

SCHEDULE OF CHARGES



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(Effective date: 1st September 2024)

Product

Self Help Group Saving Account

Average Quarterly Balance (AQB)	Nil
Charges For Non-Maintenance Of Average Quarterly Balance	Nil
Account Opening Amount	Nil

CASH HANDLING CHARGES

Free Cash Deposit - Home Branch (Monthly)	Rs. 1 Lakh
Cash Deposit - Charge Above Free Limit	Rs. 3 per Rs. 1,000. Min Rs. 50 per transaction
Cash Deposit - Non-Home Branch	Charged at Rs. 3 per Rs. 1,000. Min Rs. 50 per transaction
Cash Withdrawal - Home Branch	Free
Cash Withdrawal - Non-Home Branch	Free

PAYMENT SERVICES

Intra-bank Fund Transfer - Branch	Free
Intra-bank Fund Transfer - Netbanking	Free
RTGS Payment - Netbanking	Free
RTGS Payment - Branch	Free
NEFT Payment - Netbanking	Free
NEFT Payment - Branch	Free
IMPS	Free
Cheque Book Facility (Payable At Par)	Free
Cheque Book Beyond Free Limit	NA
DD Payable At IDFC FIRST Bank Locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/Revalidation	Free

COLLECTION SERVICES	
Cheque Deposited Returned - Outward Clearing	Free
Cheque Returned Due To Technical Reasons	Nil
Cheque Issued - Inward Clearing	Free
ECS Debit Return Charges	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

*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.