



## Experience the AD I 'Joy of Banking'

### What does it mean to NRI customers?

- ESAF Small Finance Bank in our earlier capacity as an Authorised Dealer – II, was offering Foreign Exchange Services limited to and within the scope of AD-II.
- Now, with an AD I license, we are at par with any other scheduled commercial banks in India and can be the primary banker for any customer who wants to transact in Foreign Exchange.
- Our Foreign Currency-denominated accounts with leading banks across the world make it a hassle-free process for our NR customers abroad to transact in their preferred currency and save big on foreign currency conversion rates.
- NRI customers can now transfer funds in FCY to their NRE accounts with a faster turnaround time.
- Big-time opportunity for NR customers to leverage the interest rate arbitrage on FCNR deposits and gain higher yields.

### What does it mean to Resident customers?

- Any resident Indian can approach any of our branches across India for all sorts of Foreign Exchange requirements including FCY CN sales, purchases, outward FCY remittances and other permissible transactions under the Liberalised Remittance Scheme of the RBI (LRS).
- Customers can transact in foreign exchange for all legitimate purposes defined by the RBI.
- Resident Indians can purchase the Multi-Currency Forex Card through us for travel abroad.
- Remittances towards Education abroad – Admission/Tuition fee payment to universities/colleges abroad.

### How do you enable/activate ESAF Bank SWIFT code with a Foreign Bank?

- ESAF SFB is now part of the global SWIFT network and can be identified with our unique SWIFT Code – **ESFAINBB**.
- You may send a mail from your registered mail ID to your respective banks in the below format requesting them to enable/activate or make our SWIFT Code – ESFAINBB accessible across all customer interfaces of the Bank like Net Banking & Mobile Banking. This will help you transfer funds directly to ESAF SFB at ease.



**Copy the below E-mail format and send it to your Foreign Bank for ESAF SFB SWIFT code activation in Net Banking & Mobile Banking applications.**

Dear Mr. ...., (Officer in Charge of your bank branch abroad)

I, ..... (your name) maintaining savings/checking account, No: ....., (your foreign bank account number) with your ..... branch (Bank Branch Name), request you to add/enable the SWIFT Code of my Bank in India – ESFAINBB to my registered Net Banking & Mobile Banking applications.

Thank You!

**Routing Instructions for FCY inward remittances - USD**

<b>ESAF Bank SWIFT Format - USD</b>	
Field 54A: ESAF Correspondent bank	Bank of India SWIFT Code: BKIDUS33XXX
Field 57.A: Account with Institution	ESAF SMALL FINANCE BANK SWIFT CODE - ESFAINBB
Field 59: Beneficiary Customer	ESAF Bank account number and Customer name
Field 70: Remittance Information	Purpose of remittance

**Routing instructions FCY inward remittance - AED (UAE Dirham)**

<b>ESAF Bank SWIFT Format - AED</b>	
Field 54A: ESAF Correspondent bank	MASHREQ BANK SWIFT Code: BOMLAEAD
Field 57.A: Account with Institution	ESAF SMALL FINANCE BANK SWIFT CODE - ESFAINBB
Field 59: Beneficiary Customer	ESAF Bank account number and Customer name
Field 70: Remittance Information	Purpose of remittance



## Routing instructions for FCY inward remittances – EUR

ESAF Bank SWIFT Format – EUR	
Field 54A: ESAF Correspondent bank	LBBW Bank SWIFT Code: SOLADEST
Field 57.A: Account with Institution	ESAF SMALL FINANCE BANK SWIFT CODE - ESFAINBB
Field 59: Beneficiary Customer	ESAF Bank account number and Customer name
Field 70: Remittance Information	Purpose of remittance