

SCHEDULE OF CHARGES



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(Effective date: 1st September 2024)

	TASC Current Account	TASC Savings Account
Average Monthly Balance (AMB)*	Rs.10,000/-	Zero
Trade Thruput (Q)	NA	NA
Non-Maintenance charges per month	Rs. 300/-	NA

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

OTHER CHARGES

Cash Deposit Free Limit	Rs. 2 Lakhs	Rs. 2 lakhs
Cash Deposit - Charge Above Free Limit	Rs. 3 per 1,000	Rs. 3 per 1,000
DD Payable at Correspondent Bank Locations	Free up to 8 DDs (cap of Rs. 10 Lakhs per DD) Above which charged at Rs. 30/-	Free
Doorstep Banking (Cheques and documents pick-up only)*	Free	Free
Cheque Return	Cheque deposited - Rs. 50/-	Free
	Cheque issued - Rs. 250/-	

DEBIT CARD & ATM CHARGES

Annual Debit Card fees – VISA Signature	Free	Free
ATM transactions at IDFC FIRST Bank ATMs (Financial & Non Financial Transactions)	Free	Free
ATM Transactions at Non IDFC FIRST Bank ATMs (Financial & Non Financial Transactions)	Free	Free
Reissuance (lost or damaged)	Free	Free
Add-on Card	Free	Free
International ATM or POS transaction	2% markup of the transaction value	2% markup of the transaction value
PIN Re-generation	Free	Free

PAYMENT SERVICES

Intra-Bank Fund Transfer - Branch	Free	Free
Intra-Bank Fund Transfer - Netbanking	Free	Free
RTGS Payment - Branch	Free	Free
RTGS Payment - Netbanking	Free	Free
NEFT Payment - Branch	Free	Free
NEFT Payment - Netbanking	Free	Free
IMPS	Free	Free
Payable At Par Cheque Issuance	Free	Free
DD Payable At IDFC FIRST Bank Locations	Free	Free
DD - Duplicate Issuance	Free	Free
DD Cancellation/Revalidation	Free	Free

COLLECTION SERVICES

Intra-Bank Fund Transfer Collection	Free	Free
RTGS Collection	Free	Free
NEFT Collection	Free	Free
ECS Collection - Transaction	Free	Free
ECS Collection - Mandate (New/Modify/Cancel)	Free	Free
Cheque Collection - Local Clearing	Free	Free
Outstation Cheque Collection - IDFC FIRST Bank Locations	Free	Free
Outstation Cheque Collection - Correspondent Bank Locations	Free	Free
Outstation Cheque Collection - Other locations	Free	Free

MISCELLANEOUS SERVICES

Account Statement Physical (Branch/Channel)	Free	Free
Payable At Par Cheque Book	Free	Free
Account Closure	Free	Free
SMS/E-mail Alerts	Free	Free
Phone Banking	Free	Free
Netbanking	Free	Free
Mobile Banking	Free	Free
Standing Instruction - Set Up/Execution/Amendment	Free	Free
Bill Payment- Netbanking	Free	Free
Bankers Verification (Photo/Signature/Address)	Free	Free
Balance Confirmation Certificate	Free	Free
Record Retrieval	Free	Free
Interest/TDS Certificate	Free	Free
Stop Payment Per Instruction	Free	Free
Balance Enquiry (Branch/Channels)	Free	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