade transaction	Signed remittance instruction or approved digital instruction, purpose details, beneficiary details, source of funds, account debit authority, KYC-related confirmations and supporting invoices / declarations / documents as may be applicable for the stated purpose and customer type.	Completeness of request, purpose permissibility, documentary sufficiency, funding availability, FX booking where applicable, sanctions / AML screening, account eligibility and compliance with applicable FEMA / RBI requirements.
Post-transaction requests such as certificate / amendment / cancellation / return / investigation	Written request, transaction reference, account details, reason for request and any supporting evidence or original documents needed to support the post-transaction service requested.	Verification of original transaction details, customer authority, availability of transaction records, feasibility of amendment or recall, and any charges or third-party conditions applicable to the post-transaction request.

1.3 Process for cross border payments

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.

Where discrepancies are identified, the Bank may place the transaction on hold, seek additional information, return the transaction, reject the request or process the item only after resolution of the discrepancy, as appropriate.



Records of customer instructions, supporting documents, transaction references, approvals and exceptions are retained in accordance with applicable law and the Bank's record retention standards.

1.4 Charges and pricing transparency

Applicable charges for cross-border transactions are governed by the relevant Deutsche Bank India Schedule of Charges, product-specific terms and any customer-specific pricing arrangements agreed with the customer. Customers should refer to the Deutsche Bank India Schedule of Charges published on the Bank's website for the latest applicable charges.

Customers will not be charged for delays attributable solely to the Bank's internal processing inefficiencies. The Bank will review and address such instances in line with its customer fairness standards and applicable internal policies.

1.5 Indicative processing timelines

Processing timelines depend on receipt of complete instructions and documents, transaction complexity, sanctions and AML checks, purpose validation, foreign exchange cut-off timings, market hours, intervening holidays and the responsiveness of intermediary / beneficiary banks.

Type of Transaction	Cut-Off time
Inward Remittance	1pm for same day credit subject to regulatory checks completion
Outward Remittance for non-trade current account transaction	12pm for same day debit subject to regulatory checks completion
Trade Finance	
Export transactions (Inward)	1.30 pm for same day credit subject to regulatory checks, sanction & embargo , good checks clearance
Import remittance (Outward)	1.00 pm for same day credit subject to regulatory checks, sanction & embargo , good checks clearance

2. Disclosure and Customer Awareness

To enhance transparency and ease of access for customers, Deutsche Bank India displays or makes available through its website and relevant customer servicing channels the information that customers require to understand and avail cross-border transaction services. The Bank will endeavour to ensure that such information remains clear, current and easy to locate.

Where detailed form sets, declarations, product-specific document checklists or service instructions are maintained separately, customers may access them through the Bank's servicing channels or may obtain them on request from the relevant branch, service team or relationship manager.



3. Grievance Redressal

Deutsche Bank India maintains a defined customer grievance redressal mechanism. The detailed contact points, escalation flow, nodal officer information and complaint handling timelines are incorporated in the Bank's existing customer grievance framework available on its website.

4. Internal Oversight and Training

Cross-border transaction handling is supported by internal governance and control arrangements intended to ensure regulatory compliance, operational resiliency and service quality.

Detailed operating procedures are maintained for transaction capture, documentary review, sanctions / AML screening, approval, execution, reconciliation and record retention.

Cross-border activities are subject to periodic review by internal and / or concurrent audit functions and management oversight.

Staff handling cross-border transactions receive periodic training on regulatory requirements and documentary expectations. Material updates to operational procedures are communicated internally and implemented through designated governance and change-management processes.

5. Feedback Mechanism

The Bank has established a mechanism to gather and review customer feedback relating to cross-border transaction services and uses such feedback to strengthen customer experience, disclosure standards and process efficiency.

Feedback may be captured through servicing interactions, complaint and query analysis, relationship management touchpoints, surveys or other periodic customer outreach channels used by the Bank.

6. Annexure



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