

APPROVAL MATRIX - EXPORTS

Sr No.	Requirement	Limit	Approvals
1	Reduction in export realization	a) Upto 25 percent b) Above 25 percent	a) Can be handled by Trade Operations team basis the due diligence and submission of satisfactory documentary evidence b) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence AND Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval
2	Write off of export bills	a) Upto 25 percent b) Above 25 percent	a) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence b) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence AND Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval
3	Undrawn balance	a) Upto 25 percent b) Above 25 percent	a) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence b) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence AND Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval
4	Opening / Hiring of Warehouses abroad	a) Export outstanding does not exceed 5 percent b) Minimum	Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence



		export turnover of USD 100,000	
5	Merchanting Trade Transactions - delay in receipt of funds	No limit	Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence AND Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval
6	Merchanting Trade Transactions - not resulting in profit	Not Applicable	Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence AND Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval
7	IRM Cancellation (only in case of advance remittance where refund is not involved)	a) Upto 50% b) Above 50%	a) Regional Head (MNC) OR Team Lead (Local Coverage)+Regional Head TB approval b) Coverage Head + GTS Head approval
8	Refund of advance remittance (without interest)	a) Upto 1 year b) 1 year to 3 years c) Above 3 years	a) Can be handled by Trade Operations basis the due diligence and submission of satisfactory documentary evidence b) In addition to above, Regional Head (MNC) OR Team Lead (Local Coverage)+Regional TB Head approval c) In addition to b) above, Coverage Head + GTS Head approval Note: In case any interest is involved above 3 years, ECB guidelines will get attracted which need to be followed by the customer
CH = Coverage Head			
GTS = Global Trade Solutions			



BNP PARIBAS

The bank
for a changing
world

Kindly Note:			
1	This approval matrix is effective for transactions originated by the customers on or after 1 st October 2026.		
2	All approvals are subject to the bonafides of the transactions, presentation of satisfactory documentary evidence and the due diligence carried out by the Bank.		
3	The above indicate standard limits. For any additional limits, please get in touch with your Relationship Manager/ Branch Manager		
4	India Compliance to be consulted consulted by Relationship Managers/ branches when any regulatory clarification/ guidance is required.		



BNP PARIBAS

The bank
for a changing
world