

SCHEDULE OF CHARGES



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

Description of Charge/Feature	New Business Current Account
Average Monthly Balance Requirement (in ₹)	NMC waiver for first 1 year of account opening (ex-account opening month); thereafter ₹50,000
Monthly Trade Throughput	NA
Charges for non maintenance of required balance	>= 35000 to < 50000 – ₹350/- >= 25000 to < 35000 – ₹500/- < 25000 – ₹750/-
Cash Deposit Free Limit	₹6 Lakhs per month
Cash Deposit Charges above free limit	₹3 per ₹1000
Cheque Returns	Deposited – ₹50 per cheque, Issues ₹250 per cheque
Cheque Book Issuance	200 Cheque Leafs per month (₹2 Per Additional Leafs)
DD issuance	Free

DEBIT CARD & ATM CHARGES

Debit Card Issuance	Signature ₹250
Annual Fees / Replacement	Signature ₹250
ATM Transaction Charge at any ATM in India	15 Free transactions 16 th 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	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.