



**IDFC FIRST
Bank**

ALWAYS YOU FIRST



***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 3.0: Oct'24



Dear Customers,

I am delighted to introduce our Bank to 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 Alerts, Cheque Book, Demand Drafts, Pay-Order, Duplicate Statements, 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 interest credits on Savings Accounts. Our Credit Cards have no hidden charges. We offer Lifetime Free Credit Cards **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, Mutual Fund Investment Assistance, Electric-Speed Payments, Account Aggregator, Mutual Fund Aggregator, Personal Finance Manager, Auto-Categorisation of Spends, Single App for Personal and Business Banking, UPI on Credit Cards, Travel and Shopping, Bills 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

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 500 b

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. Loss

“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



**INDIA'S FIRST AND
ONLY BANK TO OFFER
ZERO FEE BANKING
ON ALL SAVINGS
ACCOUNT SERVICES**

Get **#MoreFromYourBank**

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

Savings Account



Enjoy **Zero Fee Banking** on All Savings Account Services such as IMPS, NEFT, RTGS, ATM Transactions, Debit Card, SMS Alerts, & 30 more

0



Earn **Monthly Interest Credits** on your Savings & enjoy the power of monthly compounding interest

7.25%
Interest
p.a.

Earn **Higher Interest Rates** of up to 7.25% p.a. on your savings

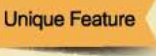
Get **#MoreFromYourBank** with IDFC FIRST Bank Savings Account

Interest rate of 7.25% p.a. applicable on balances above ₹5 Lakhs up to ₹100 Crores, as on 16th Oct 2024. Interest rates are subject to periodic changes. For more details, visit www.idfcfirstbank.com/interest-rate.

IDFC FIRST Bank features in Category A in the report 'Benchmarking reasonableness of Service Charges by Banks in India' by Moneylife Foundation. The recognition and views expressed in the report are independent, and published on 22nd May 2024.



Zero Fee Banking



Enjoy Zero Fee Banking with IDFC FIRST Bank Savings Accounts

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
1	IMPS (outward)	₹2.5 to ₹15/ transaction	ZERO
2	NEFT (outward at branches)	₹2 to ₹24.75/ transaction	ZERO
3	RTGS (outward at branches)	₹15 to ₹45/ transaction	ZERO
4	ATM Transaction at IDFC FIRST Bank ATMs	Financial transactions: ₹21/ transaction, beyond free limits; Non-financial: free	ZERO
5	ATM Transaction at Other Bank ATMs	Financial transactions: ₹21/ transaction, beyond free limits; Non-financial transactions: ₹8.5/ transaction, beyond free limits	ZERO
6	Debit Card Issuance	₹200 to ₹300 for first time issuance	ZERO
7	Debit Card Annual Fees	Up to ₹500	ZERO
8	Debit Card Replacement / Re-issuance	Up to ₹200	ZERO
9	SMS Alerts	15 paisa to 50 paisa/ SMS	ZERO

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
10	Cheque Book Re-issuance	₹2 to ₹4/ cheque leaf, beyond free limits	ZERO
11	Cash Deposit & Withdrawal at Branches (by number)	Minimum ₹150/ transaction, beyond free limits	ZERO
12	Cash Deposit & Withdrawal at Branches (by value)	Minimum ₹150/ transaction, beyond free limits	ZERO
13	Third Party Cash Deposit and Withdrawal Charges at branches	Minimum ₹150/ transaction, beyond free limits	ZERO
14	Stop Payment of Cheque	₹50 to ₹200/ instance	ZERO
15	Cheque Return – Deposited	₹50 to ₹100	ZERO
16	Cheque Return – Issued	₹50 to ₹550	ZERO
17	Demand Draft/ Pay Order Issuance at Branches	₹50 to ₹15,000 per DD/PO depending on the value of the DD/PO	ZERO
18	Demand Draft/Pay Order Cancellation/ Revalidation	₹45 to ₹100 instance per DD/ PO depending on the value of the DD/PO	ZERO
19	Duplicate Statement Issuance	₹30 to ₹100/ instance	ZERO
20	Duplicate Passbook Issuance	Up to ₹100/ instance	ZERO
21	Decline charges for Insufficient Balance at ATM	Up to ₹25/ transaction	ZERO
22	Doorstep banking - Cheque & Document Pick Up - Adhoc Request	Up to ₹100	ZERO
23	Balance Certificate Issuance	₹50 to ₹100/ certificate	ZERO

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
24	Interest Certificate Issuance	₹50 to ₹100/ certificate	ZERO
25	Account Closure	Up to ₹500/ account	ZERO
26	International ATM/POS Transaction	Cash withdrawal: ₹125 to ₹150/ transaction, Balance enquiry: ₹25/ transaction	ZERO
27	Standing Instruction Set-Up	Up to ₹50	ZERO
28	Standing Instruction Failure	₹200 to ₹250	ZERO
29	ECS Return	₹450 to ₹550/ instance	ZERO
30	Photo Attestation	₹50 to ₹100/ request	ZERO
31	Signature Attestation	₹50 to ₹100/ request	ZERO
32	Retrieval of Old Transactional Records	Up to ₹100/ record	ZERO
33	Any Deliverable Returned by Courier due to Negative Reasons	Up to ₹50/ instance	ZERO
34	Address Confirmation	Up to ₹50/ request	ZERO
35	I-PIN Regeneration	Up to ₹50	ZERO
36	Debit Card PIN Regeneration	Up to ₹50	ZERO

IDFC FIRST Bank offers Zero Fee Banking on all Savings Account variants. For more details, visit www.idfcfirstbank.com/zerofeebanking.

Monthly Average Balance charges for Savings Account applicable.

Usual charges at many other banks for ₹10,000 and higher Savings Account variants, based on publicly available data as on 23rd October, 2024.

The scope covers top universal banks and does not include all banks.

Monthly Interest Credits

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



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?

Scan the QR code to
open a Savings Account



Additional Features

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



Complimentary Domestic Airport
Lounge Access, 1 per quarter



Unlimited free ATM transactions
at any bank's ATM



Higher Personal Accident
Cover of ₹35 lakhs



Higher Air Accident Cover
of ₹1 crore

For Personal Accident & Air Accident Insurance Covers 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.

Air Accident Insurance 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





Credit Cards

Credit Card Offerings

Unique Feature

ZERO

annual fees and joining fees!

No minimum spend conditions!
So no pressures on you!



ZERO

interest on ATM cash withdrawal

using our Credit Cards, till
the next due date (market
norm ~48% p.a.)



Low, dynamic interest rates!

On our Credit Cards, starting at 9% p.a. (against usual
market rates starting at ~36% p.a. APR)



Never expiring Reward Points - Redeemable Online!

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



FD-backed Assured Credit Cards

Enjoy benefits like Zero Forex mark-up and Cashback
with our FD-backed Assured Credit Cards.

All these benefits while your Fixed Deposit keeps
on earning high interest.



FIRST WOW! Credit Card



FIRST EA₹N Credit Card

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% - 44% p.a.	Generally between 36% - 42% p.a.
ATM Cash Withdrawals	Interest-free ATM cash withdrawal for up to 45 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 spends 10X Reward Points on birthday spends 10X Reward Points on incremental spends above the threshold amounts for respective cards Unlimited Reward Points with no expiry 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	2X - 5X Reward Points with Terms and Conditions Expires in 2 - 3 years Redemption process may vary but usually points are redeemable only against limited options / catalogue.



Scan the QR code to apply now

FIRST Millennium, FIRST Classic, FIRST Select, FIRST Wealth and FIRST WOW! Credit Cards are our current lifetime-free cards, kindly check www.idfcfirstbank.com/credit-card for more details. IDFC FIRST Bank reserves the right to change the above fee structure, as per market norms. The interest rate (Annual Percentage Rate - APR) offered to individuals is based on various factors such as credit score, banking relationship value, income profile, repayment behavior, etc. Zero interest on ATM cash withdrawal up till due date - maximum 45-day period from the start of the billing cycle. Reward Points and related features may vary on co-branded cards such as LIC Classic Credit Card, LIC Select Credit Card, FIRST Power Credit Card and FIRST Power+ Credit Card, or even some of the bank's cards such as FIRST WOW! Credit Card and FIRST Private Credit Card. Reward redemption fee of ₹99 + GST applicable at each redemption. 1 Reward Point = ₹0.25. Reward redemption fee may vary from card to card, for more details on our Reward Program please refer to the product guide on our website. 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. The above comparison is based on publicly available data as on November 2024 for similar Credit Cards. All rights reserved. Please refer to the terms and conditions on our website (www.idfcfirstbank.com/credit-card/terms) or the respective product web pages.

Additional Features

Unique Feature

Power of UPI on IDFC FIRST Bank Credit Cards



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



Earn never expiring Reward Points, even on UPI transactions



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

Know more about
UPI on Credit Card



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

Unique Feature

Choose a picture to put on your Credit Card



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

Scan the QR code
to apply now



Get even more from your IDFC FIRST Bank Credit Card!

EMIfy your credit card bill:

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

- Flexible tenure options starting from 3 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 starting from 3 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 transfer their other bank credit card dues to 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 transferred dues 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.

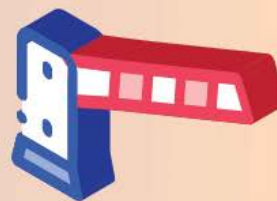
On a mission to build India's most customer friendly Bank!

FASTag

Unique Feature

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

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



Unique Feature

FASTag recharge via Payments on WhatsApp

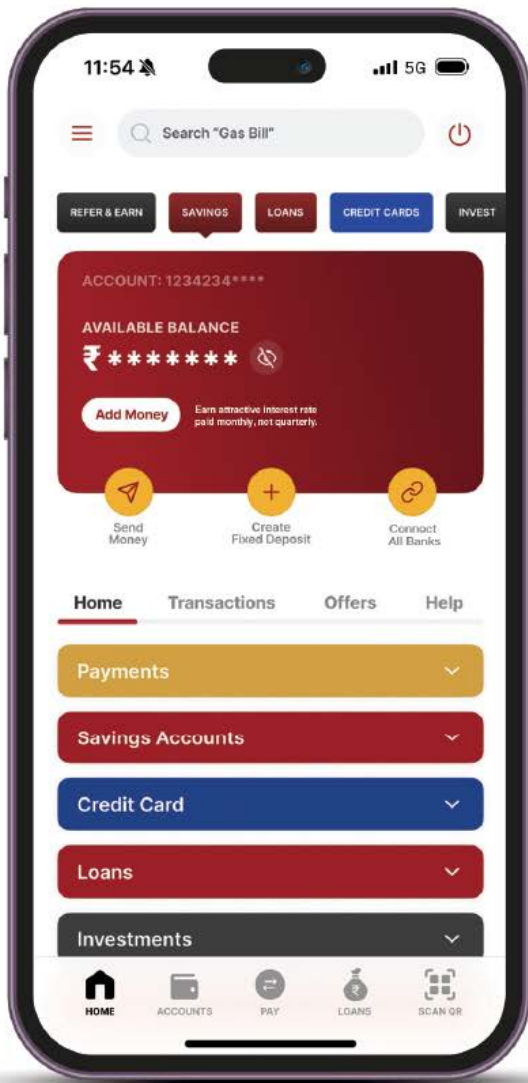
We are the first Bank to enable FASTag recharge through Payments on WhatsApp for you



Scan the QR code to know more



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



Rated #1 Bank App in India as per FORRESTER Digital Experience Review : Indian Mobile Banking Applications, Q3, 2024.

Mobile Banking

Unique Feature

Advanced New Mobile App

250+ features like Universal search, Goal based Investing, Mutual Fund Investment assistance, Electric-speed payments, Account Aggregator, Mutual Fund Aggregator, Personal Finance Manager, Auto categorization of spends, single app for personal & business banking needs, and much more



Scan the QR code to download the App



Wealth Management

Unique Feature

Contemporary Customer-First Wealth Management

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



Full suite of investment solutions :

- ★ Digital Mutual Fund KYC
- ★ Track external Mutual Funds
- ★ ACE Funds – Quant based fund selection
- ★ DIY Term and Health Insurance with quote comparison
- ★ Digitally Assisted Investments
- ★ Goal based investing



Every product and service offering are subject matter of applicable Terms and Conditions. Please visit IDFC FIRST Bank Limited's ("Bank") official website for the latest information. Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund or designing a portfolio that suits your needs. The Bank does not offer Investment Advisory Services. The Bank is a registered Mutual Fund Distributor with ARN code 110136. Alternate Products are offered through referral arrangement with third-party product providers without any risk participation by the Bank. Insurance is the subject matter of solicitation. The Bank is a Registered Insurance Corporate Agent having license number CA0106. The purchase of Insurance products through the Bank is purely voluntary and not linked to availing of any other services of the Bank. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any Merchant or any third party and is not intended to create any rights and obligations.

Scan the QR code
to know more



NRI Solutions

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 NRE savings account



Attractive Exchange rates on remittances

Transfer funds without any fee or commission at competitive exchange rates



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

For more information on lounge access, visit www.idfcfirstbank.com/personal-banking/payments/cards/debit-card/signature-cards-page

Scan the QR code to know more



Loans

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 ₹ 15 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 of up to ₹1.5 Crores for International & 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 up to 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



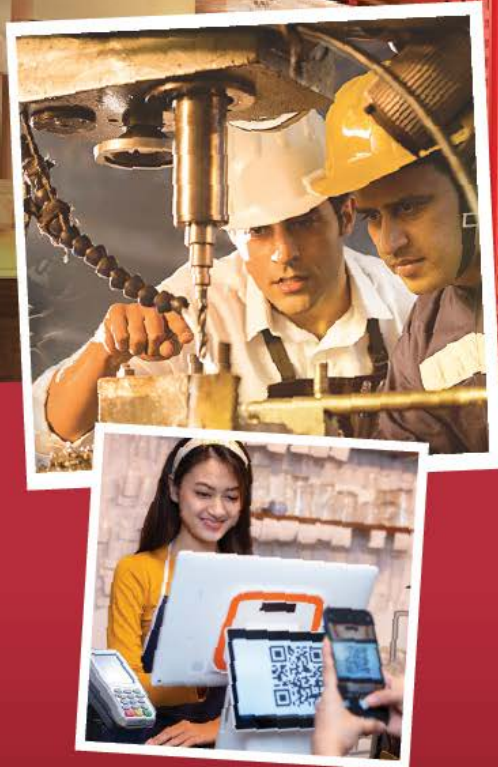
Consumer Durable Loans

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 40+ COMMONLY USED CURRENT ACCOUNT SERVICES

Get **#MoreFromYourBank**

Current Account

IDFC FIRST Bank offers ZERO Fee Banking on 40+ commonly used banking services for Platinum Current Account, Gold Current 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

INDUSTRY
FIRST

Unique Feature

Get

7.25%
Interest
p.a.
on FD with **BRAVO**

Introducing BRAVO, an auto-sweep to Fixed Deposit feature

Set up an **Auto-Sweep** into **Fixed Deposit (FD)** on Current Account, with **no penalty on premature FD breakage**. India's **first and only Bank** to offer this as a feature on select Current Account variants, for new accounts opened, and even for existing customers.

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 **7.25% 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**

BRAVO feature is available on Current Accounts with Average Monthly balance requirement of ₹2 Lakhs. For more details, please visit: www.idfcfirstbank.com/bravofeature. 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.

Scan the QR code
to know more



Rocket Current Account for Corporates

Unique Feature

Earn better returns while enjoying the same liquidity

7.25%

**p.a. on surplus balances
with auto-sweep to Fixed Deposits**



Zero charges

Enjoy zero charges on 25+ commonly used current account services



Flexible Do-It-Your self threshold

Choose threshold at your convenience and have the flexibility to modify every month



Zero penalty

No penalty or charges on breaking an FD prematurely



Maximize your returns

Auto sweep surplus balances to a 370-day FD, earn 7.25% p.a. and automatically withdraw to nearest 1 rupee, ensuring maximum funds in FDs



Simplified account summary

View details on interest earned and track FD sweep-in / sweep-out from your account

Surplus balance level for auto-sweep is chosen as a percentage (%) of your previous month's daily average balance of "Rocket" CA balance. 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 the FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

Business Banking Offerings

Unique Feature

Banking experience that puts your business FIRST



Avail paperless Working Capital Loan facility based on GST returns



Curated products for all business segments such as Traders, Self-employed professionals, Agri traders, New business owners, etc.



Comprehensive payment solutions with 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



One stop for all Business needs with Current & Trade Account product suite that offers a single sign-on across Trade, FX booking & Cash Management

Scan the QR code
to know more



Partner Offers

Unique Feature

Benefit from 100+ partner offers that enable growth at every stage of your business i.e. from inception to succession planning.

ERP & Accounting



Get up to 40% Off



Get 1 year Service free



Get up to 50% Off



Get up to 15% Off

HRMS Solution



Free Subscription



Selected Free Services

Legal & Taxation



Get up to 60% Off



Get 20% Off

Travel & Logistics



Savings up to ₹6500



Savings up to ₹5000



Savings up to ₹2000



Get Services worth ₹5000

Ecommerce



Savings up to ₹12000



Get Flat 30% Off



Get 50% Off

Others



Discounted Pricing on SIM, WIFI & Broadband



Intelligent Security Systems
Savings up to ₹4000



Get 30% Off

Scan the QR code
to know more



For more details, visit www.idfcfirstbank.com/business-banking/beyond-banking-offers

Startup Banking

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



Unique Feature

Founder Success Program



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

Scan the QR Code
to know more



Wholesale Banking

Unique Feature

Meeting the Banking needs across the corporate ecosystem



Returns-led products:

Earn more with your funds and spends



Credit Cards: Pre-approved card limits that help your teams manage official expenses and give you greater control & trackability



Collections: Ensure easy and fast collections with tailored solutions for your business



Payments: Make hassle-free supplier, vendor and statutory payments



Trade Finance: Conveniently manage your trade finance needs with an integrated trade platform



Supply Chain Finance: Enable seamless financing for your suppliers and dealers



Treasury solutions: Specialized solutions for your investment, risk coverage and FX needs



Digital Banking: Consolidated views, dashboards, DIY API integrations and WhatsApp-led Banking

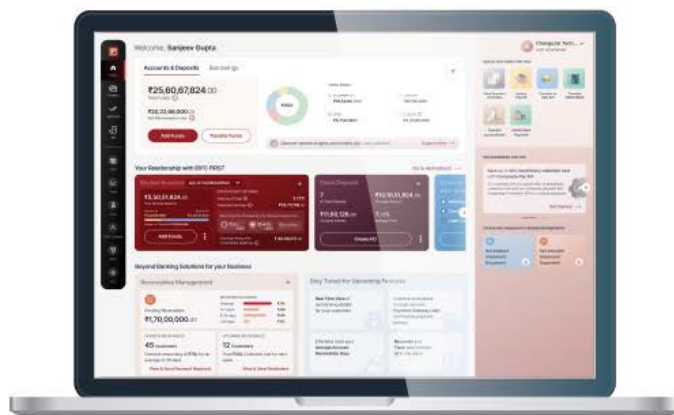
Scan the QR code to know more



FIRST X.CEL

Unique Feature

Explore next generation capabilities through our new Corporate Engagement Platform



A unified answer for your financial and ecosystem needs – across banks and beyond



Smart dashboard to effectively manage your inflows and outflows



Intelligent insights customized to your unique needs to enable faster decision making



A new integrated Receivables Management Solution to manage, collect and reconcile invoices

Scan the QR code
to know more



Dear Customers,

I hope you enjoyed reading the compilation of our **unique customer-friendly** features.

As you know, an important part of our Vision is to be an **ethical bank**, and our mission is to create “The world’s most customer friendly Bank”. But what is more important is to follow up the vision and mission with concrete actions.

Each of the features introduced by us is a reflection of the concrete action we are taking in this direction.

All our features, including the “**Zero-Fee**” concept for most services on our Savings, Salary and Current Account are quite unique, which our customers will appreciate and enjoy over time as they begin to experience us. Every product of IDFC FIRST Bank meets our unique “**Near Dear Test**”, i.e. we should be able to offer them to our closest family and friends, whom we love most.

Our bank is in its growth stage. We believe the DNA we build is important for the future. Hence, we are taking care that our products are truly customer-friendly at this stage of inception of our Bank.

Best Regards

V Vaidyanathan
MD & CEO





ALWAYS YOU FIRST