

## SCHEDULE OF CHARGES

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Description of Charges / Features	Merchant Multiplier Account
Average Monthly Balance Requirement (in ₹)	Nil
Charges for Non-maintenance of Required Balance	NA
Cash Deposit Free Limit	Up to 20 times credit throughput of POS + UPI (Maximum ₹30 lakhs per month)
Cash Deposit Charges Above Free Limit	₹3 per 1000
Cheque Returns	Deposited - ₹50 per cheque, Issued - ₹250 per cheque
Cheque Book Issuance	Free - 100 leaves per month; ₹2 per leaf beyond free limit
DD Issuance	Bank Locations: Free Correspondent Locations: ₹30 per DD

Debit Card & ATM Charges	
Debit Card Issuance	Free - Platinum
Annual Fees / Replacement	Free - Platinum
ATM Transaction Charge at any ATM in India	5 Free per month; Beyond free limit Financial: ₹20 Non-Financial: ₹8 (Free at IDFC FIRST Bank ATM)
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

\*All fees / charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable.

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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 - Setup / 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

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