

## SCHEDULE OF CHARGES

(W.e.f. - 1st April 2023)



Product	IDFC - Enterprise
Average Quarterly Balance (AQB)	Rs. 10,000
Charges for non-maintenance of average quarterly balance (Quarterly)	Rs. 300
AQB Method	Average of the closing credit balance in the account at the end of each day during the 90 days.
Account Opening Amount	Rs. 10,000
Cash Transaction	
Free Cash Deposit-Home Branch (Monthly)	Rs. 10 Lakh(Monthly Free)
Cash Deposit (Non Home Branch) - Free	Rs. 10 Lakh (Monthly Free)
Cash Deposit (above free limit)	Rs. 3/1000. Min Rs. 50/transaction
Cash Withdrawal-Home Branch	Free at Home Branches
Cash Withdrawal-Non Home Branch	Up to Rs. 5 Lakh
Cash Withdrawal beyond free limit	Rs. 3/1000. Min Rs. 50/transaction
Payment Service	
Intrabank-Fund Transfer-Branch	Free
Intra-Bank Fund Transfer -Internet Banking	Free
RTGS Payment - Branch/Internet Banking	Free
NEFT Payment - Branch/Internet Banking	Free
IMPS-outgoing	Free
DD payable at IDFC BANK locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/revalidation	Free
Pay Orders(PO)-On Bank Location issued from any branch/Duplicate PO	Free
DD payable at Correspondent bank locations	Free
Cheque Drawn on us/deposited/ECS-bounce charge	
Cheque Deposited-Outward clearing	Rs. 50
Due to technical reasons	Nil. (Except signature mismatch. In case of signature mismatch same charges will be levied)
Cheque Issued-Inward Clearing	Rs. 250
ECS Debit Return charges	Rs. 250
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 Bank Location	Free
Outstation cheque collection-Non IDFC Bank Location	Free
Outstation cheque collection at correspondent bank location and other location: Non MICR cheque/Non CTS cheque	Free
Debit Card & ATM charges	
Annual fees	Rs. 150
ATM transaction-IDFC Bank Location (Financial/non- financial)	First 15 transaction/Month-Free
ATM transaction-Non IDFC Bank ATMS (Financial-non financial transaction)	First 5 transaction/Month-Free
ATM transaction charges beyond free limit	Rs. 20+ taxes for financial transaction and Rs. 8.5 + taxes for non-financial transaction
Re-issuance of card (Lost or damaged)	Free
Add on card	Free
Pin Regeneration (Any Channel)	Free
Daily ATM Limit (withdrawal)	Rs. 75000
Daily Merchant Establishment point of sale limit (spending/purchase)	Rs. 2 Lakh
Cheque Book Issuance	
Cheque Book Facility (Payable at Par)-Free	Free
Cheque Book beyond Free Limit	NA

Miscellaneous Charges	
Account Statement Physical (Branch/Channel)	Free-Monthly(All channels)
Issue of Duplicate/Adhoc statement (Branch/Channel)	Free
Account Closure	Free
SMS/ E mail Alerts	Free
Phone Banking	Free
Net Banking	Free
Mobile Banking	Free
Standing Instruction- Set Up/Execution/Amendment	Free
Bill Payment- Net Banking	Free
Bankers Verification (Photo/Signature/Address)*	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Stop Payment per Instruction (Particular cheque/Range of cheque)/ECS	Free
Balance Enquiry (Branch/Channels)	Free
Activation of dormant/inoperative account	Free

*\*Taxes at prevailing rates as per Government Rules shall be applicable over and above the mentioned charges if any applicable.  
The charges as indicated above are subject to periodic revision.*