



**RESERVE BANK OF INDIA
Foreign Exchange Department
Central Office
Mumbai - 400 001**

**RBI/2013-14/265
A.P. (DIR Series) Circular No. 46**

Nailur 17, 2013

Sha

Baroh ki Category – I Authorised Dealer Bank

Madam/Sir,

Ka overseas forex trading lyngba ki electronic / internet trading portal

La khot sngewbha ïa ki Authorised Dealer Category – I (AD Category – I) bank sha ka [A.P. \(DIR Series\) Circular No. 53 ba la thoh myn 7 tarik u ïaïong, 2011](#) bad sha ka [A.P. \(DIR Series\) Circular No. 46 ba la thoh myn 17 tarik u Naiwieng, 2011](#) ha kaba la ai jingmut ïa ki bank kiba hap ha ka AD Category - I ban phikir bad husiar bha ha kaba ïadei bad ki jingsiew ba ki briew ki leh na ka bynta ka online forex trading transaction lyngba ki credit card ne ki deposit ha ki account bapher bapher jong ki bank ba ha India. Shuh shuh, la kyntu ruh ïa ki bank AD Category-I ban phikir bha ïa ki account ba ki briew ki plie ha ka kyrteng shimet ne ha ka kyrteng ki business, ha ki bank bapher bapher na ka bynta ban shim ïa ki pisa (ki margin money, investment money, bad kiwei kiwei) ha kaba ïadei bad kum kita ki transaction.

La ïohi ruh ba don ki customer kiba bteng ban leh ïa ka online trading foreign exchange ha ki portal ne ki website kiba tyrwa ïa kum kita ki skhim ha kaba nyngkong ki phah pisa na ki bank account jong ka India da kaba pyndonkam ïa ki credit card ne kiwei kiwei ki electronic channel sha ki website ne kiwei kiwei kiba shabar ka ri bad hadien pat ki ïoh biang ïa ka pisa na kajuha ka website ne kawei kawei kaba nabar ri, bad ka rung ha ka credit card jong ki ne ha ka bank account.

Khngang ban pynkhlaiñ shuh shuh ïa ka jingkhng ban leh ïa kum kita ki kam online kiba long pyrshah ïa ka aiñ jong ka FEMA, 1999, AD Category I, la bthah ïa ki bank kumne harum:

Baroh ki bank kiba hap ha ka AD Category I kiba ai credit card ne kiwei kiwei ki kam banking online, ki dei ban maham sha la ki customer ba uno uno uba dei u nongshong shnong ka India bad uba shim pisa ne siew pisa (directly ne indirectly) shabar India ha kano kano ka rukom ruh sha ka overseas foreign exchange trading lyngba ka electronic ne ka internet portal, un buh ïalade ha ka jingma namar ba pynkheñ bad ïaid pyrshah ka aiñ jong ka Foerign Exchange Management Act (FEMA), 1999 nalog ba leh pyrshah ïa ka aiñ jong ka KYC (Know Your Customer) bad ka Anti Money Laundering (AML) standards.

Haba ka bank kaba hap hapoh ka AD category I ka lap ba don ba leh transaction pyrshah lyngba ka credit card ne ka online banking customer, ka bank kan khng noh wut wut ïa ka card ne ka account jong uta u briew, bad pyntip ïa kajuha u Chief General Manager-in-Charge, Forex Markets Division, Foreign Exchange Department, Reserve Bank of India, Central Office, 5th Floor, Amar Building, P.M. Road, Mumbai – 400001 ha ka rukom ba la bthah ha ka Annex jong kane ka circular. Lada ka bank kaba hap hapoh ka AD category I, kam leh eiei ne ka khlem lah ban leh eiei, te ynda lap ka Reserve Bank jong ka India kan leh eiei ïa ka bank kaba la leh bakla, kaba long katkum ka section 11(3) jong ka FEMA, 1999.

Ki bank kiba hapoh ka AD Category – I ki lah ban ong ha ki customer ïa kaei kaba la thoh ha kane ka circular (aiñ). Lah ruh ban pyntip ïa kine ki jingbthah ha ki kompani kiba ai ne pynmih ki card ba kin long kiba husiar shaphang kum kine ki jingsiew kiba long pyrshah ka aiñ.

Īa ki jingbthah ba la thoh ha kane ka kot (circular) la thoh hapoh ka section 10(4) bad 11(1) jong ka Foreign Exchange Management Act, 1999 (42 jong 1999) bad ym don jingleh shiliang ha kaban ai jingbit, lada donkam hapoh jong kawei pat ka aiñ.

Ba burom ĩa phi,

(Rudra Narayan Kar)
Chief General Manager-In-Charge

Ka jingiathuh pyntip jong ki Online Transaction kiba la khang pyrshah hapoh jong ka FEMA 1999 (ka Act ba 42 jong 1999)

Sr. No.	<i>Ka kirteng jong ka Bank kaba hapoh ka AD Category I</i>	
1	Ka Kirteng bad ka Kyrdan jong u ophisar uba pyntip (report) ne u Khlieh ka Compliance	
2	Contact Details of the reporting official / Head of Compliance Ka Phone Nombor jong u ophisar uba pynti / ne u Khlieh ka Compliance	
<i>Ki jingtip ba bniah shaphang ki online transaction</i>		
3	Ka Kirteng jong u Customer / uba bat ïa ka Card	
4	Ka bank account nombor bad ka card nombor	
5	Ka kirteng jong ka website ne ka URL jong ka website ha kaba la leh transaction	
6	Ka tarik ba la la da ka bank	
7	Ka tarik ba la sei pisa da ka debit ne credit card	
8	Ka tarik ba la khang noh ïa ka bank account ne ka card	

Ka Jingpynthikna da u Ophisar ka Bank

I have examined the above transactions and concluded that the same were prohibited as remittance in any form towards overseas foreign exchange trading through electronic / internet trading portals is not permitted under the Foreign Exchange Management Act (FEMA), 1999.

Nga la peit bniah bha ïa kitai ki transaction haneng, bad shem ba ka long kaba leh pyrshah ïa ka aiñ namar katkum ka Foreign Exchange Management Act (FEMA), 1999, la khang pyrshah ban siew shabar ri ha kano kano ka rukom sha ka overseas foreign exchange trading lyngba ka electronic ne ka internet trading website.

(Ka Kirteng bad ka saiñ)

Ka tarik:

Ka jaka: