

Wire Transfer to INDIA

Transferring money to India made SIMPLE & EASY!

FINCARE Small Finance Bank, provide you the flexibility of transferring money to any Fincare SFB account in India using International Wire Transfers from your local banks. We are tied up with YES Bank for the benefit of our customers to remit funds to your Bank account held with us, for the purposes approved under guidelines of RBI. You May Instruct your local bank branch to credit your account with Fincare Small Finance Bank via applicable correspondent bank (listed below).

Benefits

- All you need to do is issue Wire Transfer instruction to your local overseas bank
- Amount transferred to beneficiary account in 24 to 48 working hours of YES BANK receiving funds
- Wire Transfer accepted in multiple currencies.

STEPS TO FOLLOW

FIELD NUMBER	FIELD NAME	DESCRIPTION
:50K:	Ordering Customer	Applicant Account number
		Applicant Name and address
:52A:	Ordering Institution	Applicant Bank name (SWIFT code)
:54A	Receiver's Correspondent (Bank)	Depends upon the FCY as per SSI
:57A	Account with Institution (Beneficiary's Bank)	SWIFT/ BIC Code: YESBINBB
		YES BANK Limited, Mumbai, India
:59:	Beneficiary Customer	071385700000113 (Fincare A/C no with Yes Bank)
		FINCARE SMALL FINANCE BANK
:70:	Remittance Information	purpose of remittance
:71A:	Details of Charges	BEN; SHA: OUR
:71F:	Sender's Charges	If anything, will appear automatically
:72:	Sender to Receiver Information	Beneficiary account number with Fincare Bank
		Beneficiary account name with Fincare Bank

Sample message for USD Inward Remittance

Please remit (Amount XXXXXX USD) to **J P MORGAN CHASE BANK, NEW YORK, (ABA Routing No: 021000021 / SWIFT: CHASUS33)**
to the credit of A/c No:765902317 of YES BANK LTD, Mumbai (SWIFT: YESBINBB) with them, for further credit to
Fincare Small Finance Bank, Bangalore, A/c No: 071385700000113 with YES BANK, Bangalore, quoting final beneficiary Mr. _____, A/c no: xxxxxxxxx with FINCARE SFB.

LIST OF CORRESPONDENT BANKS

Beneficiary Bank SWIFT Code (YES Bank) YESBINBB		
Correspondent Banks		
Ccy	BIC Code	Bank Name
AED	ADCBAEAA	ADCB
AUD	ANZBAU3M	ANZ BANKING GROUP LTD, MELBOURNE
CAD	CIBCCATT	CANADIAN IMPERIAL BANK OF COMMERCE, TORONTO
CHF	SOLADEST	LANDESBANK BADEN-WUERTTEMBERG
CNY	HSBCHKHHHKH	HONGKONG AND SHANGHAI BANKING
EUR	SCBLDEFX	STANDARD CHARTERED BANK
HKD	SCBLHKHH	STANDARD CHARTERED BANK, HONGKONG
JPY	BOTKJPJT	BANK OF TOKYO MITSUBISHI
NZD	ANZBNZ22058	ANZ NATIONAL BANK LTD, WELLINGTON
SAR	NCBKSAJE	NATIONAL COMMERCIAL BANK, JEDDAH
SGD	UOVBSGSGXXX	UNITED OVERSEASBANK SINGAPORE
THB	KASITHBK	KASIKORNBANK
USD	PNBPUS3NNYC	WELLS FARGO BANK, N.A., NEW YORK
ZAR	SBZAZAJJ	STANDARD BANK OF SOUTH AFRICA
QAR	DOHBQAQA	DOHA BANK QATAR
NOK	DNBANOKK	DEN NORSKE BANK ASA, NORWAY
USD	CHASUS33	JP MORGAN CHASE BANK, NEW YORK
RUB	IMBKRUMMXXX	UNICREDIT BANK ZAO

PROCESS

- At the first stage the Sender of money (Remitter) goes to his bank account and submit the request for payment into receiver's (Remittee) account.
- Based on the wire transfer request details, the overseas bank initiates the SWIFT message instruction for credit to the Nostro account of Yes Bank.

- Yes Bank being our remittance partner, would convert the incoming foreign currency funds to Indian Rupees and transfer the remittance as NEFT to the account held with our Bank.
- Please note that the SWIFT/ BIC of the intermediary bank mentioned is currency specific and is common for all branches. The SWIFT/BIC Code of Yes Bank (Beneficiary Bank) for retail remittances to Fincare Small Finance Bank is YESBINBB.
- If the beneficiary account is found to be ineligible, as per regulatory guidelines, the bank would return the funds back to the remitter post deduction of return charges.
- Exchange loss (if any) for funds already converted to INR, the charges for return of remittance has to be borne by the remitter.
- For any queries on the remittance transaction made, please call at 1800 313 313 or email @ customerservice@fincarebank.com