



**IDFC FIRST
Bank**

ALWAYS YOU FIRST



25 *Unique Customer Friendly Features
exclusively for you!*

Get **#MoreFromYourBank**

Vision

To build a *world class Bank in India*
guided by *ethics*, powered by *technology*
and be a force for *social good*

Mission

To build the *world's most customer friendly Bank*

Customer Copy Version 1.5: Feb`24



Dear stakeholders,

I am delighted to introduce our Bank with you. **IDFC FIRST Bank** is a new age Universal Bank in India built on the foundations of Ethical Banking, Digital Banking, and Social Good Banking. We are building a world class bank in India.

As part of our **ethical banking** approach, the Bank applies a "**Near and Dear**" Test at design stage itself, so that the employees of the Bank serve only such products they'd want for their own loved ones. We believe income earned unethically is not worth earning.

Therefore, we avoid complicated descriptions, calculations, and legalese that customers don't understand. We abolished practically all charges on Savings Accounts including for Debit Cards, IMPS, RTGS, NEFT, Cash Deposit, "Non-Home branch" access, Cash withdrawals at ATMs and at branches, 3rd party transaction charges at branches, SMS Alert, Cheque book, Demand Drafts, Pay-order, duplicate statement, and all such services that are usually charged in the market. We follow the principle that we won't touch your bank account for this reason or that. We are the first and only bank in India till date to do so.

We are the first bank to offer monthly credit on savings accounts. Our credit cards have no hidden charges. We offer Lifetime Free without minimum spend conditions, never-expiring rewards points, zero interest on cash withdrawal at ATMs, dynamic low APR and much more. Fees if any are transparent and described neatly in a manner a common person can understand. Every product offered by the bank is customer friendly, most often the best in the industry.

As part of **technology led banking**, we have built a modern technology stack which has helped us build an advanced mobile app with 250+ features such as Google

like Search, goal based investing, MF investment assistance, electric-speed payments, Account Aggregator, MF Aggregator, Personal Finance Manager, Auto categorisation of spends, single app for personal and business banking, UPI on Credit Cards, travel and shop, bill and recharges, deals and reward redemptions, which offer great convenience to our customers. For business customers we offer on-the-go bulk payments, ability to pay income tax, GST, customs duty, and connected banking with ERP solutions.

As part of the **Social Banking theme**, we are proud to share that our business model is naturally geared to social banking. We have developed unique capabilities for financing bottom of pyramid customers with consistently high asset quality. The Bank has financed over 40 million customers including 0.3 million SMEs, 0.9 million livelihood (cattle loans), 16 million lifestyle improvement loans (for laptops, washing machine, etc.), 1 million sanitation loans (toilets, water fittings), 6.5 million mobility loans (2-wheelers and cars), and home financing (over 100,000 homes), and 15 million loans to 4.3 million women-entrepreneurs. We also offer other retail and rural loans such as Kisan Credit Cards, harvest financing, gold loans etc.

We are a **Universal Bank**, and offer end to end Corporate Banking, Trade Finance such as issuance of LCs & BGs, SBLC, Packing Credit, Pre-shipment and Post-shipment Finance, Treasury products including risk hedging solutions like Forwards, Swaps, Options, and other Forex Solutions, SME Banking, Wealth Management, NRI banking, Cash Management, Nostro & Vostro account operations, Escrow facilities, Correspondent Banking, Fastag, Toll-acquiring, Dealer Finance and Purchase/Sales Invoice discounting.

ESG Goals: The Bank is incorporating ESG in every aspect of working and has high ESG scores.

We are grateful for the opportunity to build such a unique bank in India. We believe to create a new age, ethical and world class Bank for our country is a great privilege of our lifetimes for all of us.

V Vaidyanathan
MD & CEO

Index

Key Excerpts of our MD & CEO's Messages 01

Savings Account

Customer Friendly Feature 1
Experience the joy of receiving monthly interest credits on your savings account 06

Customer Friendly Feature 2
Enjoy zero fee banking with all Savings Accounts variants 07

Customer Friendly Feature 3
ZERO charges on non-home branch transactions 14

Customer Friendly Feature 4
ZERO Charges on 28 transactions 15

Customer Friendly Feature 5
Higher privileges on your Debit Card 32

Credit Cards

Customer Friendly Feature 6
Low, dynamic interest rates 35

Customer Friendly Feature 7
Lifetime free Credit Cards 36

Customer Friendly Feature 8
Reward Points as good as cash 37

Customer Friendly Feature 9
Never expiring Reward Points 38

Customer Friendly Feature 10
ZERO interest on ATM cash withdrawal 39

Credit Cards

Customer Friendly Feature 11
*India's first FD-backed credit card
with Credit limit = 100% FD value & ZERO Forex Mark-up!* 42

FASTag

Customer Friendly Feature 12
India's First Bank to offer '3-in-1' FASTag 53

Customer Friendly Feature 13
FASTag recharge via Payments on WhatsApp 53

Digital Banking for Individuals

Customer Friendly Feature 14
Advanced New Mobile App 54

Wealth Management

Customer Friendly Feature 15
*Contemporary Customer-First
Wealth Management* 55

NRI Solutions

Customer Friendly Feature 16
Seamless NRI Banking Services 56

Loans

Customer Friendly Feature 17
*Tailor made loan offerings for your personal
and business needs* 57

Current Account

Customer Friendly Feature 18A
BRAVO feature on MSME & Startup Current Account 60

Customer Friendly Feature 18B
*Presenting the IDFC FIRST 'Rocket'
Current Account For Corporates* 61

Business Banking Offerings

Customer Friendly Feature 19
One stop for all Business needs 63

Beyond Banking Suites

Customer Friendly Feature 20
Benefit from 150+ Beyond Banking partner offers 65

Wholesale Banking

Customer Friendly Feature 21
A top-notch Corporate Banking App 66

Customer Friendly Feature 22
Cutting-edge Corporate Banking Portal 67

Cash Management Solutions

Customer Friendly Feature 23
Seamless digital Cash Management Solutions 67

Start-up Banking

Customer Friendly Feature 24
Zero Balance Startup Current Account 68

Customer Friendly Feature 25
Founder Success Program 69

Building the right culture at the Bank:

Key Excerpts of our MD & CEO's Messages from our Annual Reports that outline our vision while creating products and services

Excerpts from Annual Report: 2018-19

“ The founding years, which I call the next five years, are particularly important, as the DNA we establish now will be hard to correct later. **We will make every effort to sell the right products to customers, avoid mis-selling, avoid selling such third-party products that make wonderful fees for us but at the cost of expensive products for the customer.** If we make a mistake, we will apologise and correct it. After all, we do not want to take this Bank to great heights in profits and profitability while having earned any penny that truly does not belong to us. ”

since generations. Further, the middle class was beginning to borrow for consumption. The thought was to

entity, and when it was available after a lot of follow-up, it was expensive - we were borrowing at Base Rate plus

models and so on. These decisions look easy when working for a MNC, or a large profitable institution, but not so when you are small, less

"A very high opex ratio (79%) should keep returns depressed for a long time." "Low core profitability" are

years to put all the building blocks in place, develop intellectual properties and gather momentum. But once the core profit (core NII + Core Fees less

“ **We want to touch the lives of millions of Indians in a positive way by providing high quality banking services to them, with particular focus on aspiring consumers and entrepreneurs of our new India, using contemporary technologies** ”

the virtuous cycle of growth for our great nation.

“ To our employees, I have this to say - I know all of you have been through a difficult one year because of the merger, media breakouts and rumours at different stages of the merger. I thank you for keeping your chin up during the process. **We are going to create an institution, for all of you, and indeed India, will be proud of, one day.** ”

their consent to the me have offered is invaluable we will treasure it and ju We sincerely thank the C Commission of India, BS NCLT, shareholders, cred agencies, and all other p were instrumental in our Thank you, customers.

V. Vaidyanathan
Managing Director & CEO,
IDFC FIRST Bank Limited

Excerpts from Annual Report: 2019-20

“Growth, you will agree, is not an issue in India. Mid-teens ROE can be built for sure, most good banks have achieved it. Our incremental margins are strong. Our business is highly scalable. **We have a very high level of corporate governance. We focus on the customer. I believe it is inevitable that value will be created in this approach.**”

To recap, in last year's Annual Report, with respect to the Business model of the new bank, I had simplistically said that the high-margin loan business of Capital First (NIM of 8.5%) would be placed into the low-cost Subprime portfolio of 4.5%

I'm happy to share with you that under our strategy, our NIM swiftly moved to 4.24% for Q4 FY20. For context, this was 1.56% in Q2 FY19 (pre-merger quarter), so you know profits are not far away.

“Culture is not just about how things get done around here, it's a much longer list such as, about how people conduct themselves in office and in society, how committed they are to the mission, how to resolve conflicts, not using offensive or abusive words, imbibing the organisation's policy that the customer comes first and so on.”

But "on the whole" is not the "whole thing". Though in percentage terms mistakes are low, but in terms of absolute numbers we are making many mistakes. This is one of the issues with the early stage of our Bank, because of huge inflow of customers

was thrilled. On another occasion our staff had gone out of the way to deliver a lost Debit Card to a householder in time for festivities at Kolkata in 24 hours as courier services were not available at that time. Our staff proudly share hundreds of these stories with us, sometimes even customers write in with

“They live in difficult conditions with family income of ₹5,000-15,000 a month. The information arbitrage between them and us is huge, and this adds to the responsibility of our employees to be ethical at all times with all of them. No matter the wealth of the counterparty, to behave appropriate and accurately with them is our responsibility. **Through this letter, and even in our internal communication, we say this to them, so that if any employee plans something inappropriate programme in any segment for pressure of P&L, or tries fine-print banking, then their colleagues will hold them back and point to our principles, which is an inherent check and balance.**”

and admiration. We aspire to be on that list, and are passionate about building such a bank. We have already sown the seeds for such a bank.

“ For a country as large and diverse as India, and a country set to be world’s third largest economy by 2030, there are few “worldclass” banks in India. ”

- Cash

wheelers, consumer durables, JLG in rural areas etc. The purposes of financing include business expansion, cattle purchase, water and sanitation financing and so on.

“ We have financed over 30 million such loans till date in our combined experience. We have developed unique skills in this area with stable and high asset quality of Gross of ~ 2% and Net NPA of ~ 1% for over ten years. Similarly on the deposits, investments, insurance or wealth management, we can create many solutions for customers across cross section of society, that can create great social good. ”

“ Don’t underestimate the power of the 50% CASA Bank with a powerful and tested lending machine attached to it. ”

I express our sincere thanks to our regulator the Reserve Bank of India who have constantly guided us on our approach and supported us throughout. Our Board members are

“ We know that we are on to a wonderful model, and I am confident that if we stay the course and play with a straight bat, we will meet all aspirations of investors and other stakeholders. Hence, no matter the pressure, we communicate our strategy to all stakeholders in simple terms, stick to the plan, and deliver on the stated strategy. I am confident that with this approach, results will follow, it's only a matter of time. ”

“ Customer First Bank: One of the core tenets of our culture is to be a customer-first bank. Let me explain with examples. There are many features of our products that are customer friendly, that we publicize widely, like say, paying monthly interest on savings account, not charging premature FD breakage charges for senior citizens etc. But our real meaning of customer-first goes beyond that - it's how we deal with them when they are not looking. This is key. ”

Let us say we give rewards points to our customers for spending on our credit cards. World over, card issuers

“ I have always maintained that we are building a world class bank for the longer run and are not rushing it. ”

CLOSING COMMENTS

I have always maintained that we bank for the longer run and are not rushing it. We are strong in all boxes except one. We are strong in customer orientation, technology, growth potential, intellectual property, diversified business lines, and growing market.

We currently don't make the cut profits. I believe we will address this. I expect to see an upswing. From here to see a strong trajectory on profit get here to this position of strength.

working seriously on the same. The cost to income ratio is

responsibility to Shikha Hora, a senior person at our bank, for focussed attention on this matter. She has written a note for us on the initiatives of the bank in this report.

“ We believe we will have strong ROE, with the growth potential of a youthful stage Bank and strong technology orientation to leverage the future. ”

thank our Board for their invaluable support to the bank and to bringing us to this position. I also thank our customers for their assent and services from us and bestowing us v

Yours sincerely

V Vaidyanathan

Managing Director & CEO
IDFC FIRST Bank Limited



INDIA'S FIRST AND ONLY BANK TO OFFER ZERO FEE BANKING ON 28 COMMONLY USED SERVICES

Savings Account

Get **#MoreFromYourBank**

T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

Above information is basis publicly available data as on 23rd May'23.

Savings Account

Customer
Friendly
Feature

01

Unique Feature

Experience the joy of
receiving monthly
interest credits on your
Savings Account



IDFC FIRST Bank is the first universal Bank to offer this feature. Our customers earn “interest on interest” and get the power of monthly compounding interest

Scan the QR code to
open a Savings Account



Did you know?

Monthly Compounding
Interest payout



Quarterly
Interest Payout

is better for you than

Why?

When you get interest credit in Month 1, the interest for Month 2 is paid on your opening balance + interest received in Month 1 and so on.
So you earn more

Can you afford not to have an IDFC FIRST Bank Savings Account?

Customer
Friendly
Feature

02

Unique Feature

Enjoy Zero Fee Banking with IDFC FIRST Bank Savings Accounts

IDFC FIRST Bank	Usual charges at many other Banks
ZERO Charges on IMPS	₹2.5 to ₹15/ transaction
ZERO Charges on NEFT	₹2 to ₹24.75/ transaction
ZERO Charges on RTGS	₹15 to ₹45/ transaction
ZERO Charges on Cheque Book	₹2 to ₹4/ cheque leaf, beyond free limits



T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

IDFC FIRST Bank	Usual charges at many other Banks
ZERO Charges on SMS Alerts	15 paisa to 50 paisa/ SMS
ZERO Charges on Cash Transactions at branches (by value)	Minimum ₹150/ transaction, beyond free limits
ZERO Charges on Cash Transactions branches (by number)	Minimum ₹150/ transaction, beyond free limits
ZERO Charges on Third Party Cash Transactions at branches	Minimum ₹150/ transaction, beyond free limits

IDFC FIRST Bank	Usual charges at many other Banks
<p>ZERO Charges on Manager's Cheque/ DD/PO (issuance/re-issuance/cancellation) - At Bank locations</p>	<p>₹50 to ₹15,000 per DD/PO depending on the value of the DD/PO</p>
<p>ZERO Charges on Duplicate Statements Issuance</p>	<p>₹30 to ₹100/ instance</p>
<p>ZERO Charges on Duplicate Passbook Issuance</p>	<p>Up to ₹100/ instance</p>
<p>ZERO Charges on Balance Certificate Issuance</p>	<p>₹50 to ₹100/ certificate</p>

IDFC FIRST Bank	Usual charges at many other Banks
<p>ZERO Charges on Interest Certificate Issuance</p>	<p>₹50 to ₹100/ certificate</p>
<p>ZERO Charges on Account Closure</p>	<p>Up to ₹500/ account</p>
<p>ZERO Charges on ECS Return</p>	<p>₹450 to ₹550/ instance</p>
<p>ZERO Charges on Stop Payment of Cheque</p>	<p>₹50 to ₹200/ instance</p>

IDFC FIRST Bank	Usual charges at many other Banks
<p>ZERO Charges on International ATM/ POS transaction</p>	<p>Cash withdrawal: ₹125 to ₹150/ transaction, Balance enquiry: ₹25/ transaction</p>
<p>ZERO Charges on Decline Charges for Insufficient Balance at ATM</p>	<p>Up to ₹25/ transaction</p>
<p>ZERO Charges on Standing Instruction</p>	<p>₹200 to ₹250/ instance of SI rejection</p>
<p>ZERO Charges on Manager's Cheque/ Demand Drafts Cancellations/ Revalidation</p>	<p>₹45 - ₹100/ instance per DD/ PO depending on the value of the DD/ PO</p>

IDFC FIRST Bank	Usual charges at many other Banks
ZERO Charges on Photo Attestation	₹50 to ₹100/ request
ZERO Charges on Signature Attestation	₹50 to ₹100/ request
ZERO Charges on Retrieval of Old Transactional Records	₹50 to ₹100/ record
ZERO Charges on Address Confirmation	Up to ₹50/ request

IDFC FIRST Bank	Usual charges at many other Banks
<p>ZERO Charges on For Any Deliverable Returned by Courier Due To Negative Reasons</p>	<p>Up to ₹50/ instance</p>
<p>ZERO Charges on Debit Card Issuance</p>	<p>₹200 to ₹500 for first time issuance</p>
<p>ZERO Charges on ATM Transaction</p>	<p>Financial transactions: ₹21/ transaction, beyond free limits; Non-financial transactions: ₹10/ transaction, beyond free limits</p>
<p>ZERO Charges on Cheque Bounce</p>	<p>Inward return: ₹50 to ₹550/instance; Outward return: ₹50 to ₹200/instance</p>

Customer
Friendly
Feature

03

Unique Feature

ZERO

charges on non-home
branch transactions

IDFC FIRST Bank offers **unlimited free cash transactions** at its **non-home branches** as against minimum charge of ₹ 100 - ₹ 150 per transaction in most banks. So **every branch** is your “**home branch**”



Features	Bank - A	Bank - B	Bank - C	Bank - D	IDFC FIRST Bank
<p>Number of Cash Transactions at Branches</p> <p>(Cumulative of Deposit and Withdrawal)</p>	<p>5 free cash transactions/ month. Charges above free limits: ₹150/ transaction</p>	<p>Free limits: First 5 transactions or ₹1.5 lakhs, whichever is earlier of cash deposits/ withdrawals (Self/ Third Party). Cash transactions at Non-Home Branch: Cash transactions up to ₹25,000/ day, Exceeding which for self ₹5/ ₹1,000, Minimum of ₹150</p>	<p>At any Branch: 5 free cash transactions/ month, 6th transaction onwards: ₹150/ transaction (Plus taxes as applicable)</p>	<p>Nil Charges up to 5 transactions or ₹3 lakhs/ month whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</p>	<p>FREE at IDFC FIRST Bank</p>
<p>Value of Cash Transactions at Branches</p> <p>(Cumulative of Deposit and Withdrawal)</p>	<p>Home Branch: ₹1 lakh free/ month. Above ₹1 lakh: ₹5/ ₹1,000, Subject to a minimum of ₹150 Non-Home branch: No charges for cash transactions value up to ₹25,000/ day, Above ₹25,000: ₹5/ ₹1,000, Minimum of ₹150</p>	<p>Free limits: First 5 transactions or ₹1.5 lakhs, whichever is earlier of cash deposits/ withdrawals (Self/ Third Party). Cash transactions at Non-Home Branch: Cash transactions up to ₹25,000/ day, Exceeding which for self ₹5/ ₹1,000, Minimum of ₹150</p>	<p>At any Branch: ₹2 lakhs free/ month, Above ₹2 lakhs: ₹5/ ₹1,000 or part thereof, Subject to a minimum of ₹150 (Plus taxes as applicable)</p>	<p>Nil charges up to 5 transactions or ₹3 lakhs/ month whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000, Minimum ₹150</p>	<p>FREE at IDFC FIRST Bank</p>

Above information is basis publicly available data as on 23rd May'23.

Customer
Friendly
Feature

04

Unique Feature

ZERO

Charges on
28 transactions

With IDFC FIRST Bank, you pay zero charges on 28 commonly used Savings Account Services. You may not realize it, but over time, these add up to a lot of savings for our customers. We don't charge you, even when you are not looking



No fees on commonly used banking services with IDFC FIRST Bank Savings Accounts.

No Complicated descriptions. No complex **calculations.**

Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
1	IMPS charges (outward)	CHARGEABLE Up to ₹1 lakh: ₹5/ transaction, ₹1 lakh to ₹5 lakhs: ₹15/ transaction (maximum limit/ transaction: ₹5 lakhs)	CHARGEABLE Up to ₹1000: ₹2.5*/ transaction, ₹1000 to ₹1 lakh: ₹5*/transaction, ₹1 lakh to ₹5 lakhs: ₹10*/ transaction, *Taxes extra	CHARGEABLE Amount up to ₹1,000: ₹3.50/ transaction Amount above ₹1,000 to ₹1,00,000: ₹5/ transaction; Amount above ₹1,00,000 to ₹2,00,000: ₹15/ transaction	CHARGEABLE 10K: Up to ₹100,000: ₹5; ₹1,00,001 to ₹5,00,000: ₹15 25K: Free	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
2	NEFT charges (outward at branches)	CHARGEABLE Up to ₹10,000: ₹2.25/transaction; ₹10,001 to ₹1 lakh: ₹4.75/ transaction; Above ₹1 lakh to ₹2 lakhs: ₹14.75/ transaction; Above ₹2 lakhs and up to ₹10 lakhs: ₹24.75/ transaction	CHARGEABLE Up to ₹10,000: ₹2; ₹10,001 to ₹1,00,000: ₹4; ₹1,00,001 to ₹2,00,000: ₹14; Above ₹2,00,000: ₹24	CHARGEABLE Up to ₹1 lakh: ₹2/ transaction; Above ₹1 lakh: ₹10/ transaction; For Senior Citizens: Up to ₹1 lakh: ₹1.8/ transaction; Above ₹1 lakh: ₹9/ transaction	CHARGEABLE 10K: Up to ₹10,000: ₹2; ₹10,001 to ₹1,00,000: ₹4; ₹1,00,001 to ₹2,00,000: ₹14; Above ₹2,00,000: ₹24 25K: Free	FREE at IDFC FIRST Bank
3	RTGS charges (outward at branches)	CHARGEABLE ₹2 lakhs to ₹5 lakhs: ₹20/ transaction Above ₹5 lakhs: ₹45/ transaction	CHARGEABLE ₹2 to ₹5 lakhs: ₹20; Above ₹5 lakhs: ₹45	CHARGEABLE ₹2 lakhs & above: ₹15/ transaction; For Senior Citizens: ₹2 lakhs & above - ₹13.5/ transaction	CHARGEABLE 10K: ₹2,00,000 to ₹5,00,000: ₹20; Above ₹5,00,000: ₹40 25K: Free	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

No fees on commonly used banking services with
IDFC FIRST Bank Savings Accounts

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
4	Cheque book re-issuance charges	CHARGEABLE Nil for 25 cheque leaves in a year, ₹2/ leaf thereafter	CHARGEABLE 10K: One multicity cheque book free/ year (20 leaves), Above free limits: ₹4/ leaf 25K: Free	CHARGEABLE Free - 25 cheque leaves/ year, Additional cheque book of 25 leaves: ₹100 (₹75 for Senior Citizens)	CHARGEABLE 10K: 25 cheque leaves: Nil charges/ year, Thereafter ₹3/ cheque leaf 25K: At-par cheque book charges: 100 cheque leaves free/ year, Thereafter ₹3/ cheque leaf	FREE at IDFC FIRST Bank
5	SMS alert charges	CHARGEABLE 10K: 15 paisa/ SMS 25K: Free (For transactions other than specified by regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than ₹5,000)	CHARGEABLE Value added SMS alerts: 25 paisa/ SMS. Maximum cap per customer: ₹15/ quarter (only non-mandatory SMS)	CHARGEABLE 10K: 20 paisa + GST/ SMS alert 25K: Free	CHARGEABLE Mandatory alerts: Free, 50 paisa/ SMS (Daily/ Weekly)	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

Yes, it's true. We offer this to all Savings Account customers maintaining the Average Monthly Balance of their Savings Account.

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
6	Cash deposit & withdrawal charges at branches (by number)	<p>CHARGEABLE 10K: Number Limit (Sum total of deposits and withdrawals) ₹150/ transaction, post 4 free cash transactions/ month</p> <p>25K: 5 free cash transactions/ month. Charges above free limits: ₹150/ transaction</p>	<p>CHARGEABLE 10K: First 4 transactions or ₹1 lakh (Whichever is earlier). Monthly Third Party Cash Transaction Limit: ₹25,000. Cash Transactions at Non-Home Branch: up to ₹25,000/ day, Exceeding which ₹5/ 1,000 or part thereof, Subject to a minimum of ₹150 to be charged</p> <p>25K: First 5 transactions or ₹1.5 lakhs whichever is earlier of cash deposits/ withdrawals (Self/ Third Party). Cash transactions at Non-Home Branch : Cash transactions up to ₹25,000/ day, Exceeding which for self ₹5/ ₹1,000, minimum of ₹150</p>	<p>CHARGEABLE 10K: 4 free cash transactions/ month, 5th transaction onwards: ₹150/ transaction</p> <p>25K: At any branch: 5 free cash transactions/ month, 6th transaction onwards: ₹150/ transaction (plus taxes as applicable)</p>	<p>CHARGEABLE 10K: Nil charges up to 4 transactions or ₹2 lakhs/ month, Whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</p> <p>25K: Nil charges up to 5 transactions or ₹3 lakhs/ month whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</p>	<p style="font-size: 2em; color: #e91e63;">FREE</p> <p>at IDFC FIRST Bank</p>

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
7	Cash deposit & withdrawal charges at branches (by value)	<p>CHARGEABLE 10K: Value limit (Sum total of deposits and withdrawals) ₹5/ ₹1,000, post free limit of ₹1 lakh: Per month or ₹150, Whichever is higher.</p> <p>a) Non-home branch ₹5 per/ 1,000, for transaction value above ₹25,000 at non-home branch in a day or ₹150, Whichever is higher.</p> <p>b) Third Party cash transactions charged at ₹150/ transaction. Per transaction value capped at ₹25,000.</p> <p>25K: a) Home Branch: ₹1 lakh free/ month/ account. Above ₹1 lakh: ₹5/ ₹1,000, Subject to a minimum of ₹150</p> <p>b) Non-home branch: No charges for cash transactions value up to ₹25,000/ day. Above ₹25,000: ₹5 per/ 1,000 minimum of ₹150.</p>	<p>CHARGEABLE 10K: First 4 transactions or ₹1 lakh (whichever is earlier); Monthly Third Party Cash Transaction Limit: ₹25,000; Cash Transactions at Non-Home Branch: up to ₹25,000/ day, Exceeding which ₹5/1,000 or part thereof, subject to a minimum of ₹150 to be charged.</p> <p>25K: First 5 transactions or ₹1.5 lakhs, Whichever is earlier of cash deposits/ withdrawals (Self/Third Party). Cash transactions at Non-Home Branch: Cash transactions up to ₹25,000/ day, Exceeding which For self ₹5/ ₹1,000, minimum of ₹150/-</p>	<p>CHARGEABLE Up to ₹2 lakhs/ month: No charge above ₹2 lakhs: ₹5/ ₹1,000 or part thereof, Subject to a minimum of ₹150</p>	<p>CHARGEABLE 10K: Nil charges up to 4 transactions or ₹2 lakhs/ month, Whichever is earlier. Post these limits, Charged at ₹4.5/ ₹1,000 (Minimum ₹150)</p> <p>25K: Nil charges up to 5 transactions or ₹3 lakhs/ month, Whichever is earlier. Post these limits, charged at ₹4.5/ ₹1,000 (Minimum of ₹150)</p>	<p>FREE at IDFC FIRST Bank</p>

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
8	Third Party cash deposit and withdrawal charges at branches	CHARGEABLE Up to a limit of ₹25,000/ transaction: ₹150/ transaction	<p style="color: red;">CHARGEABLE</p> <p>10K: First 4 transactions or ₹1 lakh (Whichever is earlier); Monthly Third-Party Cash Transaction Limit: ₹25,000; Post that, ₹10/ ₹1,000 or ₹150, Whichever is higher</p> <p>25K: First 5 transaction or ₹1.5 lakhs, Whichever is earlier of cash deposits/ withdrawals (Self/Third-Party); Cash Transactions at Non-Home Branch: Cash transactions up to ₹25,000/ day, Exceeding which, for Third-Party: ₹10/ ₹1000 or ₹150, Whichever is higher</p>	CHARGEABLE Maximum allowed limit/ day: ₹25,000	CHARGEABLE Not mentioned	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
Just ZERO FEE Banking is peace-of-mind Banking!

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
9	Demand Draft/ Pay Order issuance charges at branches	<p>CHARGEABLE ₹50 /D.D. up to ₹10,000; ₹5/ ₹1,000 or part thereof for DD of more than ₹10,000. Subject to a minimum of ₹75 and maximum of ₹15,000</p> <p>PO- Issue by deposit of cash: ₹150/ PO for amounts up to ₹50,000, For PO above ₹50,000 ₹5/ ₹1,000 or part thereof, subject to a minimum of ₹150 and maximum of ₹15,000</p>	<p>CHARGEABLE 10K: DD value up to ₹10,000 charges of ₹50,</p> <p>DD value of > ₹10,000 to ₹20 lakhs: Charges of ₹5/ 1,000 (minimum ₹75 and maximum ₹7,500)</p> <p>DD value of > ₹20 lakhs to ₹1 Cr: Charges of ₹5/ 1,000 (maximum ₹10,000)</p> <p>DD value Above ₹1 Cr: Charges of ₹5/ 1,000 (maximum ₹15,000)</p> <p>25K: Free</p>	<p>CHARGEABLE 10K: Up to ₹10,000: ₹50, Above ₹10,000: ₹5/ ₹1,000 on entire amount (minimum ₹75 & maximum ₹10,000), For Senior Citizens: ₹45, Above ₹10,000: ₹5/ ₹1,000 or part thereof (minimum ₹50 & maximum ₹10,000)</p> <p>DD request through NetBanking up to ₹10 lakhs: ₹50 + correspondent bank charges if applicable, Third Party DD up to ₹1 lakh: ₹50 + correspondent bank charges, If applicable</p> <p>25K: Up to ₹1 lakh: No charge, Above ₹1 lakh: ₹5/ ₹1000 on entire amount (minimum ₹75 & maximum ₹10,000)</p>	<p>CHARGEABLE 10K: ₹4/ ₹1,000 (minimum ₹50, maximum ₹10,000), For Senior citizens ₹3/ ₹1,000; DD/PO Cancellation/ Revalidation: ₹100/ request</p> <p>25K: Nil charges up to ₹1 lakh, Post these limits: ₹4/ ₹1,000 (Minimum ₹50, Maximum ₹10,000), For Senior Citizens: ₹3/ ₹1,000)</p>	<p>FREE at IDFC FIRST Bank</p>

No Complicated descriptions. No complex calculations.
Just ZERO FEE Banking is peace-of-mind Banking!

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
10	Duplicate statements issuance charges	<p>CHARGEABLE 10K: ₹100/ statement at branch or Customer Care (Non-IVR), ₹50/ statement through Customer Care (IVR), ATM and NetBanking</p> <p>25K: Issue of Duplicate Statement: ₹100/ statement at branch or Customer Care (Non-IVR), ₹50/ statement through Customer Care (IVR), ATM and NetBanking</p>	<p>CHARGEABLE Physical statement fee at branch for prior quarter: ₹100/ instance</p>	<p>CHARGEABLE Soft copy - Online: Free, Physical copy - Branch: ₹100, Phone Banking (Non-IVR): ₹75, Phone Banking (IVR), NetBanking, Mobile Banking & ATM: ₹50, For Senior Citizens - Branch: ₹50, Phone Banking (Non-IVR): ₹50, Phone Banking (IVR), NetBanking, Mobile Banking & ATM: ₹30</p>	<p>CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request</p> <p>25K: Free</p>	<p>FREE at IDFC FIRST Bank</p>
11	Duplicate passbook issuance charges	<p>CHARGEABLE Free passbook, Duplicate passbook: ₹100 for issuance and ₹25/ page for updation</p>	<p>CHARGEABLE Free passbook, Duplicate Passbook: ₹100</p>	<p>CHARGEABLE Free passbook, Duplicate passbook issue: ₹100. For Senior Citizens: ₹90</p>	<p>CHARGEABLE 10K: Free passbook, Duplicate passbook: ₹100/ request, For Senior Citizens: ₹75/ request</p> <p>25K: Free</p>	<p>FREE at IDFC FIRST Bank</p>

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
12	Balance certificate issuance charges	CHARGEABLE ₹50/ certificate; ₹100/ certificate for balance in INR and the equivalent amount in USD	CHARGEABLE ₹50	CHARGEABLE Free	CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request 25K: Free	FREE at IDFC FIRST Bank
13	Interest certificate issuance charges	CHARGEABLE ₹50/ certificate for more than one copy for a financial year	CHARGEABLE 10K: ₹50 25K: Not mentioned	CHARGEABLE Free	CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request 25K: Free	FREE at IDFC FIRST Bank
14	Account closure charges	CHARGEABLE Free for closure within 30 days of account opening, ₹500 for closure during 31 days to one year, Free after one year of account opening	CHARGEABLE ₹500 if account is closed between 14 days and 1 year	CHARGEABLE Up to 14 days: Free, 15 days up to 12 months: ₹500 (₹300 for Senior Citizens), Beyond 12 months: Free	CHARGEABLE Closure charges: (if closed after 1 month & before 6 months of A/c opening) ₹500	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

No fees on commonly used banking services with IDFC FIRST Bank Savings Accounts.

No Complicated descriptions. No complex calculations.
Just ZERO FEE Banking is peace-of-mind Banking!

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
15	ECS return charges	CHARGEABLE ₹500/ instance for financial reasons	CHARGEABLE 1st return ₹500, 2nd return onwards ₹550	CHARGEABLE 10K: Return in a month - 1st: ₹450, 2nd: ₹500, 3rd onwards: ₹550, (Senior Citizens: ₹500) 25K: Return in a month - 1st: ₹450 (Senior Citizens: ₹400), 2nd: ₹500 (Senior Citizens: ₹450), 3rd onwards: ₹550 (Senior Citizens: ₹500)	CHARGEABLE ECS/ Cheque Issued & Returned (due to non-availability of funds): ₹500/ instance	FREE at IDFC FIRST Bank
16	Stop payment of cheque charges	CHARGEABLE Particular cheque: ₹100, Range of cheques: ₹200, (Free through Customer Care IVR & NetBanking)	CHARGEABLE ₹50/ cheque, With a maximum of ₹100 for Series (>2), ECS: ₹100	CHARGEABLE Particular cheque: ₹100, Range of cheques: ₹200 For Senior Citizens (w.e.f. 1st Mar'21): Particular cheque: ₹90, Range of cheques: ₹180 (Free through NetBanking)	CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ Request 25K: Free	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
17	International ATM/ POS transaction charges	Forex mark-up charged	CHARGEABLE Cash withdrawal: ₹125, Balance enquiry: ₹25; Cross Currency Mark-up on International Debit Card Transactions: 3.50%	CHARGEABLE Balance enquiry: ₹25; Cash withdrawal: ₹125; Non-Bank International ATMs Forex mark-up: 3.5%	CHARGEABLE Cash withdrawal: ₹150; Non-financial: ₹25	FREE at IDFC FIRST Bank
18	Decline charges for insufficient balance at ATM	CHARGEABLE ₹25/ transaction	CHARGEABLE 10K: ₹25/ transaction 25K: Other bank ATM: ₹25/ instance, Own bank ATM: Nil	CHARGEABLE 10K: ₹25/ transaction 25K: Transactions declined at other bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds: ₹25/ transaction	CHARGEABLE ₹25/ transaction	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

At IDFC FIRST Bank, we have abolished complicated descriptions and complex calculations on our products and services.

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
19	Standing instruction charges	<p>CHARGEABLE 10K: Standing Instructions Setting-up-charge: ₹150/ standing instruction;</p> <p>Standing Instructions Rejection: ₹200/ instance for financial reasons</p> <p>25K: SI Rejects: ₹200/ Instance for financial reasons</p>	<p>CHARGEABLE Standing instruction failure charges on Loan EMIs and Credit Card dues - Credit Card/Loan/ Auto Debit: ₹250/ instance, Standing instruction failure charges on Recurring Deposit & Mutual Fund: Nil</p>	<p>CHARGEABLE SI Rejects: ₹200/ instance</p>	<p>CHARGEABLE SI Failure: ₹200/ instance</p>	<p>FREE at IDFC FIRST Bank</p>
20	Manager's cheque/ Deman Drafts cancellations/ revalidation charges	<p>CHARGEABLE DD Cancellation/ Duplicate/ Revalidation Instrument value up to ₹200: Nil; For Instrument value above ₹200: ₹100</p>	<p>CHARGEABLE DD/ PO Cancellation/ Duplicate/ Revalidation: ₹100</p>	<p>CHARGEABLE ₹45, For Senior Citizens: ₹40</p>	<p>CHARGEABLE 10K: ₹100/ request, For Senior Citizens: Free</p> <p>25K: Free</p>	<p>FREE at IDFC FIRST Bank</p>

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex **calculations.**
Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
21	Photo attestation charges	CHARGEABLE ₹100/ application/ letter	CHARGEABLE ₹50	CHARGEABLE ₹100/ instance (Free for Senior Citizens)	Free	FREE at IDFC FIRST Bank
22	Signature attestation charges	CHARGEABLE ₹50/ application	CHARGEABLE ₹50	CHARGEABLE ₹100; Senior citizen: ₹90	Free	FREE at IDFC FIRST Bank
23	Charges for retrieval of old transactional records	CHARGEABLE Retrieval of old transactional documents/ Enquiries related to old records: Up to 1 year old: ₹50/ record, More than 1 year old: ₹100/ record	Not Mentioned	CHARGEABLE Up to 1 year: ₹50/ record; Above 1 year: ₹100/ record; Senior Citizens: ₹72/ record	CHARGEABLE 10K: ₹100/ request, For Senior Citizens: ₹75/ request 25K: Free	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May/23

Our customers can be at peace that we do not touch their account for this fee or that. So, our customers bank with us with great peace-of-mind.

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
24	Address confirmation charges	CHARGEABLE ₹50/ request	CHARGEABLE ₹50	Free	Free	FREE at IDFC FIRST Bank
25	Charges for any deliverable returned by courier due to negative reasons	CHARGEABLE ₹50/ instance	CHARGEABLE ₹50/ instance	CHARGEABLE ₹50/ instance	Not mentioned	FREE at IDFC FIRST Bank
26	Debit Card issuance charges (first year)	CHARGEABLE Free	CHARGEABLE 10K: ₹300 25K: ₹200	CHARGEABLE 10K: ₹500 25K: Free	CHARGEABLE Regular: Nil Image DC: ₹199	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May'23

At first glance these charges may not appear to be significant but over time such fees add up to a lot. So we have **waived off fees on 28 such banking services in Savings Account.**

No Complicated descriptions. No complex calculations.
 Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
27A	ATM transaction charges (Own Bank Network)	<p>CHARGEABLE 10K: First 5 Financial transactions free/ month. Thereafter, ₹21/ financial transaction. All Non-Financial transactions free</p> <p>25K: Free and Unlimited</p>	<p>CHARGEABLE 10K: First 5 financial transactions free and unlimited Non-Financial transactions. Thereafter, ₹21/ transaction on cash withdrawal</p> <p>25K: Maximum 30 transactions free in a month (Financial on Bank ATMs & Financial + Non-Financial on other bank ATMs). Thereafter fees of flat ₹21/ transaction, Non-Financial transaction fees beyond limits: ₹10/ transaction</p>	<p>CHARGEABLE 10K: First 5 Transactions Free, Non-Financial transactions: No charge. Thereafter, ₹21/ Cash withdrawal transaction</p> <p>25K: Free and Unlimited</p>	Free and Unlimited	<p>FREE at IDFC FIRST Bank</p>

Information mentioned is based on publicly available data as on 23rd May'23

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

No Complicated descriptions. No complex calculations.

Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
27B	ATM transaction charges (Other Bank Network)	<p>CHARGEABLE 10K: 6 metro locations: First 3 transactions (inclusive of financial and Non-Financial) free/ month, All other locations: First 5 transactions (inclusive of financial and non- financial) free/ month Maximum of 5 transactions free in a month with a cap of 3 free transactions in 6 metro locations. Thereafter, ₹21/ financial transaction and ₹8.50/ Non-Financial transaction</p> <p>25K: Maximum of 5 transactions free in a month with a cap of 3 free transactions in 6 metro locations. Thereafter ₹21/ financial transactions and ₹8.50/ Non-Financial transactions</p>	<p>CHARGEABLE 10K: Metro locations: First 3 transactions (Financial + Non-Financial) free, All other locations: First 5 transactions (Financial + Non-Financial) free. Thereafter, Cash Withdrawal (Financial transaction) fees beyond limits: ₹21/ transaction, Balance Enquiry (Non-Financial transaction) fees beyond limits: ₹10/ transaction</p> <p>25K: Maximum 30 transactions free in a month (Financial on Bank ATMs & Financial + Non-Financial on other bank ATMs). Thereafter fees of flat ₹21/ transaction, Non-Financial transaction fees beyond limits ₹10/ transaction</p>	<p>CHARGEABLE 10K: Top 6 cities: First 3 transactions (Financial + Non-Financial) free/month Non-Top 6 cities: First 5 financial transactions free/ month. Thereafter, ₹21/ Cash withdrawal transaction & ₹8.5/ Non-Financial transaction</p> <p>25K: Free and Unlimited</p>	<p>CHARGEABLE 10K: Top 6 Cities: Nil Charges up to 3 transactions Non-Top Cities: 5 transactions/ month. Thereafter, ₹21/ cash withdrawal & ₹8.5/ Non-Financial transaction</p> <p>25K: Free and Unlimited</p>	<p>FREE at IDFC FIRST Bank</p>

No Complicated descriptions. No complex calculations.

Just **ZERO FEE** Banking is **peace-of-mind Banking!**

Detailed charge structure comparison:



Sr. No	Services	Bank A	Bank B	Bank C	Bank D	IDFC FIRST Bank
28	Cheque bounce charges	CHARGEABLE Cheque Return (Outward): ₹200/ instance for financial reasons. Cheque Return (Inward): ₹500/ instance for financial reasons and ₹50/ instance for Non-Financial reasons, except for signature verification	CHARGEABLE Outward Cheque Return: 1st Return ₹50, 2nd Return onwards ₹100, Inward Cheque Return -1st return ₹500, 2nd return onwards: ₹550, Inward Cheque Return: Non-Financial ₹150/ instance, Outstation Cheque Return: ₹150/ cheque	CHARGEABLE Return due to insufficient funds in a month: 1st - ₹450 (Senior Citizens - ₹400), 2nd- ₹500 (Senior Citizens - ₹450), 3rd onwards - ₹550 (Senior Citizens - ₹500) Return due to funds transfer: ₹350 (Senior Citizens - ₹315) Return due to technical reasons: ₹50 (Senior Citizens - ₹45) Cheques Deposited - Returned Unpaid: ₹200/instance	CHARGEABLE Issued & Returned: Due to non-availability of funds: ₹500, Due to any Non-Financial reason: ₹50, Deposited and Returned: ₹200	FREE at IDFC FIRST Bank

Information mentioned is based on publicly available data as on 23rd May/23

No fees on commonly used banking services with IDFC FIRST Bank Savings Account.

T&C Apply. With IDFC FIRST Bank Savings Accounts, enjoy Zero Charges on 28 commonly used Savings Account services, subject to maintenance of Average Monthly Balance (AMB) of your Savings Account variant. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. For more details, visit www.idfcfirstbank.com/zerofeebanking. All rights reserved.

Usual charges at many other Banks is basis publicly available data as on 23rd May/23, across major banks' ₹10,000 and higher Savings Account variants. The scope covers top universal banks and does not include all banks.

Choose IDFC FIRST Bank to save a lot on fees and enjoy peace of mind!

T&C Apply

Customer
Friendly
Feature

05

Unique Feature

Higher privileges on your Debit Card

(Applicable on ₹25K
AMB Savings Accounts)

Feature for feature, better privileges for you!
IDFC FIRST Bank gives **higher daily POS and
ATM withdrawal limits** as compared to most
universal banks. Get one of the highest Personal
Accident and Air Accident Insurance cover
on Debit Cards



Higher Daily ATM Limit
of ₹2 lakhs



Higher Daily POS Limit
of ₹6 lakhs



Higher Personal Accident
Cover of ₹35 lakhs*



Higher Air Accident Cover
of ₹1 crore**



Higher Lost Card Liability
cover of ₹6 lakhs

*For this cover to be applicable, customers need to complete at least 1 POS or eCom transaction worth ₹500 or more with their IDFC FIRST Bank Debit Card, for previous 3 calendar months preceding the month of incident.

**This cover is applicable on booking flight ticket using your IDFC FIRST Bank Debit Card in addition to the above condition.

Scan the QR code to
open a Savings Account



On a mission to build India's most customer friendly Bank!

Higher privileges on your Debit Card (Applicable on ₹25K AMB Savings Accounts)

Comparison of Debit Card privileges vis-a-vis other top Banks (Applicable on ₹25K AMB Savings Accounts)

Features	Bank - A	Bank - B	Bank - C	Bank - D	IDFC FIRST Bank
Daily ATM Limit	₹50K	₹50K	₹1 Lakh	₹1 Lakh	₹2 Lakhs
Daily POS Limit	₹3 Lakhs	₹3 Lakhs	₹5 Lakhs	₹3 Lakhs	₹6 Lakhs
Personal Accident Cover	NA	₹5 Lakhs	₹10 Lakhs	₹25 Lakhs	₹35 Lakhs*
Lost Card Liability	₹1 Lakh	₹50K	₹4 Lakhs	₹3.5 Lakhs	₹6 Lakhs

That's not all, we also offer Air Accident Cover of ₹1 Crore!

Scan the QR code to
open a Savings Account



Discover our range of exceptional Credit Cards!



Credit
Cards

Credit Cards

Customer
Friendly
Feature

06

Unique Feature

Low, dynamic interest rates

on all IDFC FIRST
Bank Credit Cards



Scan the QR code
to apply now



Interest rates starting at 9% p.a.

Against market rates of 48% p.a.

The interest rate (APR – Annual Percentage Rate) offered to our customers is based on various factors such as credit score, banking relationship value, income profile, repayment behaviour, etc.

Customer
Friendly
Feature

07

Unique Feature

Lifetime free
Credit Cards

ZERO joining fees!

ZERO annual fees!



Scan the QR code
to apply now



With our lifetime free Credit Cards, you have
no pressure of minimum spend conditions.

Most credit cards bill you joining fees and annual fees and
reverse them if you meet certain conditions.

FIRST Millennia, FIRST Classic, FIRST Select, FIRST Wealth and FIRST WOW! Credit Cards are our current lifetime free Credit Cards.
For details on our lifetime free cards, kindly check www.idfcfirstbank.com/credit-card

Customer
Friendly
Feature

08

Unique Feature



Reward Points as good as cash

on all IDFC FIRST
Bank Credit Cards

Scan the QR code
to apply now



Illustration of reward points being redeemed at checkout page.

Reward Points are redeemable directly on all online and some in-store transactions, and through an attractive catalogue featuring brands such as:



and many more!

Most other banks restrict the redemption of credit card reward points to their platform.

Disclaimer:

Reward redemption fee of ₹99 + GST applicable at each redemption. 1 Reward Point = ₹0.25. The logos listed above are partners, which are subject to change at any point – for a full list of current partners, please visit our website. Reward Points redemption may vary from card to card, for more details on our Reward Program please refer to the product guide on our website.

Customer
Friendly
Feature

09

Unique Feature



Never expiring Reward Points

on all IDFC FIRST
Bank Credit Cards

Scan the QR code
to apply now



Earn up to 10X never expiring Reward Points on your
IDFC FIRST Bank Credit Card transactions.

Most other bank credit card reward points expire in 2-3 years.

Reward Points and redemption may vary from card to card. The Reward features listed here are currently applicable on the FIRST Millennium, FIRST Classic, FIRST Select, FIRST Wealth, FIRST Power, FIRST Power+, FIRST Private and FIRST WOW! Credit Cards. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the respective product web pages for more details.

Customer
Friendly
Feature

10

Unique Feature



ZERO
interest on ATM
cash withdrawal

on all IDFC FIRST
Bank Credit Cards

Scan the QR code
to apply now



**Pay only ₹199 + GST per ATM cash withdrawal
with ZERO interest.**

Against most other banks that charge minimum ₹500 + GST along with
interest charged at 48% p.a. from the day of withdrawal.

Note: IDFC FIRST Bank reserves the right to change the above fee structure as per market norms.

ATM Cash Withdrawal fee may change from time to time. Zero interest on ATM cash withdrawal up till the due date - maximum 48 day period
from the start of the billing cycle. Please refer to the terms and conditions on our website
(www.idfcfirstbank.com/credit-card/terms) for the exact fee amount.

Save up to ₹10,400 p.a. in charges, only with IDFC FIRST Bank Credit Cards! Here's how we measure up against most Universal Bank Credit Cards:

Features	IDFC FIRST Bank Credit Cards	Most Universal Bank Credit Cards
Fees	Lifetime free (no conditions apply)	Joining or annual fees (conditional waivers)
Annual Interest Rate	Low interest rates between 9% - 42% p.a.	Generally between 36% - 42% p.a.
ATM Cash Withdrawals	Interest-free ATM cash withdrawal for up to 48 days ATM cash withdrawal fee of ₹199	3.5% interest p.m. on ATM cash withdrawal is charged from day one + ATM cash withdrawal fee of 2.5% or minimum ₹500
Reward Points	3X Reward Points on offline / in-store spend 6X Reward Points on online spend 10X Reward Points on birthday spend 10X Reward Points on incremental spend above the threshold amounts for respective cards	2X - 5X Reward Points with Terms and Conditions
	Unlimited Reward Points with no expiry	Expires in 2 - 3 years
	Reward Points are as good as cash: pay using your Reward Points for online purchases and at partner merchant outlets. Additionally, you can redeem them for gift vouchers of your choice. 1 Reward Point = ₹0.25 For more details on our Reward Program, refer to the Product Guides on our website	Redemption process may vary but usually points are redeemable only against limited options / catalogue.



Scan the QR code to apply now

Reward Points and related features may vary on co-branded cards such as Club Vistara IDFC FIRST Credit Card, FIRST Power Credit Card and FIRST Power+ Credit Card, or even some of the bank's cards such as FIRST WOW! and FIRST Private Credit Card. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the respective product web pages.

On a mission to build India's most customer friendly Bank!



Showcase your inner shutterbug!

Personalise your IDFC FIRST Bank Credit Card with moments that are dear to you.

Scan the QR code to apply now



stories
by IDFC FIRST Bank



Terms and conditions apply. Detailed terms at: www.idfcfirstbank.com/credit-card/terms

One-time image personalisation fee of ₹499 + GST applicable.
This feature is available on selected Credit Card variants.

T&C Apply

Customer
Friendly
Feature

11

Unique Feature




FIRST WOW! Credit Card

India's first FD-backed credit card
with Credit limit = 100% FD value
& ZERO Forex mark-up!

Also get **7.5% p.a. interest**
on your 1 year FD!!

Scan the QR code
to apply now



	+		+		+		+	
0%		Minimum limit:		100% ATM		7.5%		4X
Forex mark-up		100% of FD value		cash withdrawal		Interest on your FD		Reward Points

Can you afford to not have a FIRST WOW! Card?

Note: The applicable Fixed Deposit (FD) rates are notified on www.idfcfirstbank.com/personal-banking/deposits/fixed-deposit and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD.

On a mission to build India's most customer friendly Bank!

Power of UPI on all IDFC FIRST Bank Credit Cards



Digital RuPay Card, linked to your existing IDFC FIRST Bank Credit Card



Instant issuance: Ready for scan-and-pay at Merchant QRs



Earn never expiring Reward Points, even on UPI transactions



Joining fees: ₹199 + GST,
Annual fees (2nd year onward):
₹199 + GST

Know more about
UPI on Credit Card



On a mission to build India's most customer friendly Bank!

Choose India's best lifetime free credit cards



Income eligibility:
Savings Account holders,
income \geq ₹3 lakhs p.a.

FIRST Millennia Credit Card

For digital natives

- 10X Reward Points on spends \geq ₹20,000
- 6X Reward Points on online spends
- Welcome benefits worth up to ₹1,500
- Unlimited Reward Points that never expire
- 25% discount on movie tickets up to ₹100 every month
- 300+ merchant offers, dining offers & discounts on health & wellness, all year round and many more



Income eligibility:
Savings Account holders,
income \geq ₹3 lakhs p.a.

FIRST Classic

For growing families

A Credit Card that is a Class apart!

- Welcome benefits worth up to ₹1,500
- 10X Reward Points on spends \geq ₹20,000
- 6X & 3X Reward Points on online & offline purchases for spends up to ₹20,000
- Unlimited Reward Points that never expire
- 25% discount on movie tickets up to ₹100 every month
- Complimentary railway lounge access, Road-Side Assistance, & insurance cover
- 300+ merchant offers, dining offers & discounts on health & wellness, all year round

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



Income eligibility:
FIRST Select Savings
Account holders,
income \geq ₹12 lakhs p.a.

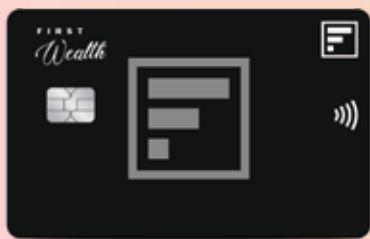
FIRST Select Credit Card:

For those with an evolving lifestyle

Enjoy superior rewards program, travel perks, trip cancellation cover up to ₹10,000[^], no annual fees, and low interest rates with the FIRST Select Credit Card.

- 4 complimentary domestic airport lounge visits per quarter*
- 4 complimentary railway lounge visits per quarter
- Buy-one-get-one-free on movie tickets up to ₹250, twice every month
- Trip cancellation cover: Up to 2 claims of up to ₹10,000 on hotel & flight bookings
- Forex mark-up at 1.99% for all international transactions

[^] Customer must have done a minimum of one transaction in the last month on their credit card *On minimum spends of ₹5,000



Income eligibility:
FIRST Wealth Savings
Account holders,
income \geq ₹36 lakhs p.a.

FIRST Wealth Credit Card:

For those who made their mark

Get unlimited rewards, premium lifestyle benefits and elite travel privileges with the FIRST Wealth Credit Card

- 4 complimentary domestic & international airport spa & lounge visits per quarter
- 2 complimentary golf rounds per month*
- Buy-one-get-one-free on movie tickets up to ₹500, twice every month
- Forex mark-up as low as 1.5%
- Trip cancellation cover: Up to 2 claims of up to ₹10,000 on hotel & flight bookings
- VISA offers including discounts on Airport Meet & Greet and Airport Transfers

* For every ₹20,000 of monthly statement spends

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



India's best Credit Card for the stellar few: FIRST Private Credit Card

Crème de la crème, ultra HNI Bank customers with pre-existing
FIRST Private relationships with the Bank with AUM >= ₹5 crore

Celebrating the altruist in you with bespoke privileges. **By invitation only.**

Issued with minimum credit limit of ₹20 lakhs

- Lowest rate of interest at 9% for those occasional splurges
- 0% Forex mark-up on international spends
- Unlimited airport lounge access to 45 domestic and international terminals in India and 500+ global lounges
- 2 complimentary golf rounds or lessons every month
- 2 instances of instant discount up to ₹750 every month via BookMyShow
- Trip cancellation cover of up to ₹50,000
- VISA offers including discounts on Airport Meet & Greet and Airport Transfers and Concierge Services
- The Bank contributes Karma Points in your name which can then be donated to a charity of your choice

Fees:

Commencement Fee (1st year)
of ₹50,000 + GST

and Annual Recurring Fee
(2nd year onwards) of ₹50,000 + GST

Joining Benefits:

2,00,000 Reward Points
up on fee payment

Curated Taj
Epicure Membership

Income Eligibility:

Liability tier FIRST Private;
By Invitation Only

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



IDFC FIRST WOW! Credit Card

The deposit backed super-premium card, assured for everyone

Whether you are a working individual, homemaker, senior citizen, student, NRI, or a traveler, this card ensures you get all the amazing features you deserve to give you a WOW! experience.

Save up to ₹11,000+ annually with this credit card

- Welcome benefit worth ₹1,000 on first EMI done within 90 days
- Zero joining and annual fee
- Zero Forex mark-up fee
- Industry first
 - › Up to 200% of your Fixed Deposit as Credit Limit
 - › 100% of Fixed Deposit value as Cash Withdrawal Limit
 - › Zero Interest on ATM cash withdrawal
- 4X unlimited never expiring Reward Points on all spends*
- 1% fuel surcharge waiver^ on all petrol pumps
- Enjoy 50% off (up to ₹300) on BookMyShow with your VISA Infinite privileges
- Low & dynamic interest rates starting at 9% p.a.

All these benefits while your Fixed Deposit keeps on earning interest @7.5% p.a.#

Income eligibility:

Age: 18+ onwards

Minimum FD requirement: ₹10,000

*Reward Points and redemption may vary from card to card.

^Fuel Surcharge waiver of 1% up to ₹200 per month.

The applicable Fixed Deposit (FD) rates are notified on www.idfcfirstbank.com/personal-banking/deposits/fixed-deposit and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



Income eligibility:
income \geq ₹3 lakhs p.a.

Joining Fees: ₹199 + GST
Annual Fees (2nd year onward):
₹199 + GST

FIRST Power CO-BRANDED CARDS

For those who embrace the road

- Save up to ₹7,000 annually with this credit card, enough to buy up to 65 litres of fuel
- Welcome benefits worth up to ₹1,400
- Up to 5% savings on fuel expenses
- Up to 2.5% savings on grocery & utilities
- 2.5% savings as rewards on IDFC FIRST FASTag recharges
- Never expiring 2X Reward Points on other retail spends
- Complimentary Road-Side Assistance



Income eligibility:
income \geq ₹3 lakhs p.a.

Joining Fees: ₹499 + GST
Annual Fees (2nd year onward):
₹499 + GST

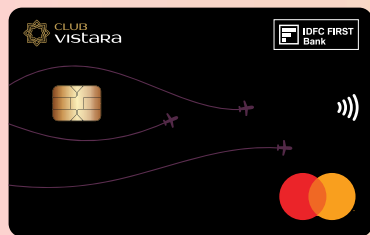
FIRST Power+ CO-BRANDED CARDS

The perfect companion for your road trips

- Save up to ₹18,500 annually with this credit card, enough to buy up to 175 litres of fuel
- Welcome benefits worth up to ₹1,650
- Up to 6.5% savings on fuel expenses
- Up to 5% savings on grocery, utility, & IDFC FIRST FASTag recharges
- Never expiring 3X Reward Points on other retail spends
- 25% discount on movie tickets up to ₹100 every month
- Complimentary domestic airport lounge access, Road-Side Assistance, & insurance cover
- Low & dynamic interest rates starting at 9% p.a.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



Treat Yourself to Travel!

For the wanderers and jetsetters.
Discover a world of luxury travel and experiences
with Club Vistara IDFC FIRST Credit Card

Introducing the Club Vistara CO-BRANDED CARDS IDFC FIRST Credit Card

- Earn up to 6 Club Vistara Points on all spends including utility bill payments, insurance, fuel, rent & wallet load
- Unlock up to 6 Premium Economy Ticket Vouchers every year
- Enjoy 8 complimentary visits to domestic airport spas and lounges along with 4 complimentary visits to international airport lounges annually
- Enjoy 12 complimentary golf lessons and 4 complimentary rounds of golf every year
- Get trip cancellation cover of up to ₹10,000 on flight and hotel booking (2 claims annually)

Fees:

Joining Fee (1st Year)
and Annual Fee
(2nd Year onwards)
₹4,999 + GST

Joining Benefits:

Get 1 complimentary Premium
Economy Ticket Voucher*
Get 1 One-Class Upgrade Voucher*
Club Vistara Silver Membership
Enjoy 3 months complimentary
EazyDiner Prime membership and
BQ Prime subscription

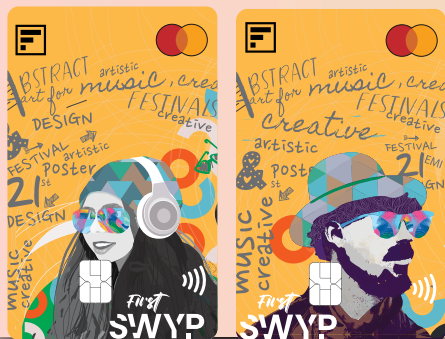
Income Eligibility:

Income \geq ₹3 lakhs p.a.

*Enjoy all these benefits on fee payment. Taxes as applicable will need to be borne by the consumer.

Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!



FIRST SWYP Credit Card

Upgrade your lifestyle, with every SWYP!

Eligibility:

Savings Account holders or income \geq ₹3 lakhs p.a.

Joining Fees: ₹499 + GST | Annual Fees: ₹499 + GST

- EMI's at a flat monthly EMI conversion fee starting as low as ₹49 + GST
- **Featured Partner Offers – Up to 20% off on your favourite brands, all year round:**
 - Domino's - 20% instant discount twice a month
 - EaseMyTrip - 10% instant discount once a quarter
 - TATA CLiQ - 10% instant discount once a month
 - Zomato - 10% instant discount twice a month
 - 300+ merchant offers all year round
- **Joining Benefits:**
 - 1000 Reward Points on 1st EMI conversion
 - Times Prime Annual Membership
 - Free Lenskart Gold Membership for 1 Year worth ₹600
- Earn big with referrals on the FIRST SWYP Credit Card - from Annual Subscription Fee waivers to bonus Reward Points, movie ticket vouchers, airport lounge visits, and more
- Monthly Milestones Rewards – Earn up to 1400 Reward Points on monthly spends
- 25% discount up to ₹100 on movie tickets every month
- 4 complimentary railway lounge visits every quarter
- Complimentary Roadside Assistance worth ₹1,399

T&C Apply. Please refer to the terms and conditions on our website (www.idcfirstbank.com/credit-card/terms) or the relevant product webpage for more details.

On a mission to build India's most customer friendly Bank!

Get even more from your IDFC FIRST Bank Credit Card!

EMIfy your credit card bill:

Now convert your outstanding IDFC FIRST Bank Credit Card dues into affordable EMIs with Balance Conversion. Choose convenience & ease!

- Flexible tenure options of 3 to 18 months
- Low interest rates starting from 1% p.m.
- One-click EMI conversion through the mobile App or by calling customer care



EMIfy your credit card transaction:

Now big purchases and small EMIs are a reality! Enjoy 300+ merchant offers and stop worrying about huge bills. Convert your IDFC FIRST Bank Credit Card transactions into easy EMIs in a few clicks.

- Amazing EMI offers on your favourite brand outlets
- Option to convert through mobile app or by calling customer care
- Flexible tenure options of 3 to 18 months



Quick Cash on Cards:

Need quick money for sudden plans? Here's your solution! Get cash into your savings account from your IDFC FIRST Bank Credit Card within minutes, so you don't have to wait on anything.

- Pre-approved & instant disbursement
- No physical documentation, no security or guarantee required
- Flexible payback tenure from 3 to 48 months.

Balance Transfer:

Customers can now pay other bank credit card bills with their IDFC FIRST Bank Credit Card and get an extended payback period. That's not all, enjoy competitively low interest rates on the conversion of balances to EMIs.

Any IDFC FIRST Bank Credit Card member can convert their transactions to EMIs. However, all the other benefits listed here are subject to Bank's internal eligibility criteria, and are offered to customers at Bank's sole discretion. Terms and conditions apply.



FASTag

FASTag

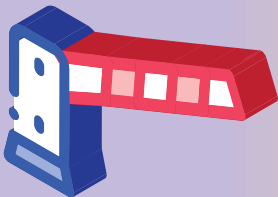
Customer
Friendly
Feature

12

Unique Feature

India's First Bank to offer '3-in-1' FASTag

which ensures complete mobility solutions for you, with Tolling+Fuel+Parking payment capabilities enabled on a single FASTag



Customer
Friendly
Feature

13

Unique Feature

FASTag recharge via Payments on WhatsApp

We are the first Bank to enable FASTag recharge through Payments on WhatsApp for you



Scan the QR code
to know more



Digital Banking for Individuals

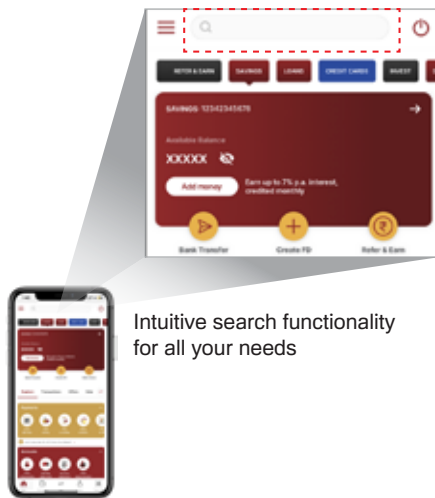
Customer
Friendly
Feature

14

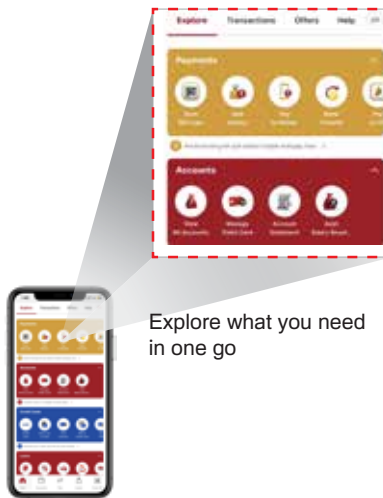
Unique Feature

Advanced New Mobile App

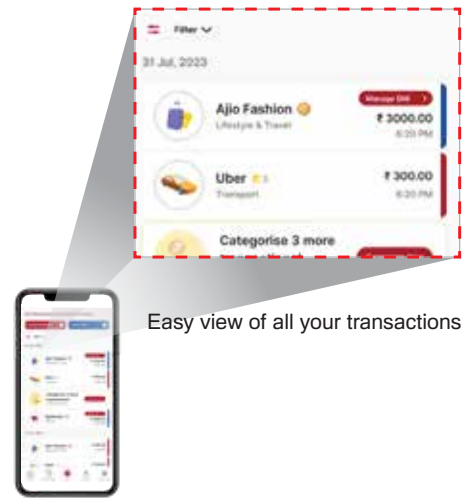
with state-of-the-art, unique features such as Google-like search, Personal Finance Management, Customer Service Support, Mutual Fund Investing, ASBA-IPO Facility and much more



Intuitive search functionality
for all your needs



Explore what you need
in one go



Easy view of all your transactions

Scan the QR code to
download the App



Wealth Management

Customer
Friendly
Feature

15

Unique Feature

Contemporary Customer-First Wealth Management

with research-backed curated funds with forward looking guidance, AIFs, PMS, paperless Demat Account opening, offshore investment solutions, and more



Global Private Banking Innovation Awards 2022



★ Differentiators – Asia Pacific Banking Apps



Full suite of investment solutions :

- 1) Completely paperless investing
- 2) Consolidated Investment Dashboard ★
- 3) MF Holdings & Transaction Management
- 4) Investor Risk Profiling
- 5) Quant based fund selection ★
- 6) Investment Ideas for Mutual Funds ★
- 7) Online Sovereign Gold Bonds
- 8) IDFC FIRST Demat Account Opening
- 9) Goal Based Investing ★
- 10) Term Insurance Quote Comparison ★
- 11) Edit SIP Features – Pause, Change Amount & Date
- 12) Digitally assisted investments

Scan the QR code
to know more



NRI Solutions

Customer
Friendly
Feature

16

Unique Feature

Seamless NRI Banking Services

where you enjoy attractive exchange rates and a faster banking experience



Attractive interest rates

Higher returns across your NRI accounts in INR, FCY and Rupee max plans. Earn tax-exempt interest with the power of compounding on NRE Savings Account



Attractive Exchange rates on remittances

Get more INR for the foreign currency you send to India



Access your account from anywhere, anytime

Our advanced mobile app lets you access all our banking solutions from anywhere around the globe



Dedicated Relationship Manager

A dedicated RM to help you with your financial needs in India



One click Portfolio Investment Scheme'(PIS) Account

Simplify trading in equity market with instant online Portfolio Investment Scheme (PIS) account



Airport Lounge Access

Complimentary domestic airport lounge access provided to customers twice every quarter

T&Cs Apply

Scan the QR code to know more



Loans

Customer
Friendly
Feature

17

Unique Feature

Tailor made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



Home Loans
Get higher eligibility and attractive interest rates



Loan Against Property
Avail of loan of up to ₹ 10 Crores with an extended tenure of 25 years



Business Loans
Avail of loan of up to ₹ 1 Crore with our end to end digitised process



Education Loans
Championing your future with loans for International and Domestic Education



Car Loans
Best-in-market loan tenure of 10 years for new Car Loans

T&Cs Apply

Scan the QR code to know more



Tailor-made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



Two Wheeler Loans

Enjoy zero processing fee & instant approvals



Commercial Vehicle Loans

Attractive loan tenure of 6 years



Personal Loans

Get loan of up to ₹1 Crore for all your needs



Professional Loans

Get collateral-free funding up to ₹1 Crore



Gold Loans

Safe and secure Gold loan with paperless process



Consumer Durable Loans

Upgrade your lifestyle with instant Consumer Durable loans of up to ₹8 Lakhs

T&Cs Apply

Scan the QR code to know more





ENJOY ZERO CHARGES ON 50+ COMMONLY USED CURRENT ACCOUNT SERVICES

Get **#MoreFromYourBank**

Current Account

IDFC FIRST Bank offers ZERO Fee Banking on 50+ commonly used banking services for Freedom Current Account, Freedom World Business Account. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. All rights reserved.

BRAVO feature on MSME & Startup Current Account

Customer
Friendly
Feature

18A

Unique Feature

Get

7.5%
Interest
p.a.
on FD with **BRAVO**

Introducing BRAVO, an auto-sweep to Fixed Deposit feature on all IDFC FIRST Bank MSME & Startup Current Accounts

Bravo is a unique feature where you can set up an Auto-Sweep into Fixed Deposit (FD) on MSME & Startup Current Account, with **no penalty on premature FD breakage**. **India's first and only Bank** to offer this as a feature across **ALL** Current Account variants, for new accounts opened, and even for existing can enable this feature!

**INDUSTRY
FIRST**



Scan the
QR Code to
know more

How it works!



Choose any amount above ₹2 Lakhs for **auto-sweep** to a FD



FD will break only when Current Account balance goes below **₹2 Lakhs**



Earn interest of up to **7.5% p.a.** on the FD



FD breakage will not attract any **penalty on withdrawal**



Balance above the set threshold moves into a **FD on a daily basis** in multiples of ₹1000



FD breakage will be in **units of ₹1** to give you **maximum benefit**

*T&C Apply.

The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

FIRST Rocket Current Account for Corporates

Customer
Friendly
Feature

18B

Unique Feature

Presenting the IDFC FIRST 'Rocket' Current Account For Corporates



- » Choose or change the sweep percentage through online mode any time for a 370 day FD
- » Earn 7.5% interest p.a. on the FD
- » Withdraw any amount from the Current Account and FD, no minimum balance required
- » FD will not break if there is balance in the Current Account
- » FD breakage, if any, will not attract prepayment charges
- » In case of withdrawal, FD breakage will be rounded off to the nearest ₹ 1 value

Get

7.5%
Interest p.a.

That's not all, experience the special offers for Corporate customers

CORPORATE ECOSYSTEM SOLUTIONS

with Trade & Supply Chain Finance
& Cash Management Services

100+ BEYOND BANKING OFFERS

such as ERP, HRMS, Payroll, Taxation, Legal,
Cloud Services, Co-working Spaces

ZERO CHARGES

on 25+ commonly used Account Services such as Bulk Upload and
Virtual Accounts, NEFT, IMPS, RTGS, Cheque Book issuance etc.

The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply. The services are being offered free in good faith. In case of abuse of services, the Bank reserves all the rights to charge fees, as applicable. T&C apply.

FIRST Rocket Current Account for Corporates

Enjoy Zero Charges on 25+ commonly used Account Services such as:

ZERO

NEFT, IMPS, RTGS Charges

ZERO

Charges on Internet Banking Channel

ZERO

Charges on Bulk upload and Virtual Accounts

ZERO

Set-up Charges for UPI (QR)

ZERO

Charges on Cash Withdrawals

ZERO

Charges on Non-Home Branch Transactions

ZERO

Charges on Standing Instructions

ZERO

Cheque Book Charges

ZERO

Demand Draft and Pay Order Charges

ZERO

Balance Certificate Issuance Charges

ZERO

Charges on Stop Payment of Cheque

and many more...



Business Banking Offerings

Business Banking Offerings

Customer
Friendly
Feature

19

Unique Feature

One stop for all Business needs

with Current & Trade Account product suite that offers a single sign-on across Trade, FX booking & Cash Management. Businesses can avail paperless Working Capital Loan facility based on GST returns



Scan the QR Code
to know more



Business Banking Offerings

Banking experience that puts your business FIRST



Curated products for all business segments

Business segments such as traders, self employed professionals, agri traders, new business owners, etc.



Comprehensive payment solutions

Robust & secure infrastructure to enable smooth and reliable payments for businesses enabled via POS, QR code and more



WhatsApp banking for SMEs

Balance inquiry, mini statement and much more made convenient with WhatsApp for business



ZERO fees on business transactions

First Universal Bank to waive off limits or charges on business transactions across home and non-home branches

Scan the QR Code to know more



Beyond Banking Suite

Customer
Friendly
Feature

20

Unique Feature

Benefit from 150+ Beyond Banking partner offers that enable growth at every stage of your business i.e. from inception to succession planning.

ERP & Accounting



Get 20% Off



Get 1 year Service free



Get up to 15% Off



Get up to 50% Off

HRMS Solution



Free Subscription



Flat 20% off



Selected Free Services



Get flat 15% Off

Legal & Taxation



Get up to 60% Off



Get 20% Off



Get 20% Off



Get 30% Off

Travel & Logistics



Savings up to ₹6500



Savings up to ₹5000



Get 10% Off



Get Services worth ₹5000

Ecommerce



Savings up to ₹12000



Get Flat 30% Off



Zero Monthly Hosting Fee



Get 50% Off*

Others



Discounted Pricing on SIM, WiFi & Broadband



Get Credits worth \$5000



Get 10% Off



Get 30% Off*

*T&C apply

Scan the QR code
to know more



On a mission to build India's most customer friendly Bank!

Wholesale Banking

Wholesale Banking

Customer
Friendly
Feature

21

Unique Feature

A top-notch Corporate Banking App

which enables on-the-go banking for our corporate customers, with easier access to information, convenient payment solutions and real-time workflow tracking capabilities



Scan the QR code to
download the App



Customer
Friendly
Feature

22

Unique Feature

Cutting-edge Corporate Banking Portal

with unique industry-first features, such as a single window experience, intelligent report builder capability, and unique online trade regulatory portal



Scan the QR code
to know more



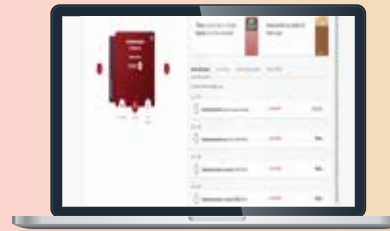
Customer
Friendly
Feature

23

Unique Feature

Seamless digital Cash Management Solutions

including mobile-based cheque scan, chatbot based auto-pay (e-NACH), corporate wallet solutions & API-based working capital solutions for Startups, SMEs and large Corporates



Scan the QR code
to know more



Startup Banking

Customer
Friendly
Feature

24

Unique Feature

Zero Balance Startup Current Account



IDFC FIRST Bank provides a ZERO Balance Current Account to startups for first 3 years. Get unlimited free NEFT, IMPS & RTGS transactions without worrying about maintaining a minimum balance

Scan the QR Code
to know more



Feature	Bank - A	Bank - B	Bank - C	Bank - D	IDFC FIRST Bank
Minimum balance requirement	Nil for 2 years of A/c opening	Nil for 1 year of A/c opening	Nil for 1 year of A/c opening	Nil for 1 year of A/c opening	Nil for first 3 years of A/c opening

On a mission to build India's most customer friendly Bank!



Customer
Friendly
Feature

25

Unique Feature

Founder Success Program

Be part of a uniquely designed program that gives you access to mentorship, networking, and fundraising opportunities through a meticulously planned journey







IDFC FIRST
Bank

ALWAYS YOU FIRST