

## SCHEDULE OF CHARGES

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(Effective date: 1<sup>st</sup> June 2021)

	Regular Business Account- 10K/ Dynamic 10K Merchant Account
Average Monthly Balance (AMB)*	₹10,000
Charges for Non-maintenance of required AMB	<5000 - ₹300 >= 5000 - ₹100

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

### OTHER CHARGES

Cash Deposit Free Limit	10 times of Maintained AMB
Cash Deposit - Charge Above Free Limit	₹3 per ₹1,000
DD Issuance	Bank Locations - Free, Correspondent Bank locations, ₹30 per DD
Cheque Return	Deposited - ₹50 per cheque, Issued ₹250 per cheque
Payable at Par Cheque Book	100 Cheque Leaves free /Month (₹2 Per Additional Leaf)

### DEBIT CARD AND ATM CHARGES

Annual Fees/Re-issuance (lost or damaged) - VISA Platinum	NIL
ATM Transaction Charge at any ATM in India (Financial & Non Financial Transactions)	5 Free transactions 6th 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 Transactions	2% markup of the transaction value

### 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

**OTHER 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.