

SCHEDULE OF CHARGES

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	Regular Business Account 1 Lakh
Average Monthly Balance (AMB)*	₹1,00,000
Non-Maintenance Charges Per Month	₹500

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

OTHER CHARGES	
Cash Deposit Free Limit	₹10 Lakhs
Cash Deposit -Charge Above Free Limit	₹3 per ₹1,000
DD Payable At Correspondent Bank Locations	₹30 per DD
Cheque Return	Cheque deposited – ₹50 per cheque
	Cheque Issued – ₹250 per cheque

OTHER CHARGES	
Annual Debit Card fees – VISA Signature	NIL
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 Transactions	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

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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.