

SCHEDULE OF CHARGES



SCHEDULE OF SERVICE CHARGES FOR RERA ACCOUNTS

(W.E.F 10 AUGUST 2017)

	Collection Account	Designated Account	Utilisation Account
Average Monthly Balance (AMB)*	Zero	Zero	Zero
Trade Thruput (Q)	NA	NA	NA
Non-Maintenance Charges Per Month	NA	NA	NA

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

OTHER CHARGES

Cash Deposit Free Limit	NA	NA	10 times of the maintained AMB
Cash deposit - Charge above free limit	NA	NA	Rs. 3 per Rs. 1,000
DD Payable At Correspondent Bank Locations	NA	NA	Free upto 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	NA	NA	NA

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 (In utilisation account only)	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 pick up service is free for first year only within city limits