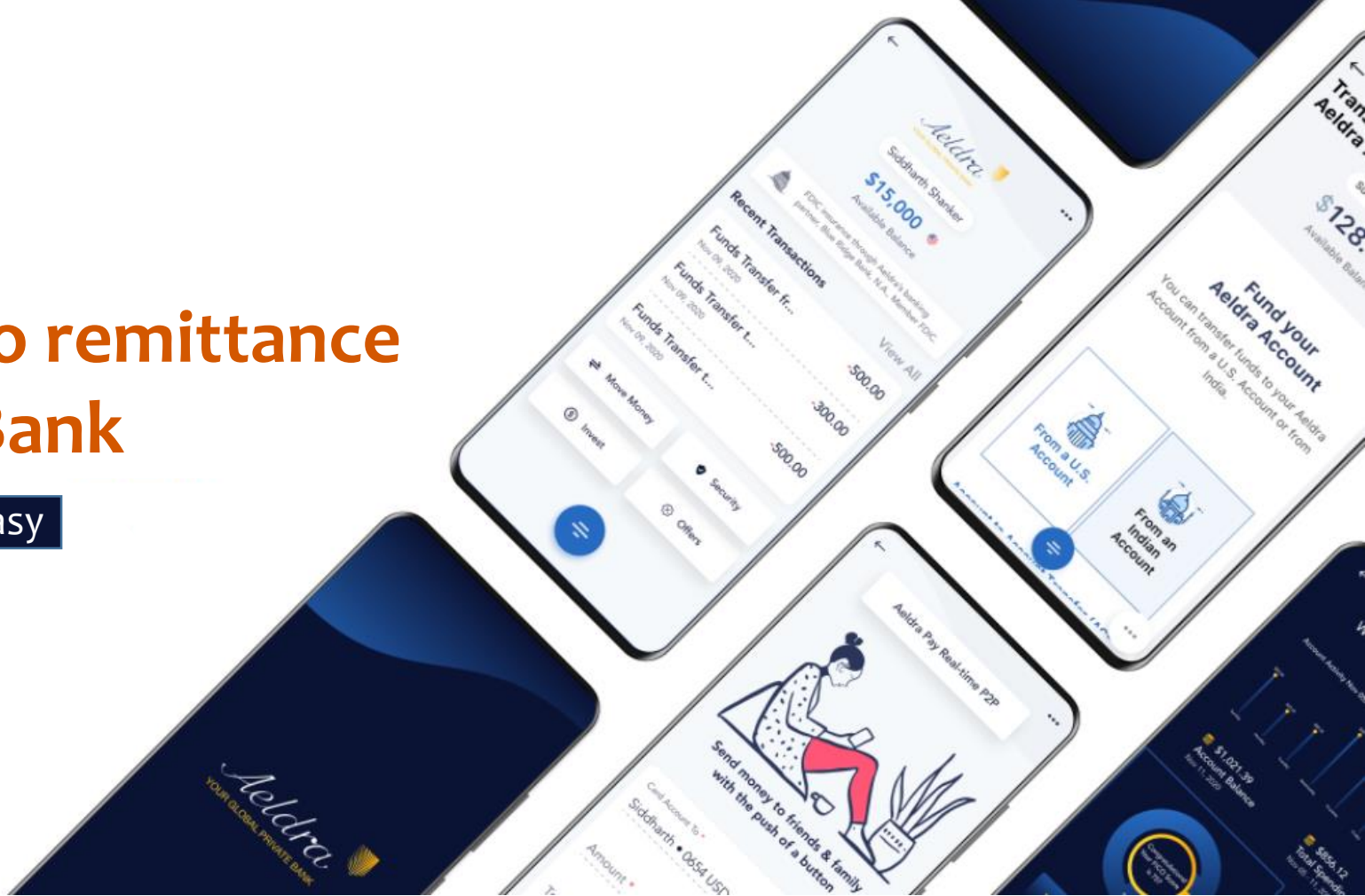




# Your guide to remittance from HDFC Bank

Fund transfer made easy



## STEP 1

Login to the **HDFC Bank NetBanking** portal



Welcome to HDFC Bank NetBanking

### Login to NetBanking

Customer ID/ User ID

Password/ IPIN

[Forgot Password / IPIN](#)

IPIN (Password) is case sensitive

☐ Use virtual keyboard for password



Your security is of utmost importance.  
[Know More...](#)

Verify Secure Access ID

8

## STEP 2

Select 'Funds Transfer'

The screenshot displays the HDFC Bank NetBanking portal. At the top, a navigation bar includes links for SmartBuy, Personalize User ID, Insta Alerts, SMS Banking Registration, and Contact Us. Below this, the user is logged in as SURESH VEMULA, with a last log-in time of Nov 25 2024 3:00 PM IST. The main navigation menu features options like Account, Funds Transfer (highlighted with a red circle), Bill Pay & Recharge, Cards, Demat, Mutual Fund, Insurance, Loans, and Offers. A 'Logout' button is also present. On the left, a sidebar menu lists 'Accounts' (with sub-options: Account Summary, Transact, Enquire, Request) and 'Funds Transfer'. The main content area shows the 'Account Summary' for a 'Savings Account' with a 'Total Available Balance: INR 1,004.18'. A 'Print This Page' link is visible in the top right of the content area.

NetBanking  
**HDFC BANK**

WELCOME, SURESH VEMULA  
Last Log in: Nov 25 2024 3:00 PM IST

SmartBuy Personalize User ID Insta Alerts SMS Banking Registration Contact Us

Change Password Profile Details **Logout**

**Account** Funds Transfer Bill Pay & Recharge Cards Demat Mutual Fund Insurance Loans Offers

**Accounts**  
Account Summary  
Transact ▶  
Enquire ▶  
Request ▶

**Account Summary**

Print This Page

Savings Account Total Available Balance: INR 1,004.18 ▶

## STEP 3

Click on 'Request' on the left pane

The screenshot displays the HDFC Bank NetBanking interface. At the top, the header includes the 'NetBanking' logo, the 'HDFC BANK' logo, and a welcome message for 'SURESH VEMULA' with the last login time 'Nov 25 2021 5:38 P.M. IST'. Navigation links for 'Change Password', 'Profile Details', and 'Logout' are present. A horizontal menu bar contains options: 'Accounts', 'Funds Transfer' (which is the active tab), 'BillPay & Recharge', 'Cards', 'Demat', 'Mutual Fund', 'Insurance', 'Loans', and 'Offers'.

On the left side, a vertical sidebar under the 'Funds Transfer' heading lists three options: 'Transact', 'Enquire', and 'Request'. The 'Request' option is circled in red. The main content area features a promotional banner for 'Public Provident Fund Account' with the text 'Save tax with' and an 'Apply now' button. Below the banner, the section is titled 'Select Transaction Type' and contains three buttons: 'Transfer within the bank' (with a circular arrow icon), 'IMPS P2A - Instant Transfer' (with a building icon), and 'Transfer to other bank (NEFT)' (with a NEFT icon).

## STEP 4

Click on 'Add a Beneficiary'

Enquire

Request

Change Image and Message


Change Question Answers

Add a Beneficiary


View/Delete Standing Instructions


Modify TPT Limit


Save tax with  
**Public Provident Fund Account**  
[Apply now](#)





Select Transaction Type


  
[Transfer within the bank](#)  
(Re. 1 Onwards)  
[View Demo](#)  
[Go](#)

  
[IMPS P2A - Instant Transfer](#)  
(Re. 1 Onwards)  
( IMPS- Account No. )  
[View Demo](#)  
[Go](#)

  
[Transfer to other bank \(NEFT\)](#)  
(Also for Credit Cards Payment)  
(Re. 1 Onwards)  
[View Demo](#)  
[Go](#)












## STEP 5

Click on 'Go' below 'RemitNow'

[View Demo](#)

Select Transaction Type

 <a href="#">Transfer within the bank</a> (Re. 1 Onwards) <input type="button" value="Go"/>	 <a href="#">Transfer to other bank</a> (NEFT/RTGS/IMPS) (Also for Credit Cards Payment) <input type="button" value="Go"/>	 <a href="#">Transfer to eCMS Account</a> (Virtual Account) ( Re. 1 Onwards ) <input type="button" value="Go"/>
 <a href="#">RemitNow</a> ( Foreign Outward Remittance for Resident individuals only ) ( Upto 25,000 USD equivalent per remittance ) <input type="button" value="Go"/>	 <a href="#">Cardless Cash Withdrawal</a> <input type="button" value="Go"/>	



## STEP 6

### Fill in the Aeldra Beneficiary details

<b>Funds Transfer</b>	<b>Add a Beneficiary - Foreign Outward Remittance</b>	
Transact ▶	Transaction Type Foreign Outward Remittance	
Enquire ▶	*Beneficiary Name <The name as it appears in Aeldra account>	
Request ▼	*Beneficiary Address <The address as it appears in Aeldra account>	
Change Image and Message	*Country	UNITED STATES ▼
Change Question Answers	*Currency	USD-US DOLLARS ▼
Add a Beneficiary	*Beneficiary Contact Number	<The Beneficiary contact number>
	*Beneficiary Bank Name	Blue Ridge Bank, N.A.

## STEP 7

Enter the SWIFT Code & SWIFT ABA Number (SWIFT CHIP UID is not required)

Accounts	Funds Transfer	BillPay & Recharge	Cards	Demat	Mutual Fund	Insurance	Loans	Offers
Beneficiary Bank Name	<input type="text" value="Blue Ridge Bank NA"/>							
Beneficiary Bank Address	<input type="text" value="17 W Main St, Luray, VA 22835, U.S.A."/>							
SWIFT Code (8 or 11 characters)	<input type="text" value="FW053112929"/>							
SWIFT ABA Number ( 9 characters)	<input type="text" value="053112929"/> (ABA No. is required for sending USD to USA, and Institute Code + Transit No. is required for sending CAD to Canada.)							
SWIFT CHIP UID ( 6 characters)	<input type="text"/> (BSB is required for sending AUD to Australia and Sort code is required for sending GBP to United Kingdom.)							
	<input type="text"/> (Please fill when							

Note: Ensure there are no special characters while entering the 'Beneficiary Bank Name'  
Details given on the next page for reference



## DETAILS

- Beneficiary Name : <The name as it appears in Aeldra account>
- Beneficiary Address : <The address as it appears in Aeldra account>
- Country : UNITED STATES
- Currency : USD-US DOLLARS
- Beneficiary Contact Number : <The beneficiary contact number>
- Beneficiary Bank Name : Blue Ridge Bank NA
- Beneficiary Bank Address : 17 W Main St, Luray, VA 22835, U.S.A.
- Beneficiary Account Number : <The 10-digit Aeldra account number>
- SWIFT code : FW053112929
- ABA Number : 053112929

## STEP 8

Click on 'Continue' after entering all the details

Transact

Enquire

Request

Change Image and Message

Change Question Answers

Add a Beneficiary

View/Delete Standing Instructions

for sending GBP to United Kingdom.)

(Please fill when the Country selected is: UK, Any European Country, UAE, Saudi Arabia, Pakistan, Turkey, Israel, Qatar, Jordan, Georgia, Kuwait, and Bahrain.)

IBAN No (Upto 34 characters)

Intermediary Bank Details ☐ (Add details of Intermediary Bank, if required)

Back **Continue**

[Terms & Conditions](#)

**Note:**

## STEP 9

Verify all the details, check 'Terms & Conditions' & Click on 'Confirm'

Accounts	Funds Transfer	BillPay & Recharge	Cards	Demat	Mutual Fund	Insurance	Loans	Offers
Beneficiary Bank Name	Blue Ridge Bank NA							
Beneficiary Bank Address	17 W Main St, Luray, VA 22835, U.S.A.							
Beneficiary Account No	<Your 10-digit Aeldra account number>							
SWIFT Code	FW053112929							
SWIFT ABA Number	053112929							
SWIFT CHIP UID								
SWIFT IBAN No								
Back	Confirm							
<input type="checkbox"/> I have read and accept the <a href="#">Terms &amp; Conditions</a> of the Bank.								

## STEP 10

Select your registered mobile number & click on 'Continue' to receive the OTP

Change Image and Message

Change Question Answers

Add a Beneficiary

View/Delete Standing Instructions

Modify TPT Limit

Repatriation of Funds (Add Beneficiary)

Digital Certificate Registration

Note: A Password would be sent to the selected Mobile No. For fund transfer transactions, in case of delay in receiving the same, please log in and complete the transaction using the 'OTP pending Transactions' option. A One Time Password (OTP) will be sent to your registered Mobile Number.

Please confirm your Mobile Number to receive the One Time Password.

☐ Mobile no.: XXXXXX87468

Note:

For all Funds Transfer and HDFC Bank credit card payments, incase there is a delay in receiving the OTP, customer can visit 'OTP Pending Transactions' in the Enquire section under Funds Transfer to complete the same. The pending transaction would be valid for 5 minutes.

Your One Time Password(OTP) is confidential. Please do not share it with anyone via e-mail, phone or any other medium.

**Continue**

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## STEP 11

Enter the OTP received & click on 'Continue'

Request ▼

Change Image and Message

Change Question Answers

Add a Beneficiary

View/Delete Standing Instructions

Modify TPT Limit

Repatriation of Funds (Add Beneficiary)

Please note:

1. There will be multiple attempts made to deliver the OTP (One Time Password) successfully to you.
2. For customers having an Indian mobile number registered with the Bank, if the above attempts are unsuccessful, an IVR will be initiated on your registered mobile number.
3. For J&K customers, OTP will be sent only through IVR(Integrated Voice Recognition).

Please re-initiate the transaction, incase you do not receive the same.

Please input the OTP sent to your registered mobile number.

One Time Password

Your One Time Password(OTP) is confidential. Please do not share it with anyone via e-mail,phone or any other medium.

Continue

## STEP 12

The new beneficiary will be activated after 30 minutes of entering the details

**NetBanking**  
**HDFC BANK**

WELCOME, SURESH VEMULA  
Last Log in: Nov 26 2021 09:11 A.M. IST

[Change Password](#) [Profile Details](#) [Logout](#)

[Accounts](#) **[Funds Transfer](#)** [BillPay & Recharge](#) [Cards](#) [Demat](#) [Mutual Fund](#) [Insurance](#) [Loans](#) [Offers](#)

Transact  
Enquire  
Request  
Change Image and Message  
Change Question Answers  
Add a Beneficiary

### Add a Beneficiary - Foreign Outward Remittance - Complete

Congratulations. You have successfully added a new beneficiary and the same will be activated after 30 minutes. You can submit your request for remittance to this beneficiary after activation, subject to the online remittance limits of Bank.

Transaction Type	Foreign Outward Remittance
Beneficiary Name	<The name as it appears in Aeldra account>
Beneficiary Address	<The address as it appears in Aeldra account>



## STEP 13

### Login to the HDFC Bank NetBanking portal



Welcome to HDFC Bank NetBanking

#### Login to NetBanking

Customer ID/ User ID

Password/ IPIN

[Forgot Password / IPIN](#)

IPIN (Password) is case sensitive

☐ Use virtual keyboard for password



Your security is of utmost importance.  
[Know More...](#)

Verify Secure Access ID

## STEP 14

### Select 'Funds Transfer'

The screenshot displays the HDFC Bank NetBanking portal. At the top, a navigation bar includes links for SmartBuy, Personalize User ID, Insta Alerts, SMS Banking Registration, and Contact Us. Below this, the user is logged in as SURESH VEMULA, with a last login time of Nov 25 2024 3:00 PM IST. The main navigation menu features options like Account, Funds Transfer (highlighted with a red circle), Bill Pay & Recharge, Cards, Demat, Mutual Fund, Insurance, Loans, and Offers. A 'Logout' button is also present. On the left, a sidebar menu lists 'Accounts' (with sub-options: Account Summary, Transact, Enquire, Request) and 'Funds Transfer'. The main content area shows the 'Account Summary' for a 'Savings Account' with a 'Total Available Balance: INR 1,004.18'. A 'Print This Page' icon is visible in the top right of the content area.

NetBanking  
**HDFC BANK**

WELCOME, SURESH VEMULA  
Last Log in: Nov 25 2024 3:00 PM IST

SmartBuy Personalize User ID Insta Alerts SMS Banking Registration Contact Us

Change Password Profile Details **Logout**

**Account** Funds Transfer Bill Pay & Recharge Cards Demat Mutual Fund Insurance Loans Offers

**Accounts**  
Account Summary  
Transact ▶  
Enquire ▶  
Request ▶



**Account Summary**

Print This Page

Savings Account Total Available Balance: INR 1,004.18 ▶

## STEP 15

Click on 'Go' below 'RemitNow'

Enquire ▶	<a href="#">Transfer to Other Bank (RTGS)</a> (Rs. 2 Lacs Onwards) <a href="#">View Demo</a> <input type="button" value="Go"/>	<a href="#">IMPS (Mobile No.)</a> (IMPS- Mobile No. ) <a href="#">View Demo</a> <input type="button" value="Go"/>	<a href="#">Transfer to eCMS Account</a> (Virtual Account) ( Re.1 Onwards ) <input type="button" value="Go"/>
Request ▶	 <a href="#">RemitNow</a> ( Foreign Outward Remittance for Resident individuals only ) ( Upto 25,000 USD equivalent per remittance ) <input type="button" value="Go"/>	 <a href="#">Cardless Cash Withdrawal</a> <input type="button" value="Go"/>	

Note:

- The Bank shall not be responsible for fraudulent online transactions through improper disclosure of confidential details by you.
- The Bank or its officials do not ask for the details of your Account / IPIN/ Password/ OTP via e-mail, sms or in person.
- For details on safe NetBanking practices please [click here](#)
- Third Party Transfer (TPT) limits include all transactions where funds are transferred from one account to another within or outside




## STEP 16

Select the 'From Account' & 'Beneficiary' from the dropdowns

Request	1 ENTER DETAILS	2 CONFIRM TRANSACTION	3 ACKNOWLEDGEMENT
	<div>From Account</div> <div></div> <div></div>	<div></div>	
	<div>Beneficiary</div> <div></div> <div></div>	<div></div>	
	<div>Beneficiary Address</div> <div></div>		
	<div>Country</div> <div>UNITED STATES</div>		
	<div>Currency</div> <div>USD</div>		<a href="#">View Forex Rates</a> (Refer the Note at bottom of Page)
	<div>Copyright HDFC Bank Ltd. <a href="#">Terms and Conditions</a>   <a href="#">Privacy Policy</a></div>		

## STEP 17


Enter the desired amount, select the '**Mode of Remittance**', '**Purpose of Remittance**' & '**Source of Funds**'. Also, accept the LRS declaration.

Request	IBAN No of Beneficiary Bank
	*Transfer Amount ( In terms of Foreign currency ) <input type="text" value="1"/>
	Mode of Remittance SWIFT-Wire Transfer 
	Purpose of Remittance Remittance to Own Account Abroad 
	Source of Funds Own Funds 
	Email your 12 month statement or latest IT assesment order or returns filed with Income Tax authorities , to <a href="mailto:RemitNow@hdfcbank.com">RemitNow@hdfcbank.com</a> within 24hrs after submitting the request. This is needed only if the selected HDFC Bank account is less than 1 year old. <a href="#">Click Here</a> for more details.
	<input checked="" type="checkbox"/> I accept and agree to self declare the <a href="#">conditions under the capital account transactions under Liberalised Remittance Scheme (LRS)</a>

These details are for illustration purpose only

## STEP 18

Confirm your 'Email ID', Select the 'Correspondent Bank Charges to be borne by' as 'Self' & enter the remarks in 'Sender to Receiver Info'. Also, read & accept the 'Terms & Conditions' along with 'Income Tax Act'

Transact	Receive Confirmation	On the Email Id
Enquire	*Email ID	<input type="text"/>
Request	Correspondent Bank Charges to be borne by	Self 
	*Sender to Receiver Info	<input type="text"/>
	Scheme	Liberalized Remittance Scheme
	<input checked="" type="checkbox"/> I have read and accept all the <a href="#">Terms &amp; Conditions</a> of the Bank and agree with Charges & Deductions	
	I confirm that I am Resident Individual as per the provision of Income Tax Act, 1961.	<input checked="" type="radio"/> Yes <input type="radio"/> No
	<u>Declaration under FEMA, 1999:</u> "I hereby declare that the total amount of foreign exchange purchased from or remitted	



## STEP 19

Scroll down & click on 'Continue'

SmartBuy Personalize User ID Insta Alerts SMS Banking Registration Contact Us

**NetBanking**  
**HDFC BANK**

WELCOME, SURESH VEMULA  
Last Log in: Nov 26 2021 10:15 A.M. IST

Change Password Profile Details **Logout**

Accounts **Funds Transfer** BillPay & Recharge Cards Demat Mutual Fund Insurance Loans Offers

**Funds Transfer**

Transact ▶

Enquire ▶

Request ▶

Currency -Select Currency- ▼

Amount

Name & Address of AD Branch/FFMC through which the transaction has been effected: (150 characters)

Back **Continue**

## STEP 20

After confirming the details, select your registered mobile number and click on '**Continue**' for receiving the OTP

Change Image and Message

Change Question Answers

Add a Beneficiary

View/Delete Standing Instructions

Modify TPT Limit

Repatriation of Funds (Add Beneficiary)

Digital Certificate Registration

Note: A Password would be sent to the selected Mobile No. For fund transfer transactions, in case of delay in receiving the same, please log in and complete the transaction using the 'OTP pending Transactions' option. A One Time Password (OTP) will be sent to your registered Mobile Number.

Please confirm your Mobile Number to receive the One Time Password.

☐ Mobile no.: XXXXXXX87468

Note:

For all Funds Transfer and HDFC Bank credit card payments, incase there is a delay in receiving the OTP, customer can visit 'OTP Pending Transactions' in the Enquire section under Funds Transfer to complete the same. The pending transaction would be valid for 5 minutes.

Your One Time Password(OTP) is confidential. Please do not share it with anyone via e-mail, phone or any other medium.

**Continue**

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## STEP 21

### Enter the OTP received & submit

Request ▼

Change Image and Message

Change Question Answers

Add a Beneficiary

View/Delete Standing Instructions

Modify TPT Limit

Repatriation of Funds (Add Beneficiary)

Please note:

1. There will be multiple attempts made to deliver the OTP (One Time Password) successfully to you.
2. For customers having an Indian mobile number registered with the Bank, if the above attempts are unsuccessful, an IVR will be initiated on your registered mobile number.
3. For J&K customers, OTP will be sent only through IVR(Integrated Voice Recognition).

Please re-initiate the transaction, incase you do not receive the same.

Please input the OTP sent to your registered mobile number.

One Time Password

Your One Time Password(OTP) is confidential. Please do not share it with anyone via e-mail,phone or any other medium.

Continue



**You're all set!**

It takes 3 - 5 business days (excluding weekends & bank holidays) for the funds to be transferred to your Aeldra account.