

SCHEDULE OF CHARGES



SCHEDULE OF SERVICE CHARGES

(Effective date: 1 April 2019)

	Dynamic/ Business Account	World Business Account (Discontinued)	TASC Dynamic Current Account	TASC Dynamic Savings Account
Average Monthly Balance (AMB)*	Zero	Zero	Zero	Zero
Trade Thruput (₹)	NA	Zero	NA	
Non-Maintenance Charges Per Month	NA	NA	NA	NA

AMB is average of daily closing balance of each day for a month

OTHER CHARGES

	10 times of the maintained AMB	10 times of the maintained AMB + 20 times \$ trade volumes	10 times of the maintained AMB	5 times of the maintained AMB
Cash Deposit Free Limit				
Cash Deposit - Charge Above Free Limit	Rs. 3 per Rs. 1,000			
DD Payable at Correspondent Bank Locations	Free up to 8 DDs (cap of Rs. 10 Lakhs per DD) Above which charged at Rs. 30			
Doorstep Banking* (Cheques and documents pick up for 1 location only)	Free			
Cheque Return	Cheque Deposited - Rs. 50			
	Cheque Issued - Rs. 250			

DEBIT CARD & ATM CHARGES

Annual Debit Card fees - VISA Signature	Free
ATM transactions at IDFC FIRST Bank ATMs (Financial & Non Financial Transactions)	Free
ATM transactions at Non IDFC FIRST Bank ATMs (Financial & Non Financial Transactions)	Free
Reissuance (lost or damaged)	Free
Add-on Card	Free
International ATM or POS Transaction	2% markup of the transaction value
PIN Re-generation	Free

PAYMENT SERVICES

Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Netbanking	Free
RTGS Payment - Branch	Free
RTGS Payment - Netbanking	Free
NEFT Payment - Branch	Free
NEFT Payment - Netbanking	Free
IMPS	Free
Payable At Par Cheque Issuance	Free
DD Payable At IDFC FIRST Bank Locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/Revalidation	Free

COLLECTION SERVICES

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
ECS Collection - Transaction	Free
ECS Collection - Mandate (New/Modify/Cancel)	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - IDFC FIRST Bank Locations	Free
Outstation Cheque Collection - Correspondent Bank Locations	Free
Outstation Cheque Collection - Other Locations	Free

MISCELLANEOUS SERVICES

Account Statement Physical (Branch/Channel)	Free
Payable At Par Cheque Book	Free
Account Closure	Free
SMS/E mail Alerts	Free
Phone Banking	Free
Netbanking	Free
Mobile Banking	Free
Standing Instruction- Set-up/Execution/Amendment	Free
Bill Payment- Netbanking	Free
Bankers Verification (Photo/Signature/Address)	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Interest/TDS Certificate	Free
Stop Payment Per Instruction	Free
Balance Enquiry (Branch/Channels)	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.

* Doorstep Banking cheque and document collection service is available in select locations. It is free for the first year within city limits.