

Types of Remittance and Required Documents

AD 2	Required Documentation	Key Guidelines / Important Notes
Student Fees	Admission letter or fee schedule, Passport & Visa copies, PAN card, Aadhaar, Form A2	Payment must be remitted directly to the university or educational institution . KYC verification of the sender is mandatory.
Student Maintenance	Proof of admission, Passport & Visa, Relationship proof, PAN, Aadhaar, Form A2	Funds should be transferred exclusively to the student's personal overseas bank account .
Student Rent Payments	Valid rent/lease agreement, Student visa & admission confirmation, PAN, Aadhaar, Form A2	Payment must be made only to a verified overseas landlord , supported by a valid tenancy agreement.
Medical Treatment (Close Relatives)	Doctor's letter or hospital estimate, Relationship proof, Visa copy, PAN, Aadhaar, Form A2	Remittance can be made directly to the hospital or the patient's overseas bank account .
Visa Fees	Visa appointment confirmation or invoice, Passport, PAN, Aadhaar, Form A2	Proof of actual visa processing must be provided prior to remittance.
Emigration Fees	Employment offer letter, Emigration clearance, Passport, PAN, Aadhaar, Form A2	Funds may be remitted only to the emigrant's overseas account or to an authorized employer/government agency . The payment must originate from the emigrant's own Indian account (preferably NRO). Third-party transfers are not permitted .
Travel Remittances	Confirmed travel booking/invoice (airfare, tour package), Passport copy, PAN, Aadhaar, Form A2	Payment should be made directly to an overseas travel agent, tour operator, or airline . Supporting proof of travel is mandatory.
Event / Conference Participation Fees	Invitation or registration confirmation, Invoice, Passport copy, PAN, Aadhaar, Form A2	Remittance must go directly to the overseas event organizer's account . Proof of participation is required.
Conference Expenses	Registration or participation invoice, Proof of invitation/acceptance, Passport, PAN, Aadhaar, Form A2	Payment can only be made to a recognized overseas organization or institution . KYC verification of the sender is essential.

Note : All Docs of Remittor Need to be self Attested and A2 Form Is Verified By DIGLocker or Any Other Verification process.

Additional Remittance Categories

AD 1	Required Documentation	Key Guidelines / Important Notes
Maintenance for Close Relatives	Relationship proof, Purpose declaration, PAN, Aadhaar, Form A2, Beneficiary's passport copy	Funds must be transferred only to the relative's personal overseas bank account.
Gifts	PAN, Aadhaar, Form A2	Subject to LRS limit of USD 250,000 per financial year. As per internal policy, transfers up to USD 10,000 are permitted.

Note : All Docs of Remittor Need to be self Attested and A2 Form Is Verified By DIGLocker or Any Other Verification process.