

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

Policy and main features of the Standard Operating Process (SOP) for handling transactions related to Imports and Exports of Goods and Services

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Credit Agricole Corporate and Investment Bank

1. Policy Framework and Governance

This comprehensive Policy establishes the standard requirements and main features of the SOP of Credit Agricole Corporate & Investment Bank, India (hereinafter referred to as the Bank) for handling export and import transactions in accordance with Regulation 19 of the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026, as updated from time to time.

1.1 Objectives

The Policy aims to ensure:

- **Regulatory compliance** with FEMA regulations and RBI directives
- **Operational efficiency** in processing export-import transactions
- **Customer transparency** regarding processes, timelines, and charges
- **Risk mitigation** through robust monitoring and escalation mechanisms

1.2 Applicability

This Policy applies to all transactions related to:

- Export of goods and services
- Import of goods and services
- Merchanting Trade Transactions (MTT)
- Reporting of Trade transactions in EDPMS/ IDPMS

1.3 Scope

- This Policy shall be followed by all branches, trade-processing units, centralised processing centres, treasury/operations units and other functions of the Bank handling export, import and MTT transactions.
- It shall cover transactions in imports & exports of goods, services and software, project exports, export/import advances, third-party receipts/payments, set-off, reduction/non-realisation, delayed import payments, import advances, factoring, INR trade settlement and MTT, as applicable.

- It shall cover the associated documentation, declarations, reporting, monitoring, reconciliation and closure of EDPMS/IDPMS entries.
- Where another law, regulation, RBI/DGFT instruction, international sanctions requirement or court/authority direction imposes a stricter requirement, the stricter applicable requirement shall prevail.

1.4 Principles

- Risk-based due diligence: Documentation and scrutiny shall be proportionate to the customer, counterparty, country, commodity/service, transaction value, tenor, structure and risk indicators.
- Regulatory compliance: Transactions shall be processed only when permissible under FEMA, the Foreign Exchange Management (Export and Import of Goods and Services) Regulations, 2026, applicable RBI directions and the Foreign Trade Policy/DGFT framework.
- Genuineness: The Bank shall satisfy itself regarding the genuineness of the underlying transaction before permitting relevant receipt/payment and closure/update of EDPMS/IDPMS. It would advise the necessary information & documentation required.
- Customer transparency: Standard information / documents required, indicative timelines, applicable charges, approval authority and escalation mechanism shall be disclosed in the manner prescribed under Regulation 19.
- Consistency: Similar transactions shall be treated consistently, subject to documented risk-based exceptions.
- Audit trail: Requests, documents, approvals, exceptions, communications and system actions shall be retained in accordance with the Bank's record-retention policy.

1.5 Timelines for processing transactions

Provided that all required documents are presented to the Bank to its complete satisfaction, enabling it to perform the necessary due diligence, prior to the cut-off time of 02:00 PM IST, the transaction will be processed on the same business day, subject to full compliance with extant Foreign Exchange Management Act (FEMA) guidelines and all other applicable regulatory requirements, including sanctions screening obligations. Any requests received after the cut-off time, or on non-working Saturdays, Sundays, or Bank holidays, will be processed on the next applicable business day. The link for the Timelines for processing transactions is given below:

https://www.ca-cib.fr/sites/default/files/2026-11/Timelines%20for%20processing%20Cross%20Border%20transactions.pdf

1.6 Documentation Requirement

The table provided in the link below sets out the minimum documentation requirements applicable to main categories of cross-border transactions handled by the bank.

The documents listed represent the baseline requirements necessary for the bank to initiate processing in accordance with applicable regulatory directives and guidelines. These requirements are indicative in nature and reflect the standard documentation expected at the point of submission.

It should be noted that the Bank's due diligence review is an ongoing process. Depending on the nature, complexity, or risk profile of a specific transaction, additional documentation may be required on a case-by-case basis. In such instances, the Bank will promptly notify and explain to the customer the specific documents required along with any consequent revision to the expected processing timeline.

The link for the documentation timelines is given below:

https://www.ca-cib.fr/sites/default/files/2026-11/Documentation%20Requirement.pdf

1.7 Approval Matrix

Please find the link below for the Approval Matrix and threshold levels for various Import & Export transactions.

https://www.ca-cib.fr/sites/default/files/2026-11/Approval%20Matrix.pdf

2. Export Transactions

2.1 Declaration of Exports

1. For EDI-port exports, the EDF is deemed submitted as part of the shipping bill. The customer shall provide the necessary documents for processing the transaction and EDPMS closure/update by Bank. The Bank may seek additional documents on a risk-based basis.

2. Service exporters are required to furnish EDF within 30 days from the end of the invoice month, provided that: (a) the exporter of services who has exported services to one or more recipients in a month, may submit a single EDF for all such exports; (b) the exporter of services other than software, may submit an EDF on or before the date of receipt of payment; (c) the Bank may, on a request from the exporter citing reasons for delay, extend the period for submission of the EDF after satisfying itself about the reasonableness of the request.

3. In the case of a non-EDI port for export of goods; or where the specified authority for export of services is other than an Authorised Dealer, the duly authenticated EDF, shall be forwarded by the specified authority to the respective Authorised Dealer.

4. Where a single consolidated EDF is used, an invoice-wise annexure reconciling each recipient, invoice and amount to the consolidated figure; and the FIRC/credit advice/IRM details where realisation has already occurred need to be provided by Exporter.



Format for Form EDF.docx

2.2 Export Realisation and Repatriation

Standard Periods:

The full export value shall be realised and repatriated within:

Type of Export	Realisation Period
Goods (other than warehouse exports)	9 months from date of shipment
Services	9 months from date of invoice

Type of Export	Realisation Period
Goods exported to warehouse outside India	9 months from date of sale from warehouse
Project exports	As per contract payment terms

INR Settlement: Where export is invoiced or settled in Indian Rupees, the realisation period extends to 12 months from the date of shipment (for goods) (other than goods exported to a warehouse outside India) and from the date of sale of goods in case of goods exported to a warehouse outside India) or 12 months from the date of invoice (for services).

2.3 Extension of time for Export Realisation and Repatriation

The Bank may allow extension of time for realisation beyond the specified period on request by the exporter citing reasons for delay, if satisfied with the reasons cited. Necessary information and documentation may be requested by the Bank in this regard.

Procedure for granting extension:

Bank can extend the tenor up to 2 years from the date of invoice, irrespective of the invoice value of the export subject to the following conditions:

a. The export transactions covered by the invoices are not under investigation by Directorate of Enforcement / Central Bureau of Investigation or other investigating agencies (Customer's declaration)

b. The Bank is satisfied that the exporter has not been able to realise export proceeds for reasons beyond his control, (customer's declaration)

c. The exporter submits a declaration that the export proceeds will be realised during the extended period. Customer shall share the evidence of receipt with the Bank when realization occurs.

For any further extension beyond two years:

While considering any extension beyond 2 years from the date of invoice, exporter will need to provide a CA certificate to certify that the total outstanding of the exporter does not exceed USD one million or 10 per cent of the average export realizations during the preceding three financial years, whichever is higher. Based on this certificate Bank will accept further extensions.

2.4 Reduction / Under-realisation / Non-realisation

1. Up to INR 10Lakhs

The Exporters are allowed reduction or non-realisation of export value, where the export value is up to ₹10 lakh (or equivalent in foreign currency) per shipping bill (goods) /invoice (services), based on Reserve Bank of India circular No AP (DIR Series) Circular No 12 dated 1st October 2025 revised guidelines for closure of small value entries in EDPMS and IDPMS (value equivalent to INR 10 lakhs and below). The guidelines allow closures of shipping bills below the threshold value described above, basis exporter's declarations as below:

Exporter's declaration required in this regard:

1. The declared value of the Export per Shipping Bill is not exceeding INR 10,00,000
2. Reason for reduction or non-realisation of export value and efforts made for realisation.
3. The exporter has not come to adverse notice of the Enforcement Directorate (ED)/ Central Bureau of Investigation (CBI)/ Directorate of Revenue Intelligence (DRI) or any similar investigative agency.
4. That the transaction/s does not involve any individual, company, vessel, country, entity that is on any international sanctions list.
5. They are not on the exporters' caution list.
6. Export Incentives availed of, if any, has been surrendered proportionately.
7. It does not relate to export of commodities subject to floor price stipulations.

2. Above INR 10 Lakhs

1. The Bank may allow reduction in export value realization where the exports is above ₹10 lakh (or equivalent in foreign currency) per shipping bill (goods) /invoice (services), provided the reduction does not exceed 50 percent of the Invoice value and if satisfied of the reasons cited basis exporter's declarations as stated in point 1 above and additionally if possible, a Declaration/ email/ letter from the overseas Importer stating the reason for non-payment to be obtained or evidence of the importer going bankrupt/ insolvent.

2. In the case of exporters who have been in the export business for more than three years, reduction in invoice value may be allowed, without any percentage ceiling, subject to the above conditions as also subject to their track record being satisfactory, i.e., the export outstanding do not exceed 5 per cent of the average annual export realization during the preceding three financial years. A CA certificate or Company secretary certificate in this regard needs to be provided by the exporter.

For the purpose of reckoning the percentage of export bills outstanding the average export realizations during the preceding three financial years, outstanding exports made to countries facing externalization problems may be ignored provided the payments have been made by the buyers in the local currency.

3. Exporter needs to submit evidence for commercial disputes, discounts, quality/quantity claims, insolvency, destruction/confiscation, insurance/ECGC settlement and other grounds.

4. Entry in EDPMS may be closed based on the declaration/ evidence provided by exporter.

2.5 Set off

The bank may allow set-off of export receivables against import payables from/to the same overseas buyer or supplier or their overseas group/associate companies, within the stipulated realisation period or extended period, if any, allowed by the Bank.

The set-off shall be subject to the following conditions:

1. The arrangement shall be operationalized/supervised through/by Bank only.
2. Bank is satisfied with the bonafides of the transactions and ensures that there are no KYC/AML/CFT concerns.
3. Declaration from customer stating that the invoices under the transaction are not under investigation by Directorate of Enforcement/Central Bureau of Investigation or any other investigative agency (client's declaration required)
4. Import/export of goods/services has been undertaken as per the extant Foreign Trade policy
5. Set-off of export receivables against goods shall be allowed against import payables for services and vice versa.
6. Bank shall ensure that import payables/export receivables are outstanding at the time of allowing set-off.
7. Declaration from customer stating that all tax related issues related to the services has been duly complied with and filed with respective authorities
8. In case of bilateral settlement, the set-off shall be in respect of same overseas buyer/supplier or their overseas group/associate companies subject to it being supported by verifiable agreement/mutual consent.
9. Where the set-off is more than USD 1 million Bank may seek Auditors/CA certificate wherever felt necessary.
10. Each of the export and import transactions shall be reported separately (gross basis) in FETERS/EDPMS/IDPMS, as applicable.

11. Bank will settle the transaction in E/IDPMS by utilizing the 'set-off indicator' and mentioning the details of shipping bills/bill of entry/invoice details being settled in the remark column (including details of entities involved).

2.6 Third Party Receipts and Payments

The bank may permit third-party receipts and payments for Export and Import transactions (other than the exporter/importer) provided the bank is satisfied with the bonafides of the transactions.

1.Realization of export proceeds or Payment of Import in respect of export or Import of goods / software from third party should be duly declared by the exporter or the Importer in the invoice and appropriate Export declaration form (EDF) or the Bill of Entry. OR

2.Firm irrevocable order backed by a tripartite agreement should be in place.

3. The Bank would consider FATF statements while handling such transactions and the transaction should be routed through the Banking channel.

2.7 Unrealised Exports

1. If export proceeds remain unrealised for a period beyond one year from the due date of realisation or extended period allowed by the bank, the exporter shall undertake further exports only against:

- Receipt of full advance payment, OR
- Irrevocable Letter of Credit

As per Fedai/ RBI clarification email dated 24 June 2026, the above condition shall only apply to future export transactions between specific exporters and specific overseas buyers responsible for the unrealised export proceeds.

2. Bank may on request by an exporter citing reasons, close the entry relating to export advance transactions in EDPMS, where no export has been made and where refund of such advance is not obligated/ possible, after having been satisfied with the genuineness of the reasons cited. Customers need to provide a self-declaration letter providing the reasons for non-export / non refund of proceeds. The Bank may seek additional information or documentation in this regard. Once the entry is closed in EDPMS point number1 above will not apply.

2.8 Advance Payment for Exports

1. General Provisions: The Exporter shall be under obligation to ensure that the shipment of Goods has been made within three years from the date of receipt of advance payment. The rate of Interest, if any, payable on the advance payment Should not exceed the all-in-cost ceiling of trade credit in terms of the Foreign Exchange Management (Borrowing and Lending) Regulations, 2018, as amended from time to time.

An exporter shall, in case of advance receipt for export, route the advance amount, and realization of export proceeds, if any, through the same Authorised Dealer. However, an exporter may route the transactions through any other Authorised Dealer provided the exporter has intimated the change to both the Authorised Dealers.

The exporter shall ensure that interest payable, if any, on advance payment received for export, or on delayed payment for imports, shall not exceed the all-in-cost ceiling of trade credit in terms of the Foreign Exchange Management (Borrowing and Lending) Regulations, 2018, as amended from time to time.

Bank will capture the details of advance remittances received for exports in EDPMS. Bank will have to report all the inward remittances including advance as well as old outstanding inward remittances received for export of goods/ software in EDPMS. Further, Bank will report the electronic FIRC to EDPMS wherever such FIRCs are issued against inward remittances.

2. Bank can also allow exporters having a minimum of three years' satisfactory track record to receive long-term export advance up to a maximum tenor of 10 years to be utilized for execution of long-term supply contracts for export of goods subject to the conditions as under:

- Firm irrevocable supply orders and contracts should be in place. The contract with the overseas party/ buyer should be vetted and the same shall clearly specify the nature, amount and delivery timelines of the products over the years and penalty in case of non-performance or contract cancellation. Product pricing should be in consonance with prevailing international prices.
- Company should have capacity, systems and processes in place to ensure that the orders over the duration of the said tenure can actually be executed.

2.9 PROJECT EXPORTS

As per FTP 2023 "Project Exports" refers to export of engineering goods on deferred payment terms and execution of turnkey projects and civil construction contracts abroad collectively. Project Exports would encompass:

i) Civil construction contracts;
ii) Turnkey Engineering contracts including supply of Capital Goods on deferred payment terms;
iii) Process and Engineering Consultancy Services; and
iv) Project Construction items (excluding Steel and Cement).

1. The Bank would handle the transactions subject to review of underlying project export contract & other documents as necessary, to satisfy itself on the genuineness of the project before permitting receipts/payments, based on the intimation / details provided by the project exporter.
2. The exporter shall submit an intimation letter to the bank along with details duly filled as per format attached below on or before handling the project export transactions covering details of the underlying export contract/Letter of Award; project cost-revenue projections and payment-terms schedule; bid bond/performance bond/advance-payment guarantee documentation, where applicable. Bank shall rely on the intimation / information provided by the exporter at the time of initial request for handling project export transactions.
3. Bank will review the Underlying contract Documents and will provide their Approval on the same. The approval shall involve verification of project documentation including the contract, scope of work, payment schedule, exporter credentials, and buyer credentials. Upon approval, the Bank shall communicate its decision to the exporter through a formal letter specifying the approval conditions, documentation requirements, and monitoring obligations.
4. Exporters need to submit to the bank on half yearly basis the progress reports duly filled in DPX 3 or similar format on the payments, receipts and instruments (LC/ BG) issued/ received under the project.
5. This Regulation does not specifically provide for recognition of losses. However, the exporter should report any loss incurred on a particular project to its Bank, along with supporting evidence and duly certified accounts, to the satisfaction of the Bank.
6. Payments can be made in foreign exchange to a third country for bringing materials to the project site subject to Regulation 8 (third-party receipts and payments) Exporter needs to provide underlying procurement contract and documentation establishing that the third-country payment is genuinely for materials required at the project site.

7. If the project export contract is to be dissolved midway, the exporter should promptly approach the Bank with the relevant termination/settlement documentation, such as a mutual termination agreement, arbitration/court order or force majeure notice, as applicable, together with details of the work executed and financial settlement, supporting documents and certified accounts. The Bank will examine the circumstances and the proposed settlement and, as applicable, permit repatriation of amounts due and/or consider reduction or write-off of the outstanding balance, in accordance with Regulations 6 and 15 and other applicable FEMA requirements. The Bank shall also ensure appropriate settlement/adjustment of overseas funds, reporting and closure of the project.
8. The exporter can realise export proceeds from a third country, subject to Regulation 8 and the Bank's satisfaction of bonafides — this is a common structure in project exports where a parent, associate, or financing entity in a third country settles on behalf of the project-site buyer.
9. Deployment of temporary cash surpluses - Subject to monitoring by the Bank, Project / Service exporters may deploy their temporary cash surpluses, generated outside India investments in short-term paper abroad including treasury bills and other monetary instruments with a maturity or remaining maturity of one year or less and the rating of which should be at least A-1/AAA by Standard & Poor or P-1/-AAA by Moody's or F1/AAA by Fitch IBCA etc., and as deposits with branches / subsidiaries outside India of the Bank in India. Exporters need to provide this information to the bank immediately on placement of surplus funds in the format enclosed.
10. The Bank would consider FATF statements while handling any third party related transactions and the transaction should be routed through the Banking channel.

Activity Details
Receive Customer Request Letter (CRL) (Indicative format as per Annexure 1 from customers and extract of contract/project.
• Bank shall accept the application of the customer and record the same by assigning a reference number to the project. • In case Bank is not satisfied with the application, they may inform to the customer regarding rejection of their intimation request and unwillingness to handle the transactions for the underlying project at their counters.
In case any amendment is required, customer to provide updated details in their request letter / revised Annexure Form
Customer provides annual update on the Project to the Bank.


Format of customer request letter for int


Format of customer declaration for intir

2.10 EDF / GR waiver

GR waivers will not be issued by AD banks. In cases where the shipment is happening on Free of Cost Basis the exporter needs to ensure:

1. EDF Form is submitted with NIL value to Specified Authority
2. In cases of re-imports, Bill of Entry to be submitted to AD bank for closure.

2.11 Export of goods by Special Economic Zones (SEZs)

(i) Units in SEZs are permitted to undertake job work abroad and export goods from that country itself subject to the conditions that:

a) Processing / manufacturing charges are suitably loaded in the export price and are borne by the ultimate buyer.

b) The exporter has made satisfactory arrangements for realization of full export proceeds subject to the usual EDF procedure.

(ii) Bank may permit units in DTAs to purchase foreign exchange for making payment for goods supplied to them by units in SEZs. Authorised Dealer Banks are permitted to sell foreign exchange to a unit in the DTA for making payment in foreign exchange to a unit in the SEZ for the services rendered by it (i.e. a unit in SEZ) to a DTA unit. It must be ensured that in the Letter of Approval (LoA) issued to the SEZ unit by the Development Commissioner (DC) of the SEZ, the provisions pertaining to the goods / services supplied by the SEZ unit to the DTA unit and for payment in foreign exchange for the same should be mentioned.

2.12 Export Factoring

CACIB India offers Factoring services - Purchase from a seller / exporter, on a without recourse basis, of receivables arising from a trade transaction (based on a commercial contract). Factoring is an acquisition of receivables from an assignor by accepting assignment of such receivables or financing, whether by way of making loans or advances or otherwise against the security interest

over any receivables. Factoring transactions include all forms of without recourse purchase of domestic receivables and export receivables, whether insured / guaranteed or not. In case of Export Factoring on recourse basis, CACIB would obtain credit evaluation details from the overseas CACIB branch where the buyer is a client.

3. Import Transactions

3.1 Import Payment

Import payments shall be supported by the underlying invoice, Bill of Entry/appropriate evidence, transport documents where applicable, and other documents prescribed in the Bank's SOP.

3.2 Manner of Receipt and Payment

The bank shall make credit or debit to the account of an importer for payment of import only after satisfying itself of the genuineness of the transaction and shall simultaneously close or update the respective entry in IDPMS (Import Data Processing and Monitoring System).

3.3 Time Period for Import Payment

The bank shall monitor IDPMS entries and follow up with importers to make payment within the period specified in the underlying contract.

Remittance against imports should normally be completed not later than six months from the date of shipment, for raw material and not later than 3 years from the shipment date for capital goods except in cases where the amounts are withheld towards performance Guarantees etc.

For Payment of Services the time period will be calculated from the Date of Invoice.

3.4 Extension of Payment Period

The importer may request extension before or promptly after the contractual due date, giving reasons and supporting evidence. Bank can consider granting extension of time for settlement of import dues based on Importers Declaration stating the reason for delay in nonpayment & supporting evidence. Any delay beyond 1 year where the exporter has provided extension of tenor needs to be reported under trade credit.

While granting extension of time, Bank will need to ensure that:

- The import transactions covered by the invoices are not under investigation by Directorate of Enforcement / Central Bureau of Investigation or other investigating agencies;

- Where extension of time has been granted by Bank the date up to which extension has been granted may be indicated in the 'Remarks' column.
- The above shall be reported in IDPMS as per message "Bill of Entry Extension" and the date up to which extension is granted will be indicated in "Extension Date" column.

For any delayed payment beyond 3 years, customers will need to provide a chartered account / Company Secretary certificate certifying that the payment for imports has not been made in addition to customer providing reason for delay as mentioned above.

3.5 Advance Import Payment

Bank may allow importers to make advance import payments subject to the following:

- Importers must route advance payment and subsequent payments under the Contract through the same Authorised Dealer
- Importers may route through any another Authorised Dealer provided they intimate the change to both the Authorised dealers.

Threshold for handling advance import payments

Invoice Amount	Requirement
Up to USD 1 M or equivalent	Proforma Invoice & Purchase order stating advance payment
Above USD 1 M up to USD 5 M or equivalent	1. Proforma Invoice & Purchase order stating advance payment. 2. Bank would request a Standby Letter of Credit or a guarantee; however, it is not a mandatory document for this threshold.
Above USD 5M or Equivalent	1. Proforma Invoice & Purchase order stating advance payment. 2. Standby Letter of Credit or a guarantee from an international bank of repute or a guarantee of an Authorised Dealer in India, which is issued against a counter-guarantee of an international bank of repute.

3.6 Import Not Materialised

1. Where an import against advance payment does not materialise, the Bank shall monitor repatriation/regularisation. Where an importer is unable to import within the contract period or extended period, the importer shall repatriate the advance payment made or adjust the advance against future imports from the same supplier.

2. If the advance payment is not repatriated by the importer within the contract period or extended period, if any, allowed by the Authorised Dealer any future advance payment for imports by the

importer shall require an unconditional, irrevocable standby Letter of Credit or a guarantee from an international bank of repute or a guarantee of an Authorised Dealer in India, which is issued against a counter-guarantee of an international bank of repute.

3. Bank may, at the request of an importer citing reasons, close the entry relating to import advance transactions in IDPMS, where no import has taken place and where repatriation of such advance is not possible, after having been satisfied with the genuineness of the reasons cited. Customers need to provide a self-declaration letter providing the reasons for non-import / non repatriation of advance. The Bank may seek additional information or documentation in this regard. Once the entry is closed in IDPMS point number 2 above will not apply.

4. Merchanting Trade Transactions (MTT)

Merchanting Trade Transactions (MTT) are subject to the following guidelines:

1. A person undertaking Merchanting Trade, in accordance with the Foreign Trade Policy, shall ensure that:

- The entire MTT shall be completed within the overall contractual period. The commencement date of merchanting trade shall be the date of shipment / export leg receipt (including advance) or date of import / import leg payment (including advance), whichever is first. The completion date shall be the date of shipment / export leg receipt or import leg payment, whichever is the later.
- The period between the outward remittance and inward remittance or vice versa does not exceed six months
- Trade makes economic sense
- For a trade to be classified as Merchanting Trade, goods acquired shall not enter the Domestic Tariff Area.
- Outward remittances are sent only to the overseas seller, and inward remittances are received only from the overseas buyer:
  Provided that the Bank may, on request from the customer citing reasons, allow receipt from and/ or payment to any third party, if the Authorised Dealer is satisfied of the reasons cited.
- The documents evidencing MTT are provided to the Bank, to establish the genuineness of the transactions.
- The Bank would consider FATF statements while handling any third party related transactions and the transaction should be routed through the Banking channel.

2. The customer may approach the Bank citing reasons for delay, request for extension of time, demonstrating the following:

a. The Customer has not been able to realise export proceeds / remittance of import for reasons beyond his control.

b. The Customer submits a declaration for the extended period stating the reason for the delay. The Bank may seek additional information or documentation in this regard.

Bank's Assessment:

- Bank must be satisfied of the reasons cited (As stated above).
- Bank exercises discretion based on genuineness and reasonableness for extension is case-by-case based on merits

The Bank shall monitor and follow up with customer to ensure both the legs of the transaction are completed within the period and manner as specified under regulation 16.

5. EDPMS / IDPMS and Reporting and closure

- All transactions shall be reported, updated, reconciled and closed in EDPMS/IDPMS within the applicable regulatory/system timelines by the Bank.
- Outstanding entries shall be subject to ageing and exception monitoring.
- Bank will follow up with the customers for pending items in EDPMS/ IDPMS.
- Customers need to ensure to provide documents / evidence for closure of all pending items on timely basis and not wait for bank to provide reminders.
- Due to the new rule by RBI effective Oct 2026, for unrealised exports/ unmaterialized import (refer to point 2.7 & 3.6 above), customers should approach the bank for extension of due date or closure for pending items so that it does not impact future transactions.

6. Escalation and Grievance Redressal

Escalation Matrix and Grievance Redressal

CACIB India is committed to treating customers fairly and resolving complaints efficiently. The Bank's grievance redressal process ensures complaints are handled with courtesy and within defined timeframes.

Complaint Registration Channels:

- Contact your Relationship Manager or Client Services team by phone, email, or letter, or
- Use the dedicated Email to register a complaint: infoindia@ca-cib.com , or
- Visit any branch: Mumbai, Pune, New Delhi, Bangalore, or Chennai (details provided below)

Branch Name	Address	Telephone	eMail
Crédit Agricole CIB – Mumbai Branch	11/F, 12/F and 14/F, Hoechst House Nariman Point, Mumbai 400021	+912267371000	infoindia@ca-cib.com
Crédit Agricole CIB – Bengaluru Branch	G/F, ITC Green Centre, North Tower 18 Banaswadi Main Road Maruthiseva Nagar, Bengaluru 560025	+918067221000	infoindia@ca-cib.com
Crédit Agricole CIB – Chennai Branch	6/F, No. 1, Seethakathi Business Centre 684-890 Anna Salai Chennai 600006	+914466351000	infoindia@ca-cib.com
Crédit Agricole CIB – Delhi Branch	2/F, East Wing, Office No. 7 Worldmark 1, Asset Area 11, Hospitality District Delhi Aerocity, New Delhi 110037	+911149271000	infoindia@ca-cib.com
Crédit Agricole CIB – Pune Branch	2/F, Unit A203, ICC Trade Tower, A Wing 403-A Senapati Bapat Road Pune 411016	+912066411800	infoindia@ca-cib.com

Resolution Timeline:

The Bank endeavors to resolve complaints within 15 working days. If resolution exceeds 10 working days, an interim response will be sent with the expected resolution date. For complete details, refer to the Crédit Agricole CIB India Complaints Procedure at the following link:

https://www.ca-cib.com/sites/default/files/2026-04/Credit_Agricole_India_Complaints_Procedure_v1.0.pdf

7. Charges:

The Bank will collect charges as specified in the standard Charge list. Banks at their discretion can charge preferential rates to customers based on their negotiation with Front Office. The Bank shall not levy any charges or penalty on its constituent (exporter or importer or merchant trader) for any regulatory delay/violation by the constituent. Bank will also not levy any charges for mandatory reporting in EDPMS/ IDPMS or for handling grievance redressal.

Please refer to the link below for the updated Schedule of Charges

https://www.ca-cib.fr/sites/default/files/2026-11/Scheduled-Tariff-India-Revised-Sept_2026%20vf2_0.pdf

8. Powers to Authorised Dealers:

Authorised Dealers shall handle transactions related to the export and import of goods and services, as well as merchanting trade, undertaken prior to October 01, 2026, which hitherto required approval of the Reserve Bank of India, under the Foreign Exchange Management (Export of Goods and Services) Regulations, 2015, Master Direction – Export of Goods and Services (FED Master Direction No. 16/2015-16, dated, January 01, 2016 as updated till July 17, 2026), and Master Direction – Import of Goods and Services (FED Master Direction No. 17/2016-17, dated, January 01, 2016 as updated till January 12, 2026)."