

SCHEDULE OF CHARGES

	Current Account - 10K	Current Account - 25K	Current Account - 50K	Current Account - 100K
Average Monthly Balance (AMB)	₹10,000/-	₹25,000/-	₹50,000/-	₹1 Lakh
Charges for non maintenance of required AMB	>= 7,500 < 10,000 - ₹100/- >= 5,000 < 7,500 - ₹250/- < 5,000 - ₹350/-	>= 15,000 to < 25,000 - ₹250/- >= 7,500 to < 15,000 - ₹350/- < 7,500 - ₹500/-	>= 35,000 to < 50,000 - ₹350/- >= 25,000 to < 35,000 - ₹500/- < 25,000 - ₹750/-	>= 75,000 to < 1 Lakh - ₹500/- >= 50,000 to < 75,000 - ₹750/- < 50,000 - ₹1,000/-
Cash deposit Free Limit	₹2 Lakhs per month	₹3 Lakhs per month	₹6 Lakhs per month	₹12 Lakhs per month
Cash Deposit Charges above free limit	₹3 per 1,000	₹3 per 1,000	₹3 per 1,000	₹3 per 1,000
Cheque Return	Deposited - ₹50 per cheque, Issued ₹250 per cheque	Deposited - ₹50 per cheque, Issued ₹250 per cheque	Deposited - ₹50 per cheque, Issued ₹250 per cheque	Deposited - ₹50 per cheque, Issued ₹250 per cheque
Payable at Par Cheque Book	25 Cheque Leaves free /Month (₹2 Per Additional Leaf)	50 Cheque Leaves free /Month (₹2 Per Additional Leaf)	200 Cheque Leaves free /Month (₹2 Per Additional Leaf)	300 Cheque Leaves free /Month (₹2 Per Additional Leaf)
DD Issuance	Bank Locations - Free, Correspondent Bank locations ₹30 per DD	Free	Free	Free

DEBIT CARD & ATM CHARGES

	Platinum Debit Card ₹100	Platinum Debit Card ₹100	Signature Debit Card ₹250	Signature Debit Card Free
Debit Card Issuance	Platinum Debit Card ₹100	Platinum Debit Card ₹100	Signature Debit Card ₹250	Signature Debit Card Free
Annual Fees/Reissuance (lost or damaged)	₹100	₹100	₹250	Free
ATM Transaction Charge at any ATM in India	5 Free transactions 6th transaction onwards, ₹20 + taxes for every cash withdrawal ₹8 + taxes for any other transaction. Non Financial Transactions: Free at IDFC FIRST Bank ATM	10 Free transactions 11th transaction onwards, ₹20 + taxes for every cash withdrawal ₹8 + taxes for any other transaction. Non Financial Transactions: Free at IDFC FIRST Bank ATM	15 Free transactions 16th transaction onwards, ₹20 + taxes for every cash withdrawal ₹8 + taxes for any other transaction. Non Financial Transactions: Free at IDFC FIRST Bank ATM	25 Free transactions 26th transaction onwards, ₹20 + taxes for every cash withdrawal ₹8 + taxes for any other transaction. Non Financial Transactions: Free at IDFC FIRST Bank ATM
International ATM or POS transaction	2% markup of the transaction value	2% markup of the transaction value	2% markup of the transaction value	2% markup of the transaction value

PAYMENT SERVICES

Intra-Bank Fund Transfer - Branch	Free	Free	Free	Free
Intra-Bank Fund Transfer - Netbanking	Free	Free	Free	Free
RTGS Payment - Branch	Free	Free	Free	Free
RTGS Payment - Netbanking	Free	Free	Free	Free
NEFT Payment - Branch	Free	Free	Free	Free
NEFT Payment - Netbanking	Free	Free	Free	Free
IMPS	Free	Free	Free	Free
DD - Duplicate Issuance	Free	Free	Free	Free
DD Cancellation/Revalidation	Free	Free	Free	Free
Stop Payment per Instruction	Free	Free	Free	Free



ALWAYS YOU FIRST

COLLECTION SERVICES

Intra-Bank Fund Transfer Collection	Free	Free	Free	Free
RTGS Collection	Free	Free	Free	Free
NEFT Collection	Free	Free	Free	Free
Cheque Collection - Local Clearing	Free	Free	Free	Free
Outstation Cheque Collection - IDFC FIRST Bank locations	Free	Free	Free	Free
Outstation Cheque Collection - Correspondent Bank locations	Free	Free	Free	Free
Outstation Cheque Collection - Other locations	Free	Free	Free	Free

OTHER SERVICES

Account Statement Physical	Free	Free	Free	Free
Account Closure	Free	Free	Free	Free
SMS/E-mail Alerts	Free	Free	Free	Free
Phone Banking	Free	Free	Free	Free
Netbanking	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free
Standing Instruction- Set Up/Execution/Amendment	Free	Free	Free	Free
Bill Payment - Netbanking	Free	Free	Free	Free
Bankers Verification (Photo/Signature/Address)	Free	Free	Free	Free
Balance Confirmation Certificate	Free	Free	Free	Free
Record Retrieval	Free	Free	Free	Free
Interest/TDS Certificate	Free	Free	Free	Free
Balance Enquiry (Branch/Channels)	Free	Free	Free	Free

*Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges. The charges as indicated above are subject to periodic revision.