

# SCHEDULE OF CHARGES

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## CURRENT ACCOUNT SERVICES

Description of Charge/ Feature	Titanium	Palladium	Quantum
Average Monthly Balance Requirement	Rs. 10,00,000	Rs. 25,00,000	Rs. 75,00,000
Charges for Non-maintenance of required balance	0.5% of the shortfall amount	0.5% of the shortfall amount	0.5% of the shortfall amount
Cash Deposit Free Limit (Home Branch)	15 times Current Month AMB	15 times Current Month AMB	15 times Current Month AMB
Cash Deposit Free Limit (Non-Home Branch)			
Cash Deposit Free Limit ( ATM)			
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000 Min.Rs. 50	Rs. 3 per Rs. 1000 Min.Rs. 50	Rs. 3 per Rs. 1000 Min.Rs. 50
Cash Withdrawal	FREE	FREE	FREE
Cheque Book Issuance	FREE	FREE	FREE
Cheque Return charges	FREE	FREE	FREE
ECS/ NACH Return	FREE	FREE	FREE

## Trade Limits

Zero Fx Throughput Limit (Onboarding Month)	Rs. 20,00,000	Rs. 1,50,00,000	Rs. 9,00,00,000
Zero Fx Throughput Limit	2x AMB	6x AMB	12x AMB
Renewal of 0 Fx throughput limit	Monthly limit basis previous month's AMB	Monthly limit basis previous month's AMB	Monthly limit basis previous month's AMB
Maximum annual 0 Fx throughput limit	\$ 20,00,000 (~ INR 17Cr)	\$ 2,00,00,000 (~INR 170cr)	\$ 5,00,00,000 (~INR 425 Cr)
Onboarding Fee (Levied post account opening)	Rs. 20,000	Rs. 50,000	Rs. 75,000
Account programme fee (Applicable from 2nd year onwards)	Rs. 20,000	Rs. 50,000	Rs. 75,000
Account upgrade charge	Rs. 20,000	Rs. 50,000	Rs. 75,000
Margin after limit exhaustion (Monthly/ Annually)	0.30	0.15	0.05
Margin due to non-maintenance of minimum AMB			

## Debit card & ATM charges

Debit Card Type	VISA Signature	VISA Signature	VISA Signature
Debit Card Issuance	FREE	FREE	FREE
Debit Card Annual	FREE	FREE	FREE
Debit Card Replacement	FREE	FREE	FREE
No. of ATM transactions - Own Network	FREE	FREE	FREE
No. of ATM transactions - Other Bank Network	FREE	FREE	FREE
International ATM / POS transaction	FREE	FREE	FREE
International Transaction Mark-up	FREE	FREE	FREE
Decline Charge for Insufficient balance at ATM	FREE	FREE	FREE
PIN Generation (Physical)	FREE	FREE	FREE

Description of Charge/ Feature	Titanium	Palladium	Quantum
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Payment Services			
RTGS - Outward	FREE	FREE	FREE
NEFT - Outward	FREE	FREE	FREE
IMPS - Outward	FREE	FREE	FREE
DD Issuance	FREE	FREE	FREE
DD Duplicate Issuance	FREE	FREE	FREE
DD- Cancellations/revalidation	FREE	FREE	FREE
Stop payment charges	FREE	FREE	FREE

Collection Services			
Local Cheque collection	FREE	FREE	FREE
Outstation cheque collection -Bank location	FREE	FREE	FREE
Outstation Cheque Collection - Correspondent Bank locations	FREE	FREE	FREE
Outstation cheque collection - Other locations	FREE	FREE	FREE

Other Services			
Account Statement Physical (Branch)	FREE	FREE	FREE
Account Closure (From account opening date)	FREE	FREE	FREE
SMS/ Email alerts	FREE	FREE	FREE
Standing instructions	FREE	FREE	FREE
Bill payment - Netbanking	FREE	FREE	FREE
Banker's Verification (Photo/ Signature/ Address)	FREE	FREE	FREE
Balance Confirmation Certificate	FREE	FREE	FREE
Record Retrieval	FREE	FREE	FREE
Interest Certificate at Branch	FREE	FREE	FREE
Balance Enquiry (Branch)	FREE	FREE	FREE
Mandate Registration Charges	FREE	FREE	FREE
Duplicate Passbook Issuance	FREE	FREE	FREE
Any deliverable returned by courier due to negative reasons (No such consignee/consignee shifted and non-existent address)	FREE	FREE	FREE

### Charges for Smaller Denomination (Cash Deposit)

1% on the value of cash deposited in Low Denominations (Currency notes and coins of denomination Rs. 50 and below), exceeding 10,000 per month in either single or multiple transactions.

Please note that the aforementioned charges are subject to our fair usage policy and the bank reserves the right to review and adjust charges as necessary.

Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.

The charges as indicated above are subject to periodic revision.

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## TRADE FOREX SERVICES

Description of Charge/ Feature	Titanium	Palladium	Quantum
Inward Remittances	FREE	FREE	FREE
FIRC Issuances	FREE	FREE	FREE
Export Bills for Collection (Under LC or Non-LC)	FREE	FREE	FREE
Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	FREE	FREE	FREE
E-BRC Issuances	FREE	FREE	FREE
Outward Remittances	FREE	FREE	FREE
Import Bills for Collection (Under LC or Non-LC)	FREE	FREE	FREE
Swift Charges	FREE	FREE	FREE
Export LC Advising	FREE	FREE	FREE
Commission in lieu of exchange	FREE	FREE	FREE
Letters of credit issuance commission against 100 % Cash Margin	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500
Letters of credit issuance commission Non Fund Based Line	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500
Request for cancellation of LCs	Rs.2000	Rs.2000	Rs.2000
LC Amendments - Financial	Same as issuance	Same as issuance	Same as issuance
LC Amendments - Non Financial	Rs.1000	Rs.1000	Rs.1000
Advising LC Amendments	Rs.1000	Rs.1000	Rs.1000
Transfer of LCs	Rs.2000	Rs.2000	Rs.2000
Negotiation/Scrutiny / Examinations of documents under Confirmed / Unconfirmed LC	Rs.2000	Rs.2000	Rs.2000
LC retirement Charges	Nil	Nil	Nil
Trade Credits - Handling charges for Roll Over requests	Rs.1000	Rs.1000	Rs.1000
Issuance of GR waiver Certificate (approved by us)	Rs.1000	Rs.1000	Rs.1000
Tracer charges per overdue IWRM / OWRM/open Merchant Trade Transaction/ SB lodged but not realised	Rs.250	Rs.250	Rs.250
Performance Bank Guarantees (BG) Issuance commission against 100 % Cash Margin	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))
Financial Bank Guarantees (BG) Issuance commission against 100 % Cash Margin	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500))
Bank Guarantees (BG) Issuance commission against Non Fund Based Line	2% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/quarter))	2% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/quarter))	2% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/quarter))
BG Amendments - Fin.	Same as issuance	Same as issuance	Same as issuance
BG Amendments - Non Fin.	Rs.1000	Rs.1000	Rs.1000

Description of Charge/ Feature	Titanium	Palladium	Quantum
Issuance of Shipping Guarantee / Delivery Order - over & above BG Issuance charges)	Rs.1000	Rs.1000	Rs.1000
Follow up for non submission of documents under Delivery Order issued.(Export)	Rs.250	Rs.250	Rs.250
Discounting - LCBD / BD / Invoice Financing / PO Financing ( In addition to finance charges)	Rs.1000	Rs.1000	Rs.1000
Negotiation of bills under LCs issued by us	Rs.1000	Rs.1000	Rs.1000

Approvals & Reportings			
Approval for opening of Project Office /Branch Office /Liaison Office	Rs.100000	Rs.100000	Rs.100000
Filing of FCTRS & FCGPR or any other filing on FIRMS portal (to be collected at the time of conversion/credit to customer.)	Rs.10000	Rs.10000	Rs.10000
Filing of FCTRS & FCGPR where money is recived in INR	0.125% of INR Amount subjected to Min of Rs. 10000	0.125% of INR Amount subjected to Min of Rs. 10000	0.125% of INR Amount subjected to Min of Rs. 10000
RBI Communication for Regulatory approval (FDI, ODI, ECB)	Rs.100000	Rs.100000	Rs.100000
ECB LRN , ODI UIN Generation	Rs.10000	Rs.10000	Rs.10000
ECB - II submission (Monthly),APR Submission Annually	Rs.1000	Rs.1000	Rs.1000
NOC in respect of capital account transactions (AD change)	Rs.5000	Rs.5000	Rs.5000
NOC / Remitter KYC (FDI) Issuance	FREE	FREE	FREE

Others			
RBI Approval per submission for Trade Transactions	Rs.2000	Rs.2000	Rs.2000
Approval for Project & Service Export	Rs.10000	Rs.10000	Rs.10000
Swift tracer charges for Inward/outward remittance tracking	Rs 250	Rs 250	Rs 250
Courier Domestic	Rs.250	Rs.250	Rs.250
Courier International	Rs.1000	Rs.1000	Rs.1000
IMB verification charges for MTT	On actuals	On actuals	On actuals
EBRC cancellation charges	Rs 250	Rs 250	Rs 250
Bill Reduction/Shipping Bill write off	Rs 250	Rs 250	Rs 250
Issuance of Ad certificate for opening warehouse overseas	Rs.5000	Rs.5000	Rs.5000
Courier BOE closure charge	Rs.100 per BOE	Rs.100 per BOE	Rs.100 per BOE
Courier SB closure charge	Rs.100 per Bill	Rs.100 per Bill	Rs.100 per Bill
Opinion report charges	On actuals	On actuals	On actuals

**Please Note:** Applicable only when the transaction is initiated and the FX deal is booked digitally via the Trade First portal. Valid for cash rate, trade transactions in USD, EUR, and GBP only.

Kindly refer the terms & conditions available on the website: <https://www.idfcfirst.bank.in/terms-and-conditions>