



IDFC FIRST
Bank

ALWAYS YOU FIRST

GIVE YOUR STARTUP THE THRUST IT NEEDS

FIRSTWINGS



Startup Banking Program







IDFC FIRST BANK

Vision

IDFC FIRST Bank's **vision** is to build a world-class bank in India that's guided by ethics, powered by technology, and to be a force for social good.

Philosophy

Our Bank has a **customer-first philosophy**. We offer high-quality products in every product category; i.e. current accounts, savings accounts, fixed deposits, home loans, auto loans, consumer loans, small business loans, gold loans, education loans, corporate banking, cash management solutions, FASTag, wealth management, and 24/7 customer care services. We are privileged to work with the regulator for pilot projects for many banking technology initiatives for India like CBDC, UPI for foreigners, etc.

Unique benefits to customers

We are the only bank in India that offers **Zero fees on essential services on Current Account** such as non-home branch transactions, RTGS, NEFT, IMPS, SMS alert, DD/PO, Cash withdrawals, bulk upload and more, so **customers save a lot with us**. We are also the first bank to offer monthly interest credits on savings accounts & salary accounts, so **customers earn more with us**. The bank's credit cards have unique features such as lifetime free, never-expiring rewards points, zero interest on cash withdrawal at ATMs and low APR.

INTRODUCING **FIRSTWINGS**



Startup Banking Program

As a startup founder, you don't have time to lose. You want to make it all happen, like yesterday. While you dream big, you need someone to support in achieving those ambitions.

With **IDFC FIRST Bank's FIRSTWINGS** Startup Banking Program that's what you get - a partner that helps you in reaching your full potential and scaling new heights. Our startup solutions are a suite of customized offerings to give your startup the thrust it needs-be it at early stage or growth stage, founders, and employees alike.

**Explore our products and services designed
to meet unique needs of your startup:**

**1. Best-in-class Zero Balance Startup
Current Account**

3. Rocket Current Account

**5. Industry-First Business Credit Card
with step-up facility**

2. BRAVO (Auto-sweep feature)

**4. Industry-First Working Capital
Solutions for pre-profit Startups**

**6. Founder Success Program to turn
your ideas into success**

**7. 100+ Beyond Banking Partner Offers
to assist your Business Growth**

STARTUP CURRENT ACCOUNT

A 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

Free GPS-enabled Doorstep
Banking for 1 location

Cloud Credits Worth of \$1000
to help manage website services

Cash Deposit Facility of up to
₹30 Lakhs per month

Enhanced Accident Insurance
Cover of up to ₹1 Crore

Dedicated Relationship Manager
for all DPIIT registered startups

Free set-up and no annual maintenance
charges on payment gateways, UPI/ QR
& Virtual Accounts



Scan the QR Code
to know more



An auto-sweep feature feature on all IDFC FIRST Bank Current Accounts for startups

What is BRAVO ?

Bravo is a unique feature where you can 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 across ALL 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 INTREST

of up to 7.25% p.a* on the FD

FD BREAKAGES

will not attract any **penalty on withdrawal**

BALANCE ABOVE

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

FD BREAKAGE

will be in **unit of ₹1** to give you **maximum benefit**

GET
7.25%
INTEREST P.A. On
Fixed Deposits



Scan the QR Code
to know more

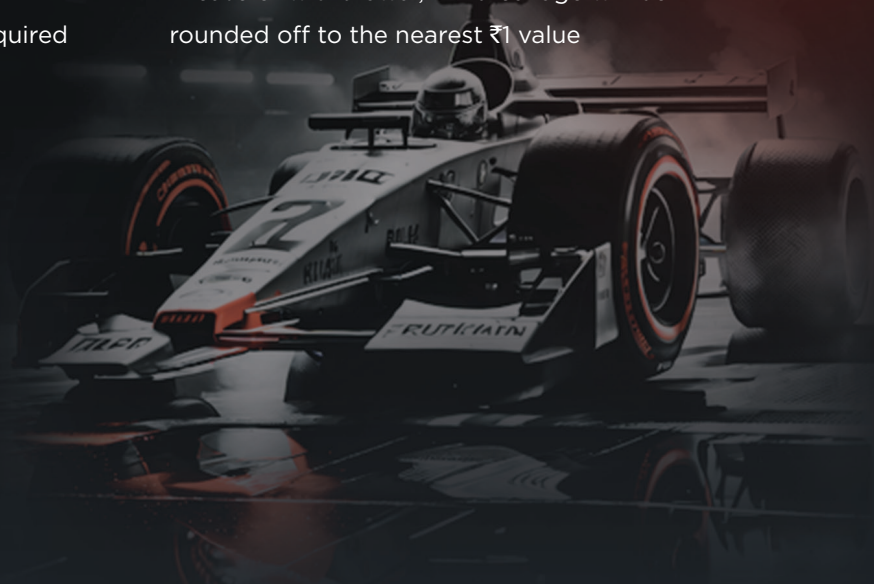
*T&C Apply. IDFC FIRST Bank is the first bank to provide the flexibility to customers to create auto sweep FD without premature penalty on Current Account variants. This feature will not be available for Special purposes Products such as CC/OD Products, EEFC, RERA, ESCROW, etc.
The applicable Fixed Deposit(FD) 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 dat for the deposits having 370 days tenure. The deposits 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.

ROCKET CURRENT ACCOUNT

For Growth-stage Startups

- Open your 'Rocket' Current Account
- Choose the sweep percentage for a 370 day Fixed Deposit (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. On
Fixed Deposits



That's not all, explore other benefits for venture funded startups

DEDICATED DESK

for FDI/ODI transactions
and compliance

DEDICATED

RELATIONSHIP

BANKER for all

Growth Stage Startups

ALL-IN-ONE

DIGITAL

PLATFORM

with single view
for all accounts,
bulk uploads,
maker / checker
and much more



Scan the QR Code
to know more

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 reserve all the rights to charge fees, as applicable. T&C's apply. All rights reserved.

WORKING CAPITAL SOLUTIONS

Discover a simple, fast and easy way to fund your business needs

INDUSTRY FIRST PROGRAM

that provides working capital solutions to pre-profit Startups to manage day-to-day functioning in a hassle-free way

MINIMUM DOCUMENTATION

REQUIRED for loan processing

Lending up to ₹5 crores

without any physical collateral, based on internal credit assessment

Pre-series A funded startups

with up to \$1.5 million
fundraise can apply

IDFC FIRST Bank offers quick & convenient solution to startups for cashflow management, capital expansion projects or forex and trade requirements



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BUSINESS CREDIT CARD

Make every swipe a rewarding experience for your growth-stage startup

Earn up to 10X rewards points for your business transactions

Avail 100% credit limit against Fixed Deposit with Corporate Liability

4X Reward Points on spends like cloud storage, digital marketing, etc. and 10X Reward Points on international spends in foreign currency

Industry lowest interest (%APR) starting from 18% p.a.

Earn Milestone Rewards of 5000 RP: on ₹10 Lakhs Spends in a year and 10000 RP: on ₹20 Lakhs Cumulative Spends in a year (RP = Reward Points)



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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

Leap to Unicorn

Bespoke Investor and Ecosystem Connects

LEAP TO UNICORN

A one-of-its-kind initiative that provides Mentoring, Networking, and Fundraising opportunities along with media coverage to India's most promising Startups

- Curated bootcamps and mentorship by startup ecosystem experts
- Pitch to marquee investors to raise funds
- Wildcard entry to register for Leap To Unicorn initiative
- Network with India's top startup founders and investors
- Opportunity to feature in IDFC FIRST Bank "Top 100 Startups to watch out for" report
- Opportunity to present your Startup's story on social media



with



In association with



Industry Stalwarts as Mentors for Season 1 & 2:



Sabeer Bhatia
Founder - Hotmail



Ashwin Damera
Co-Founder - Emeritus



Nikhil Kamath
Co-founder, Zerodha



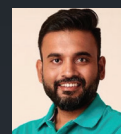
Sanjay Mehta
Founding Partner 100X VC



Sanjeev Bikchandani
Founder - Info Edge



Rahul Jain
CEO - Epigamia



Ankit Nagori
Founder - Curefoods



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BESPOKE INVESTOR & ECOSYSTEM CONNECTS

IDFC FIRST Bank through its partnership with leading investors and ecosystem players establishes investor and networking platforms that provides an opportunity for startups to engage with the investor community

Early Stage - E-cells/Govt. Bodies



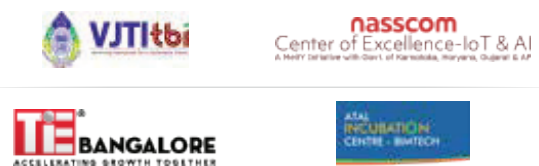
Early Stage - Angel/Seed Investors



Early Stage - Angel Investing Platforms



Early Stage - Incubators/Accelerators



Growth Stage - RBF/VDs/VCs



BEYOND BANKING SUITE

You focus on your Business while we take care of all your other requirements. Benefit from **100+ partner offers** pre-embedded into your Current Account, for all common needs of your business.

ERP & ACCOUNTING



Get up to 15% off



Free for 1 year
Service free



Get up to 50% off



Get 20% Off*

HRMS SOLUTIONS



Flat 20% off



Selected free Services



Free Subscription



Get flat 15% off

LEGAL & TAXATION



Get 20% off*



Get 20% off



Get 30% off*



Get up to 60% Off

TRAVEL & LOGISTICS



Get 10% off



Get Services worth
₹5000



Savings up to ₹6500



Savings up to ₹5000

ECOMMERCE



Get Flat 30% Off



Get 50% off*



Savings Up to ₹12000

OTHERS



Credits up to
350,000 USD



Get Credits worth
1000 USD



Get 30% off

COWORK SPACES



Get Up to 20% off



Get Up to 50% off



Get Up to 33% off



Get 50% off*



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startup.banking@idfcfirstbank.com



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