

SCHEDULE OF CHARGES



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(W.e.f. - 1st December 2020)

Description of Charge/Feature	First Startup Current Account
Average Monthly Balance Requirement (in ₹)	NMC waiver for first 3 year of account opening (ex-account opening month); thereafter ₹2,00,000
Monthly Trade Throughput	NA
Charges for non maintenance of required balance	>= 150000 to < 2 lac – ₹1000/- >= 50000 to < 150000 – ₹1500/- < 50000 – ₹2000/-
Cash Deposit Free Limit	₹30 Lakhs per month
Cash Deposit Charges above free limit	₹3 per ₹1000
Cheque Returns	Deposited – 10 Free/month thereafter ₹50 per cheque, issues ₹250 per cheque
Cheque Book Issuance	Free
DD issuance	Free

DEBIT CARD & ATM CHARGE

Debit Card Issuance	Free - Signature
Annual Fees / Replacment	Free - Signature
ATM Transaction Charge at any ATM in India	Free
International ATM or POS transaction	Free, only forex mark up 2% of the transaction value will be applicable

PAYMENT SERVICES

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

COLLECTION SERVICES

Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	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

OTHER SERVICES

Account Statement Physical	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
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.