

A Step-by-Step Guide for Completing the Remittance Application

(Applicable only for Account holders and Registered Users)

What You Should Do													
Step 1	Please complete the Application form completely and legibly after carefully reading the instructions. If you know the branch code of the SBI branch to which you are sending money, please mention it in box B. Please note to sign and put date in box E.												
Step 2	<p>For sending money to us you have the following options. If you have an account with us you can authorize us to debit your account in column D of the Application form or You can mail us:</p> <p>a) Personal Check: drawn on your own account for the total amount that you wish to remit plus our charges OR Cashier's Check: purchased from your own account . Ask your bank to PRINT your name on the check. We will collect the check and send the remittance <i>after</i> the hold period of 1 day for cashiers check and 3 to 5 business days for personal checks.</p> <p>b) Wire Transfer: You can also wire transfer the funds from your bank to SBI Chicago.</p> <p>For routing details send us an email at fundstransfer@sbichicago.com , using the same email ID as furnished while registering with us and quoting your AUR number or your account number.</p> <p>All checks are to be made payable to “State Bank of India, Chicago”.</p>												
Step 3	<ul style="list-style-type: none">• If you are paying by check, please mail the Application Form alongwith the check to State Bank of India, 19 S LaSalle Street, Ste 200, Chicago 60603• If there is an urgency and you are wiring funds to us, you can fax the application form to (312)701-0232/(312)621-0740 and call us to confirm proper fax transmission.												
Our Charges	<p>For Rupee Remittance : No charges for rupee remittances irrespective of the amount.</p> <table><tr><th>For Dollar Remittance</th><th>DRAFT</th><th>WIRE</th></tr><tr><td>Less than \$5000</td><td>15</td><td>40</td></tr><tr><td>\$5000 to Less than \$ 10000</td><td>20</td><td>45</td></tr><tr><td>\$10000 and above</td><td>25</td><td>50</td></tr></table> <p>In case of wires if the beneficiary's account is in another bank or in a SBI branch which does not have a SWIFT facility , any charges deducted by the routing branch/ receiving branch or bank will have to be borne by the beneficiary. (See term D on page 2 of Application Form)</p> <p>In case of Drafts, on the due date we can mail it to your address free of cost or if you prefer you can pick it up at the counter. We shall not be mailing the draft to India.</p>	For Dollar Remittance	DRAFT	WIRE	Less than \$5000	15	40	\$5000 to Less than \$ 10000	20	45	\$10000 and above	25	50
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Thank You!

If you have followed the instructions correctly, and you are already a Registered User, we will endeavor to process your application on the day on which we receive it, if received by 12 p.m. If you are not yet registered with us please download the AUR (NC) form from our site sbichicago.com and follow the instructions.

Please call SBI, Chicago at (312)621-1200 (Ext 251,254) /0135 for any clarification. Our fax number is (312)701-0232

**STATE BANK OF INDIA
CHICAGO BRANCH**

19 S LaSalle Street, Ste 200, Chicago, IL 60603
(312)621-1200-(252/254) / FAX 312 701 0232

APPLICATION FOR REMITTANCE TO INDIA

I am an Account holder / Registered User of your remittance services and request you to remit funds on the terms and conditions governing such remittances detailed hereinafter (on page 1 & 2) and as per details given below:

A REMITTER	NAME		User Reg. No	
ADDRESS			PHONE NO. (Cell/Daytime)	
PURPOSE OF REMITTANCE	<input type="checkbox"/> Family maintenance <input type="checkbox"/> Personal expenses <input type="checkbox"/> Savings or investment <input type="checkbox"/> Gift <input type="checkbox"/> Purchase of property <input type="checkbox"/> Others (specify)	SOURCE OF FUNDS	<input type="checkbox"/> Current Income <input type="checkbox"/> Past Savings <input type="checkbox"/> Liquidation of Investments <input type="checkbox"/> Loan/ LOC <input type="checkbox"/> Sale of property <input type="checkbox"/> Others (specify):	

B BENEFICIARY <i>(That is, the person or entity to whom you are sending money)</i>				
NAME		Relation ship	<input type="checkbox"/> Self/ Spouse <input type="checkbox"/> Parent <input type="checkbox"/> Children <input type="checkbox"/> Uncle/ Aunt <input type="checkbox"/> Sibling <input type="checkbox"/> Nephew/Niece <input type="checkbox"/> Other (specify):	
ADDR ESS				
CITY		PIN	INDIA	
Beneficiary's Bank Details <i>(In case of draft, mention only name and code of SBI branch on which the draft should be drawn)</i>				
A/C No		NAME OF BANK & ADDRESS (If not State Bank of India)		
Branch Name	State Bank of India	IFSC CODE:		
Branch Code				
Route the remittance through the following branch which has the following SWIFT Code (I have read item D on p. 2) →		Branch	SBININBB	

C MODE OF REMITTANCE TO INDIA			D	MODE OF MY PAYMENT TO SBI, CHICAGO#					
INDIAN RUPEE	DRAFT		Check any one box	DEBIT MY SBI Chicago ACCOUNT NO 777					
	WIRE			OR I am sending USD by the following mode (check one)					
US \$	DRAFT			Wire Transfer	<input type="checkbox"/>	Personal check	<input type="checkbox"/>	Cashier's check	<input type="checkbox"/>
	WIRE								

E PAYMENT AMOUNT (\$)		F FOR OFFICE USE ONLY	
AMOUNT TO BE REMITTED	USD	EXCHANGE RATE	INR AMOUNT
ADD: Our Charges	USD		
P & T	USD	RDD/ RTT/ DTT /ROC NO	Date
TOTAL	USD	Value Date	
I have read the terms and conditions governing this remittance and agree to be bound by them. In case of remittance in U.S. \$ to India, I authorize its conversion into Indian rupees in India without reference to the beneficiary. I declare that this remittance complies with U.S. and Indian laws.		Remarks	
Date:		PREPARED BY	AUTHORIZED BY
(SIGNATURE OF REMITTER)			

Payment can be made to State Bank of India, Chicago by your personal check, your certified personal check, cashier's check purchase from your account, or wire transfer from your bank account. For routing details email us at fundstransfer.chicago@statebank.com, using the same email ID as furnished while registering with us and quoting your AUR number or your account number. Your name must be printed on the check/wire as purchaser/sender of the cashier's check/wire. Checks should be payable to "State Bank of India, Chicago".

1. Hold period for personal checks is 3 to 5 banking days while for cashier's checks, it is one banking day
2. Remittance request made on a form other than the prescribed form will not be accepted and such requests will be returned to you unexecuted.
3. No charges for rupee remittances. For \$ remittances charges vary depending on the amount and mode of remittance.

TERMS OF REMITTANCE FOR STATE BANK OF INDIA, CHICAGO

A. In case of remittance in Indian rupees, where the exact U.S. \$ equivalent cannot be determined, a somewhat higher amount may be sent to cover any adverse exchange rate fluctuation. Exchange differential, if any, up to \$10 cannot be refunded and will be adjusted in the exchange rate. Exchange rate of the day on which the transaction is executed is applied for all rupee remittances.

B. Remittance can be sent by wire transfer to India to all branches of State Bank of India and NEFT-enabled branches of other banks. Remittances to non-core-banking or non-NEFT-enabled banks will be sent as a wire transfer to the nearest SBI branch with SWIFT, which will forward the remittance to the beneficiary bank using a paper instrument by surface mail or RTGS / NEFT where available. This may at times be a cause of delay and beyond the control of SBI Chicago branch. You may specify the branch through which the remittance is to be routed. Any charges deducted by the routing branch/receiving branch or bank in India will have to be borne by the beneficiary. SBI Chicago will not be responsible for any delays or deduction in charges.

C. Applications which do not contain complete information may be rejected or delayed, and the Bank shall not be responsible for any consequential loss. Please mention the correct name and code of the SBI branch to which the remittance is to be sent. Remittances sent by wire to core-banking branches of SBI will be credited to an account solely on the basis of the account number provided. Bank will not be held liable for any loss/delay resulting from incorrect or incomplete information provided by the remitter including account number. For retransmission of wire with amendment in branch/bank/account details, a fee of \$25 will be charged.

D. We would request you to confirm with the beneficiary within a reasonable time after sending remittance through us and bring to our notice non-delivery as soon as possible, but within 45 days of the date of the remittance. We will take up any case of non-delivery as expeditiously as possible. If you do not advise us non-delivery within 45 days, it may not be possible for us to trace the remittance thereafter. **Any investigation carried out after 45 days will be charged.** In case of false complaints about non delivery of funds to the designated branch, the remitter will have to bear the cost of investigation with minimum charges being \$25.

E. Cancellation of or amendment to a remittance, after it has been processed will be charged \$25 (each instance). (For sending remittances to charitable organizations, FCRA (Foreign Contribution Regulation Act) number of the Indian beneficiary must be mentioned in the application. In the absence of FCRA number, applicant can request for a draft to be issued.)

CONDITIONS GOVERNING ISSUANCE OF REMITTANCE OFFICIAL CHECKS/DRAFTS In case this remittance is not paid, the drawer's liability will be conditioned upon surrender of duly endorsed original and duplicates and limited to refunding to the holder the equivalent of the face amount by (a) payment in United States dollars at the drawer's buying rate in Chicago, at the time of such surrender and refund, for the foreign money in which drawn, or at the drawer's option by (b) forwarding, by mail or otherwise, to the drawee or other banking house abroad with which it may then have or establish a sufficient credit in such foreign money instructions to withhold there from an amount equivalent to the face hereof for the account and risk of the holder hereof, and the drawer shall not be otherwise liable hereon or for the considerations received herefor. Reference to the foreign money in which this check is drawn shall mean such foreign money, or other foreign money into which it may then be convertible, impressed with restrictions and other characteristics which shall or would have attached to an unearmarked credit balance of the drawer's remaining with the drawee or such other banking house from the date hereof to the time of settlement. Such refund shall be reduced by any loss resulting from failure immediately to forward and promptly present this check (whether or not presentment would otherwise be dispensed with or delay excused) and refund may be withheld pending determination of such loss. Under no circumstances shall the Bank be liable for any consequential damages of any sort.

CONDITIONS GOVERNING ISSUANCE OF WIRE TRANSFER This Bank agrees to send at the expense and risk of the customer a message directing payment in foreign funds in the amount and manner indicated. The Bank does not warrant that the transfer of funds will reach the payee. It may make use of any branch, or correspondent, agent or sub-agent and shall not be under any liability for any errors, negligence, suspension or default of any of them or for any failure to identify the payee or any mispayment by any of them nor shall the Bank be under any liability for any errors, mutilations, delays, mis-delivery or failure of delivery in the transmission of any message in connection with this transaction whether or not in code or whether by mail, postal service, telegraph, cable, wireless radio or otherwise, or for any suspension of any such means of transmission or for any imposition of any censorship, exchange control or other restriction, all such risks being borne by the customer. Under no circumstances shall the Bank be liable for any consequential damages of any sort.

In case of transfer of currency other than the currency of the country to which remittance is made, it shall be payable to the payee in currency of said country at the buying rate of Bank's branch, or correspondent for exchange of the currency remitted unless the payee arranges with said correspondent for payment in some other form upon paying all charges in connection therewith. In case the funds are not paid to the payee, whatever the reason, any liability of the Bank will be conditioned upon its receipt from the branch or correspondent of confirmation of effective cancellation of the remittance abroad and shall be limited to refunding the amount to be remitted, less expenses, which refund, in the case of transactions relating to the remission of foreign money, shall be made by (a) payment in United States dollars at the Bank's buying rate in New York, at the time of such refund, for the foreign money to be remitted, or at the bank's option by (b) forwarding by mail or otherwise to the Bank's branch or correspondent or other banking houses abroad with which it may then have or establish a sufficient credit in such foreign money instructions to withhold therefrom an amount equivalent to the amount to be remitted for the account and risk of the person to whom refund is to be made, and the Bank shall not be otherwise liable in connection herewith or for the consideration received by it. References to the foreign money to be remitted shall mean such foreign money or other foreign money into which it may then be convertible, impressed with restrictions, and other characteristics which shall or would have attached to an unearmarked credit balance of the Bank remaining with its correspondent or such other banking house from the date hereof to the time of settlement. Anything hereinbefore to the contrary notwithstanding, any refund shall be made in case of mispayment of funds by any correspondent, agent or sub-agent, and in case funds for the payment of this transfer have been remitted or made available abroad or otherwise covered, no refund shall be made until the relative funds have been returned or otherwise made freely available to the Bank.

IMPORTANT

US tax law requires income from all sources, including that earned from foreign accounts, to be reported in the annual tax return. US Treasury Department rules require certain accounts at foreign financial institutions which are controlled by US Taxpayers to be reported annually. Advice should be obtained from your professional advisor for further clarification.

Terms that are not identified in this agreement shall have the same meaning as defined in the Uniform Commercial Code, Article 4A. It is also subject to all applicable operating circulars of the Federal Reserve Bank of Chicago and any other applicable provision of federal or state law. To the extent that Regulation J does not apply, this agreement is governed by Illinois law.