



FOREX TRANSACTIONS- CHARGES

INWARD REMITTANCE CHARGES

- Transfer fee INR 250 +18% GST and
- GST on Fx conversion tax as in table A below

OUTWARD REMITTANCE CHARGES

- Transfer fee INR 1000 +18% GST;
- Swift Charges INR 500 +18% GST
- GST on Fx conversion tax as in table A below
- Tax collected at Source (TCS) as applicable, mentioned in table B below.
- Foreign Bank Charges (If foreign bank charge is selected as “OUR”)

Transaction through Partnered Bank, Transfer fee of INR 2000 + 18% GST would be applicable

Table A

Transaction Amount (₹)	FCY GST Calculation (@18%)
Up to ₹1,00,000.00	(1% of Transaction Amt.) x 18% Minimum GST of INR ₹45
₹1,00,001 to ₹10,00,000.00	[₹1,000 + (0.5% of Transaction Amt. above ₹1 lakh)] x 18%
Above ₹10,00,000.00	[₹5,500 + (0.1% of the Transaction Amt.)] x 18% Maximum GST of ₹10,800

Table B

Sr No	Purpose of Remittance	Tax rate applicable from 1st April 2026
1	LRS for education financed by loan	Nil
2	LRS for Medical treatment/ education (other than financed by loan)	Nil up to Rs 10 lakhs 2% above Rs 10 Lakhs
3	LRS for other purposes	Nil up to Rs 10 lakhs 20% above Rs 10 Lakhs
4	Sale of “overseas tour programme package” including expenses for travel or hotel stay or boarding or lodging or any such similar or related expenditure.	2% on entire transaction value (without any threshold



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TIMELINES FOR PROCESSING TRANSACTIONS

Time for processing transactions	
Transaction	TAT (turn around time)
Inward remittance	Funds are generally credited within 1 to 3 business days, depending on the remitter's bank, intermediary network, and time zone
Outward remittance	Approximately 24 to 48 working hours for the funds to reach the final beneficiary bank, subject to submission of correct Remitter and beneficiary details.