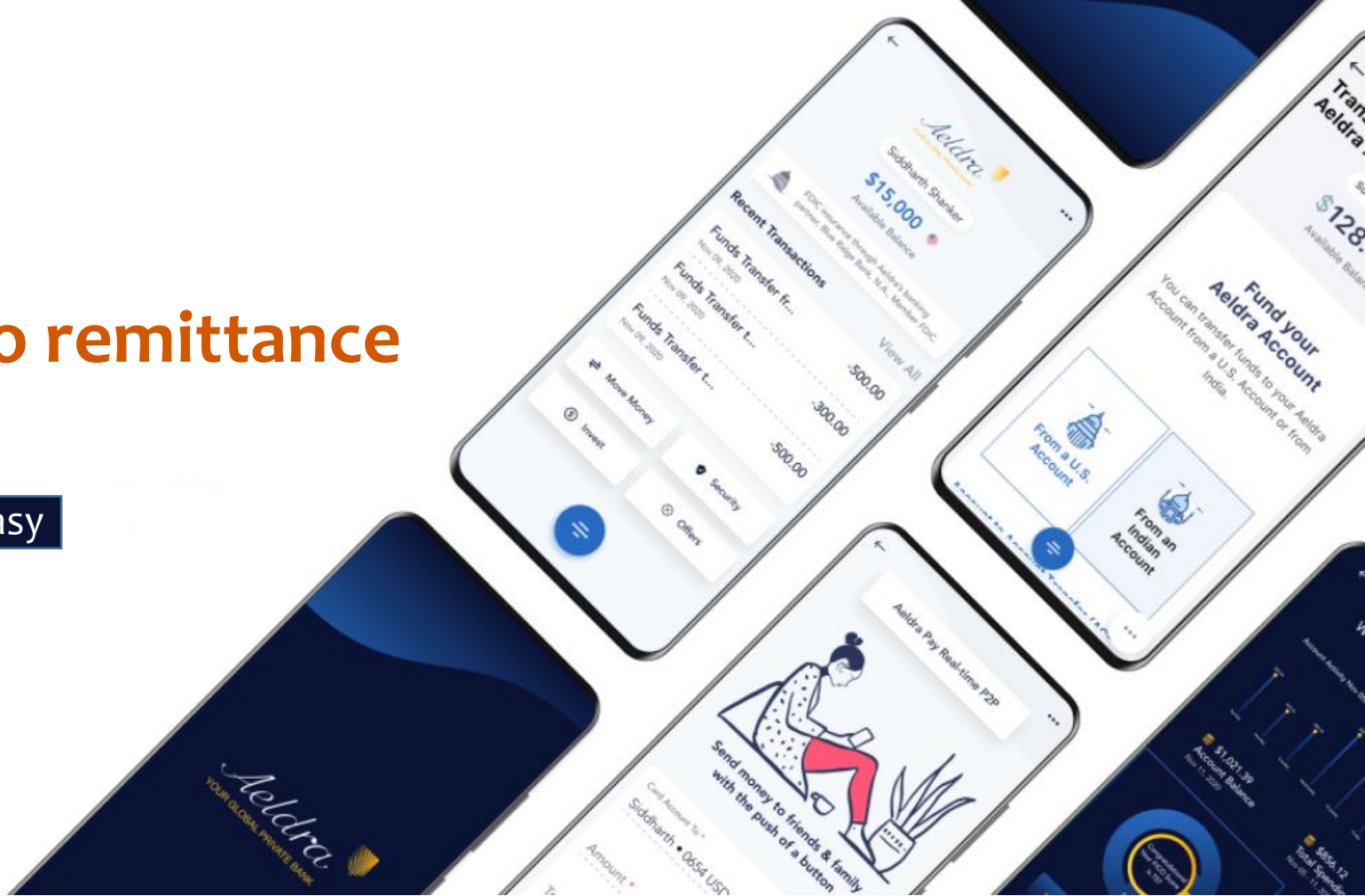




# Your guide to remittance from SBI

Fund transfer made easy



## STEP 1

Login to the **SBI Personal Banking** portal

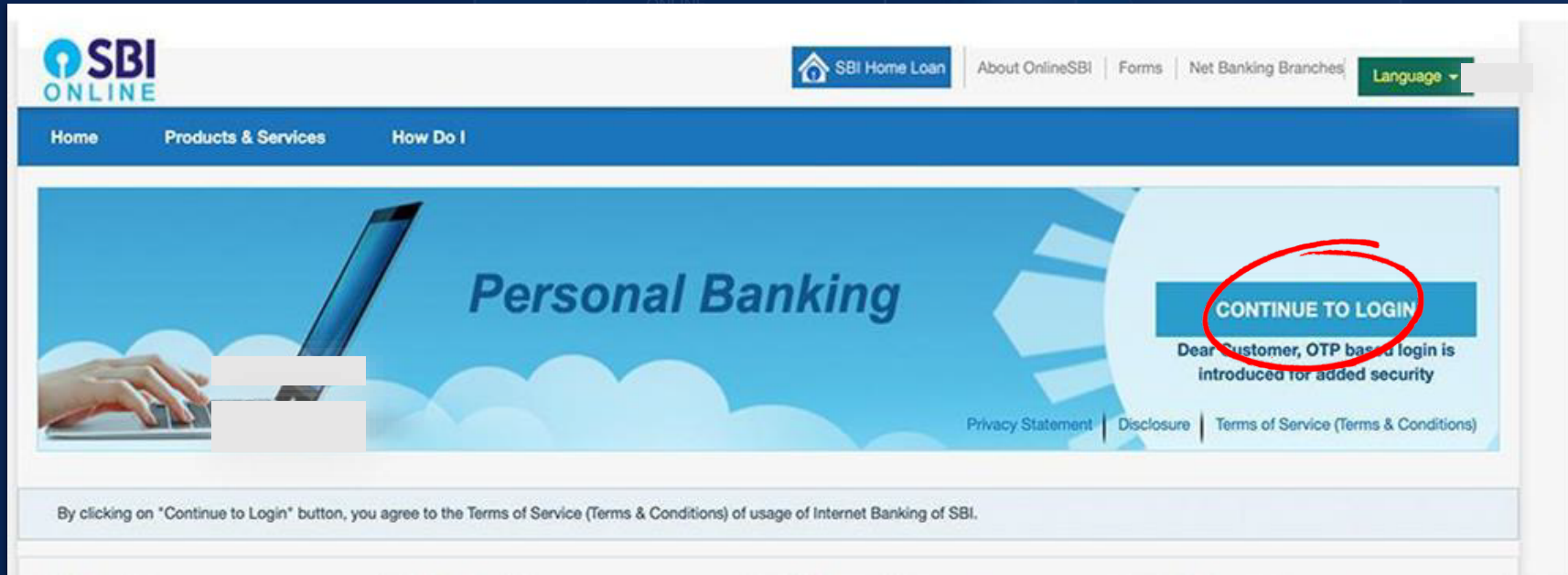
The screenshot displays the SBI Online portal. At the top, the SBI logo is on the left and 'SBI ONLINE' is on the right. A navigation bar contains links: Services, Mobile Banking, FAQ, Corporate Website, SBMOPS, SB Collect, Electoral Bond, Videos, mCash, Apply for SB/ Current Account, NPS, Bill Pay<sup>New</sup>, and SBI Loans. A green 'हिंदी' button is on the far right. Below the navigation bar, a message states: 'If slowness is observed during Login Page loading, please refresh the page for better experience.' and 'SBI never asks for confidential information such as PIN and OTP from customers. Any such call can be made only by a fraudster. Please do not share personal info.'

The main content area is split into two sections. The left section, titled 'PERSONAL BANKING' with a person icon, features a 'LOGIN' button with a right arrow, which is circled in red, and a 'yono' logo. The right section, titled 'CORPORATE BANKING' with the 'yono SBI BUSINESS' logo, features a dropdown menu showing 'yono BUSINESS<sup>New</sup>' and a 'LOGIN' button. Below these sections, there are links for 'New User Registration /', 'How Do I', 'Customer Care', and 'Lock & Unlock User' for both personal and corporate banking.

SBI's internet banking portal provides personal banking services that gives you complete

## STEP 2

Click on 'CONTINUE TO LOGIN'



The screenshot displays the SBI Online Personal Banking login interface. At the top left is the SBI ONLINE logo. To its right is a navigation bar containing links for 'SBI Home Loan', 'About OnlineSBI', 'Forms', 'Net Banking Branches', and a 'Language' dropdown menu. Below this is a blue header bar with 'Home', 'Products & Services', and 'How Do I' links. The main content area features a large banner with the text 'Personal Banking' and an image of a hand typing on a laptop. On the right side of the banner, a blue button labeled 'CONTINUE TO LOGIN' is circled in red. Below the button, a message reads: 'Dear Customer, OTP based login is introduced for added security'. At the bottom of the banner, there are links for 'Privacy Statement', 'Disclosure', and 'Terms of Service (Terms & Conditions)'. A footer bar at the very bottom states: 'By clicking on "Continue to Login" button, you agree to the Terms of Service (Terms & Conditions) of usage of Internet Banking of SBI.'

## STEP 3

Fill in the login details

ONLINE

Home Products & Services How Do I

Login to OnlineSBI Dear Customer, Mandatory login password change introduced for added security. Welcome to Personal Internet Banking

(CARE: Username and password are case sensitive.)

Username\*

Password\*

Enter the text as shown in the image \*

Select one of the Captcha options \*

☒ Image Captcha ☐ Audio Captcha

New User ? Register here/Activate

Forgot Login Password

☐ Enable Virtual Keyboard

BE VIGILANT.  
BE SAFE.

## STEP 4

Enter the OTP sent to your registered mobile number to verify

ONLINE

Products & Services How do I LOGOUT

18-Oct-2021 [11:10 AM IST] Welcome

### Login Second Factor Authentication

Enter the One Time Password sent to your mobile phone

*Mandatory fields are marked with an asterisk (\*)*

**One Time Password \***

[submit](#)

If you did not receive the High Security Password on SMS, you can [Click here to resend the OTP](#)

- State Bank or any of its representative never sends you email/SMS or calls you over phone to get your personal information, password or one time SMS (high security) password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never respond to such email/SMS or phone call. Please report immediately on [sbibhish@sbilife.in](mailto:sbibhish@sbilife.in) if you receive any such email/SMS or phone call. Immediately change your password if you have accidentally revealed your credentials.



## STEP 5

Click on the 'Payments / Transfers' drop down menu

The screenshot displays the SBI Online Banking interface. At the top, there are logos for SBI ONLINE, yono by SBI, SBI Home Loan, SBI Wealth, mySBIworld, Interest Rates, Secure OTP, Customer Care, and a LOGOUT button. Below these is a navigation bar with icons and labels for various services: My Accounts & Profile, Payments / Transfers (highlighted with a red circle), Bill Payments, Fixed Deposit, e-Tax, e-Services, Request & Enquiries, and Useful Links. The 'Payments / Transfers' dropdown menu is open, showing options: Add & Manage Beneficiary, Funds Transfer (Own SBI A/c), Accounts of Others - Within SBI (एस बी आई का खाताधारक), Other Bank Transfer (अन्य बैंकों का खाताधारक), IMPS Funds Transfer, VAN (Virtual Account Number) Funds Transfer, and Quick Transfer (Without Adding Beneficiary). The main content area shows a 'Welcome' message, the date and time of login (18-Oct-2021 [11:10 AM IST]), and a table with columns for Branch, Available Balance, and Transactions. The table contains a single row with a greyed-out branch name, a link to 'Click here for balance', and a link to 'Click here for last 10 transactions'. A 'PAN Details' link is also visible at the bottom left of the main content area.

**SBI ONLINE**

yono by SBI | SBI Home Loan | SBI Wealth | mySBIworld | Interest Rates | Secure OTP | Customer Care | LOGOUT

**Payments / Transfers** (highlighted)

- Add & Manage Beneficiary
- Funds Transfer (Own SBI A/c)
- Accounts of Others - Within SBI (एस बी आई का खाताधारक)
- Other Bank Transfer (अन्य बैंकों का खाताधारक)
- IMPS Funds Transfer
- VAN (Virtual Account Number) Funds Transfer
- Quick Transfer (Without Adding Beneficiary)

**Welcome**

Last Login Date & Time: 16-Oct-2021 [07:48 PM]

18-Oct-2021 [11:10 AM IST]

**Accounts & Profile / Account Summary**

**Accounts**

Branch	Available Balance	Transactions
[Greyed out]	<a href="#">Click here for balance</a>	<a href="#">Click here for last 10 transactions</a>

[PAN Details](#)

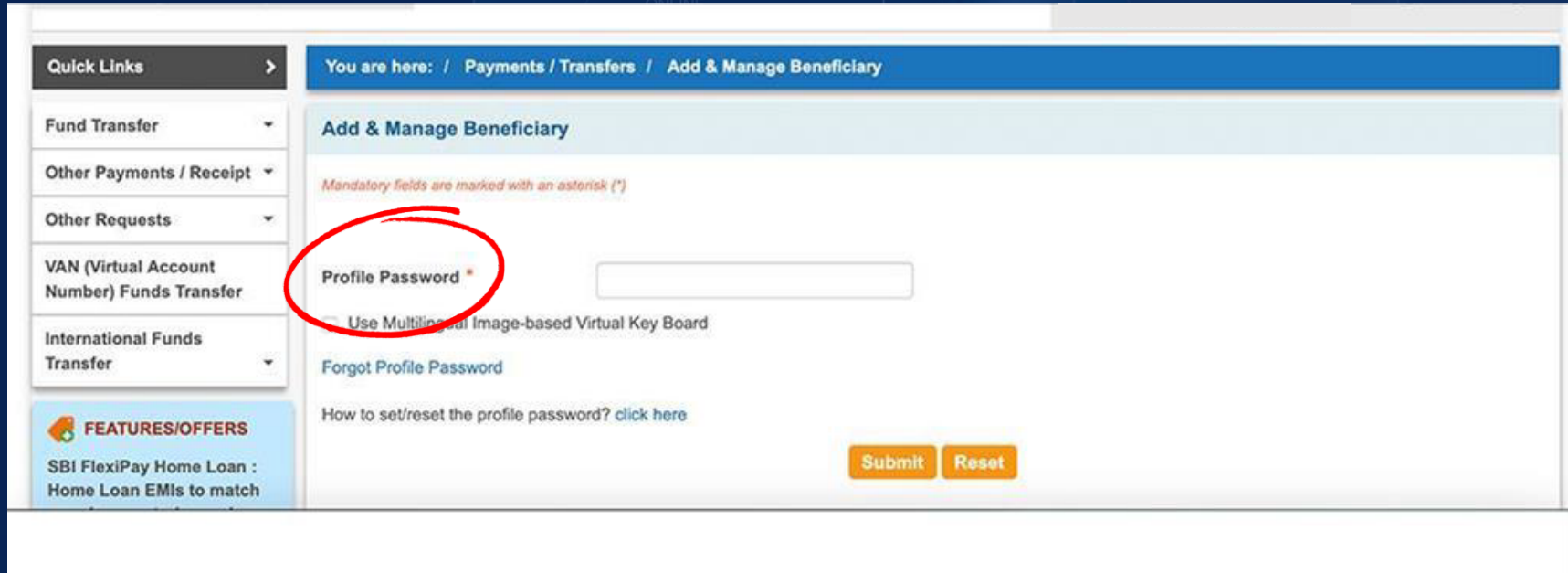
## STEP 6

Click on 'Add & Manage Beneficiary' if you're doing this for the first time

The screenshot displays the SBI Online banking interface. At the top, there are logos for 'SBI ONLINE', 'yono by @ SBI', 'SBI Home Loan', 'SBI Wealth', 'mySBIworld', 'Interest Rates', 'Secure OTP', and 'Customer Care'. Below these is a navigation bar with icons and labels for 'My Accounts & Profile', 'Payments / Transfers', 'Bill Payments', 'Fixed Deposit', 'e-Tax', 'e-Services', 'Request & Enquiries', and 'Useful Link'. The 'Payments / Transfers' menu is expanded, showing options: 'Add & Manage Beneficiary' (highlighted with a red circle), 'Fund Transfer (Own SBI A/c)', 'Accounts of Others - Within SBI (एस बी आई का खाताधारक)', 'Other Bank Transfer (अन्य बैंकों का खाताधारक)', 'IMPS Funds Transfer', 'VAN (Virtual Account Number) Funds Transfer', and 'Quick Transfer (Without Adding Beneficiary)'. On the left, a 'Quick Links' sidebar lists 'Account Summary', 'Account Statement', 'Profile', 'e-Statement', and 'Pending Statement'. The main content area shows a 'Welcome' message, the date '18-Oct-2021 [11:11 AM IS]', and links for 'Account Summary', 'Account Statement', and 'e-Statement'.

## STEP 7

Verify your account again using your password before you proceed



The screenshot displays the SBI 'Add & Manage Beneficiary' web interface. On the left, a 'Quick Links' sidebar lists options like 'Fund Transfer', 'Other Payments / Receipt', 'Other Requests', 'VAN (Virtual Account Number) Funds Transfer', and 'International Funds Transfer'. Below this is a 'FEATURES/OFFERS' section for 'SBI FlexiPay Home Loan'. The main content area has a breadcrumb trail 'You are here: / Payments / Transfers / Add & Manage Beneficiary' and a title 'Add & Manage Beneficiary'. A note states 'Mandatory fields are marked with an asterisk (\*)'. The 'Profile Password \*' label is circled in red, next to an empty password input field. Below the input field are links for 'Use Multilingual Image-based Virtual Key Board', 'Forgot Profile Password', and 'How to set/reset the profile password? click here'. At the bottom right are 'Submit' and 'Reset' buttons.

Quick Links >

Fund Transfer ▾

Other Payments / Receipt ▾

Other Requests ▾

VAN (Virtual Account Number) Funds Transfer

International Funds Transfer ▾

**FEATURES/OFFERS**

SBI FlexiPay Home Loan : Home Loan EMIs to match

You are here: / Payments / Transfers / Add & Manage Beneficiary

**Add & Manage Beneficiary**

Mandatory fields are marked with an asterisk (\*)

**Profile Password \***

[Use Multilingual Image-based Virtual Key Board](#)

[Forgot Profile Password](#)

[How to set/reset the profile password? click here](#)

**Submit** **Reset**



## STEP 8

Choose 'Foreign Outward Remittance Beneficiary'

The screenshot displays the SBI online banking interface. On the left, there is a sidebar with a 'Quick Links' menu and a 'FEATURES/OFFERS' section. The main content area is titled 'Add & Manage Beneficiary' and lists various beneficiary types. The 'Foreign Outward Remittance Beneficiary' option is highlighted with a red circle.

**Quick Links**

- Fund Transfer
- Other Payments / Receipt
- Other Requests
- VAN (Virtual Account Number) Funds Transfer
- International Funds Transfer

**FEATURES/OFFERS**

Click Here to transfer SBI savings account with Single

**You are here: / Payments / Transfers / Add & Manage Beneficiary**

**Add & Manage Beneficiary**

- SBI Beneficiary (Account holder of SBI / एस बी आई का खाताधारक)
- Credit Card (VISA) Beneficiary
- Outward Remittance Beneficiary for NRE / FCNR (B) Account
- VAN (Virtual Account Number) Beneficiary
- Other Bank Beneficiary (Account holder of other banks / अन्य बैंकों का खाताधारक)
- IMPS Beneficiary
- NPS Beneficiary
- Foreign Outward Remittance Beneficiary **New**

## STEP 9

Fill details in the 'Add' tab

The screenshot shows the SBI Foreign Outward Remittance Beneficiary management interface. On the left is a 'Quick Links' sidebar with options: Account Summary, Account Statement, Profile, e-Statement, Pending Statement, Spend Analyzer, Know your CIBIL Score, SBI Rewardz, and Select your Segment. The main content area has a breadcrumb trail: 'You are here: / My Accounts & Profile / Profile / Foreign Outward Remittance Beneficiary'. Below this is the title 'Foreign Outward Remittance Beneficiary' and a row of action buttons: 'Add', 'View', 'Delete', and 'Approve'. The 'Add' button is circled in red. Underneath the buttons is a section titled 'Miscellaneous Remittances from India' and a sub-section 'Beneficiary Details'. This section contains three fields: 'Country Name' with a dropdown menu showing 'UNITED STATES', 'Currency Name' with a dropdown menu showing 'US DOLLAR', and 'Beneficiary Type' with radio buttons for 'Individual' (selected) and 'Institutional'.

Quick Links >

You are here: / My Accounts & Profile / Profile / Foreign Outward Remittance Beneficiary

Foreign Outward Remittance Beneficiary

Add View Delete Approve

Miscellaneous Remittances from India

Beneficiary Details

Country Name \* UNITED STATES

Currency Name \* US DOLLAR

Beneficiary Type \* ☒ Individual ☐ Institutional

## STEP 10

Insert the details of your Aeldra account as a beneficiary

Select your Segment

Set Favourite Links

**FEATURES/OFFERS**

Click Here to submit Form 15G/H to avoid TDS by Bank on fixed and recurring deposits.

Please ensure to use IBAN number in case of destination countries wherever IBAN is already implemented for smooth and speedy fund transfer.

Account Number *	<input type="text" value="*****"/>	
Confirm Account Number *	<input type="text" value="1*** 356"/>	
Beneficiary Name *	<input type="text" value="NAME IN AELDRA ACCOUNT"/>	
Address 1 *	<input type="text" value="Address with Aeldra"/>	(Door No, Street Name)
Address 2 *	<input type="text" value="Address with Aeldra"/>	(Locality, City)
Address 3 *	<input type="text" value="Address with Aeldra"/>	(Country Name)
Phone Number *	<input type="text" value="91"/>	<input type="text" value="9811223344"/> (Country code, Phone Number)
Email Id *	<input type="text" value="xyz@gmail.com"/> (Email Id)	
Date of Birth *	<input type="text" value="18/10/2000"/>	
Place of Birth *	<input type="text" value="DELHI"/>	

## STEP 11

We recommend using SWIFT BIC for transfers  
(Full details on the next page)

### Beneficiary Bank Details

Beneficiary bank is the bank where the beneficiary a/c is maintained. Kindly note that SWIFT BIC is the most preferred and widely accepted bank identifier. If SWIFT BIC available with you please select the first option else select the bank and the city from the second option.

Select one of the BIC options \*



INPUT SWIFT BIC



INPUT ABA ROUTING NUMBER

Bank BIC CODE \*

COMHUS33

Get BIC Info

☐ I have read and I accept the Disclaimer / Terms and conditions and FAQ.

☐ Certified that I am a citizen of India & Resident Individual

Register

Reset

## DETAILS

- Account Number : 1\*\*\* 356
- Beneficiary Name : <The name as it appears in Aeldra account>
- Address : <The address as it appears in Aeldra account>
- Phone Number : <Your phone number>
- Email ID : <Your Email ID>
- Date of Birth : <Your DOB>
- Place of Birth : <Your Place of Birth>
- Bank BIC CODE : COMHUS33



## STEP 12

### Accept the 'Terms & Conditions' and 'Confirm'

Beneficiary bank is the bank where the beneficiary a/c is maintained. Kindly note that SWIFT BIC is the most preferred and widely accepted bank identifier. If SWIFT BIC available with you please select the first option else select the bank and the city from the second option.

Select one of the BIC options \* ☒ INPUT SWIFT BIC ☐ INPUT ABA ROUTING NUMBER

Bank BIC CODE \*

[Get BIC Info](#)

Country Name UNITED STATES

Bank Name COMMUNITY BANKERS BANK

City Name MIDLOTHIAN VA

Location Name MIDLOTHIAN VA 23113

☒ I have read and I accept the [Disclaimer / Terms and conditions](#) and [FAQ](#).

☒ Certified that I am a citizen of India & Resident Individual

[Register](#) [Reset](#)

## STEP 13

In the 'Approve' tab, enter the password to confirm details

Quick Links >

- Account Summary
- Account Statement
- Profile ▾
- e-Statement
- Pending Statement
- Spend Analyzer
- Know your CIBIL Score
- SBI Rewardz
- Select your Segment
- Set Favourite Links

You are here: / My Accounts & Profile / Profile / Foreign Outward Remittance Beneficiary

### Foreign Outward Remittance Beneficiary

Add View Delete **Approve**

Mandatory fields are marked with an asterisk (\*)

**Profile Password \***

☐ Use Multilingual Image-based Virtual Key Board

[Forgot Profile Password](#)

[How to set/reset the profile password? click here](#)

**Submit** **Reset**

## STEP 14

Once the beneficiary is added, go to 'Payments / Transfers' tab and choose 'Funds Transfer'

The screenshot displays the SBI Online Banking interface. At the top, there are logos for 'yono by SBI', 'SBI Home Loan', 'SBI Wealth', 'mySBIWorld', 'Interest Rates', 'Secure OTP', 'Customer Care', and a 'LOGOUT' button. Below this is a navigation bar with icons and labels for 'My Accounts & Profile', 'Payments / Transfers', 'Bill Payments', 'Fixed Deposit', 'e-Tax', 'e-Services', 'Request & Enquiries', and 'Useful Links'. The 'Payments / Transfers' tab is selected. On the left, a 'Quick Links' sidebar lists 'Account Summary', 'Account Statement', 'Profile', 'e-Statement', and 'Pending Statement'. The main content area shows a 'Welcome' message and the date '18-Oct-2021 [11:19 AM IST]'. A dropdown menu is open under 'Payments / Transfers', with 'Funds Transfer (Own SBI A/c)' highlighted by a red circle. Other options in the dropdown include 'Accounts of Others - Within SBI (एस बा आई का खाताधारक)', 'Other Bank Transfer (अन्य बैंकों का खाताधारक)', 'IMPS Funds Transfer', 'VAN (Virtual Account Number) Funds Transfer', and 'Quick Transfer (Without Adding Beneficiary)'. The bottom section of the page shows 'Account Summary' and 'Account Statement' with green checkmarks, and 'e-Statement' with a document icon.

## STEP 15

### Select 'International Funds Transfer'

The screenshot displays the SBI Net Banking 'Fund Transfer' page. The left sidebar contains a 'Quick Links' menu with the following items: 'Fund Transfer', 'Other Payments / Receipt', 'Other Requests', 'VAN (Virtual Account Number)', 'International Funds Transfer' (highlighted with a red circle), and 'FEATURES/OFFERS'. The main content area has a breadcrumb trail: 'You are here: / Payments / Transfers / Fund Transfer / Funds Transfer (Own SBI A/c)'. Below this, a section titled 'Within SBI - Own Account' contains a yellow warning box with an exclamation mark icon and the text: 'You have only one account mapped to this username. You are therefore unable to do funds transfer.' To the right of this section, a dropdown menu is open, showing options: 'Foreign Currency Transfer/Remittance' and 'NRI - Outward/Inward Transfer/Remittance (Through Branch)'.

**Quick Links** >

- Fund Transfer
- Other Payments / Receipt
- Other Requests
- VAN (Virtual Account Number)
- International Funds Transfer**
- FEATURES/OFFERS

**You are here: / Payments / Transfers / Fund Transfer / Funds Transfer (Own SBI A/c)**

**Within SBI - Own Account**

You have only one account mapped to this username. You are therefore unable to do funds transfer.

Foreign Currency Transfer/Remittance

NRI - Outward/Inward Transfer/Remittance (Through Branch)

[Click Here to transfer SBI savings account with Single](#)

## STEP 16

Now choose 'Foreign Currency Transfer/Remittance'

The screenshot displays the SBI Online Fund Transfer interface. On the left, a sidebar contains a 'Quick Links' menu with options: 'Fund Transfer', 'Other Payments / Receipt', 'Other Requests', 'VAN (Virtual Account Number) Funds Transfer', and 'International Funds Transfer'. Below this is a 'FEATURES/OFFERS' section with a link to 'Know your PPF loan and withdrawal eligibility Click'. The main content area has a breadcrumb trail: 'You are here: / Payments / Transfers / Fund Transfer / Funds Transfer (Own SBI A/c)'. Under the heading 'Within SBI - Own Account', there is a yellow warning box stating: 'You have only one account mapped to this username. You are therefore unable to do funds transfer.' Below the warning box, a dropdown menu is open, showing 'Foreign Currency Transfer/Remittance' as the selected option, which is circled in red. Other visible options in the dropdown include 'NRI - Outward/Inward Transfer/Remittance (Through Branch)'.



## STEP 17

In the 'Apply' tab, read through the RBI's LRS Policy

The screenshot shows a web application interface for international funds transfer. On the left is a sidebar with a 'Quick Links' menu containing: Fund Transfer, Other Payments / Receipt, Other Requests, VAN (Virtual Account Number) Funds Transfer, and International Funds Transfer. The main content area has a breadcrumb trail: 'You are here: / Payments / Transfers / International Funds Transfer / Resident Indian'. Below this is the heading 'Foreign Currency Transfer/Remittance'. Under the heading are three tabs: 'Apply' (highlighted with a red circle), 'History', and 'History Before 24-Mar-2019 (Remex-Out)'. The 'Apply' tab is active, showing the sub-heading 'Miscellaneous Remittances from India'. The text below explains that the Misc. Forex Outward Remittance facility is available under RBI's Liberalized Miscellaneous Remittances from India for customers whose PAN is registered in CBS (mandatory) and who have maintained a deposit account for six months. It also states that NRI customers can send remittances through this channel from their NRE accounts. A section titled 'The salient features of the Facility:' lists two points: the facility is available in six international currencies (USD, EUR, GBP, SGD, AUD, and CAD) and is available for 209 overseas destinations.

**Quick Links** >

**You are here:** / Payments / Transfers / International Funds Transfer / Resident Indian

**Foreign Currency Transfer/Remittance**

**Apply** History History Before 24-Mar-2019 (Remex-Out)

**Miscellaneous Remittances from India**

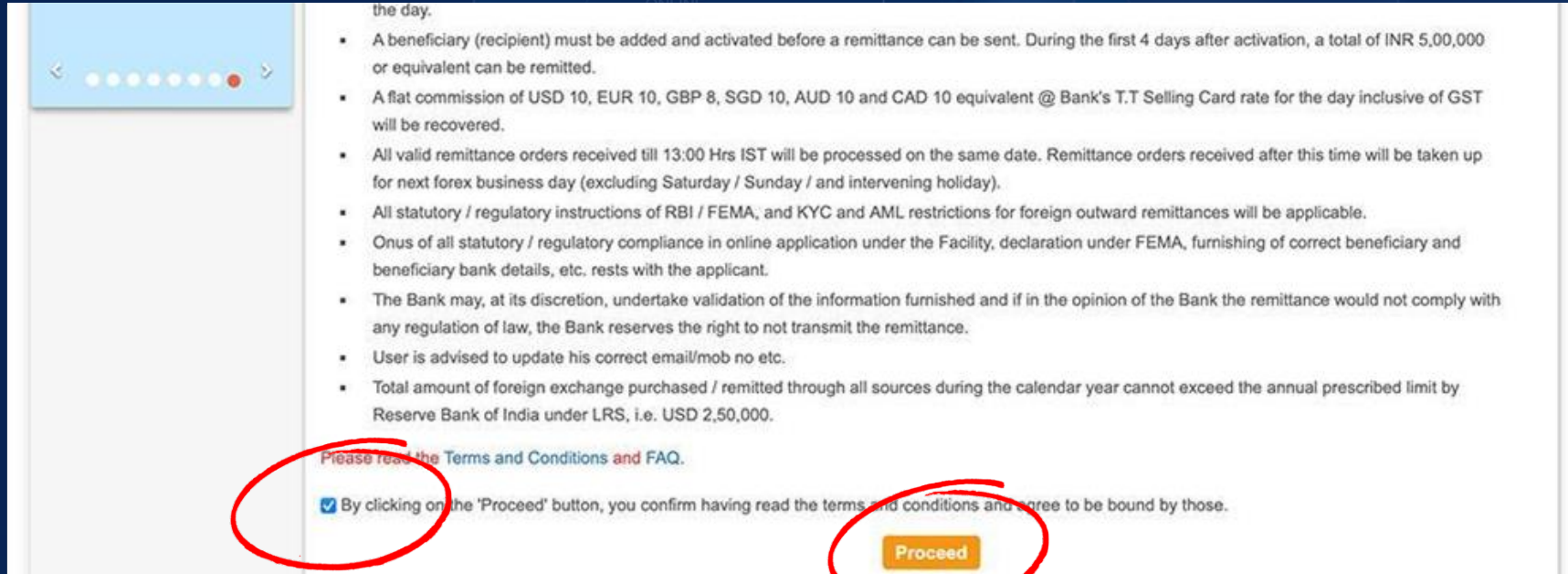
Misc. Forex Outward Remittance facility is available under RBI's Liberalized **Miscellaneous Remittances from India** for customers of the Bank, whose PAN is already registered in CBS (mandatory), and who have been maintaining a deposit account for a minimum period of six months prior to the remittance. NRI customer can also send permissible remittances through this channel from his/her NRE account.

**The salient features of the Facility:**

- This facility is currently available in only six international currencies viz. USD, EUR, GBP, SGD, AUD and CAD.
- Currently the facility is available for 209 overseas destinations (as provided in the overseas destination option).

## STEP 18

Accept the 'Terms and Conditions' and click on 'Proceed'



the day.

- A beneficiary (recipient) must be added and activated before a remittance can be sent. During the first 4 days after activation, a total of INR 5,00,000 or equivalent can be remitted.
- A flat commission of USD 10, EUR 10, GBP 8, SGD 10, AUD 10 and CAD 10 equivalent @ Bank's T.T Selling Card rate for the day inclusive of GST will be recovered.
- All valid remittance orders received till 13:00 Hrs IST will be processed on the same date. Remittance orders received after this time will be taken up for next forex business day (excluding Saturday / Sunday / and intervening holiday).
- All statutory / regulatory instructions of RBI / FEMA, and KYC and AML restrictions for foreign outward remittances will be applicable.
- Onus of all statutory / regulatory compliance in online application under the Facility, declaration under FEMA, furnishing of correct beneficiary and beneficiary bank details, etc. rests with the applicant.
- The Bank may, at its discretion, undertake validation of the information furnished and if in the opinion of the Bank the remittance would not comply with any regulation of law, the Bank reserves the right to not transmit the remittance.
- User is advised to update his correct email/mob no etc.
- Total amount of foreign exchange purchased / remitted through all sources during the calendar year cannot exceed the annual prescribed limit by Reserve Bank of India under LRS, i.e. USD 2,50,000.

Please read the [Terms and Conditions](#) and [FAQ](#).

☒ By clicking on the 'Proceed' button, you confirm having read the terms and conditions and agree to be bound by those.

**Proceed**


## STEP 19

### Select the added beneficiary

10-Oct-2021 [07:40 PM IST] [11:21 AM IST]

**Quick Links** >

- Fund Transfer ▾
- Other Payments / Receipt ▾
- Other Requests ▾
- VAN (Virtual Account Number) Funds Transfer
- International Funds Transfer ▾

**TURES/OFFERS**  **FEA**  
turns in a Click Her  
and convenient 15G/H to

**You are here:** / Payments / Transfers / International Funds Transfer / Resident Indian

#### Foreign Currency Transfer/Remittance

**Apply** History History Before 24-Mar-2019 (Remex-Out)

Select Account Number \*

Account No. / Nick Name	Account Type	SBI Branch	Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Selected Account Number

Select Beneficiary

## STEP 20

Add all the necessary details and click on 'Proceed'

Note: Ensure you enter "Further credit to <10-digit Aeldra account number" in the Remarks/Remittance Instruction.

Select Charges Type Beneficiary Remitter Guaranteed

Foreign Currency Amount \*

Equivalent Amount in INR  (You can remit funds up to INR 10,00,000 only through online.)

Rupees Seven Thousand Five Hundred And Ninety Five Only

Pan Number \*

Purpose of Remittance \*

Form A2 Details

Source of fund \*

Ultimate Country Name \*

Remarks/Remittance Instruction \*

☒ I accept the Terms and Conditions

**Proceed**

These details are for illustration purpose only



**You're all set!**

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