



**IDFC FIRST  
Bank**

**ALWAYS YOU FIRST**



## ***Customer Friendly Features exclusively for you!***

Get **#MoreFromYourBank**

### ***Vision***

*To build a world class Bank in India  
guided by **ethics**, powered by **technology**  
and be a force for **social good***

### ***Mission***

*To build the world's most customer friendly Bank*

Customer Copy Version 9.0: Jan`26



# Building a World Class Bank

## About the Bank

- 1. Vision:** To build a world-class Bank in India, founded with principles of Ethical, Digital, and Social Good Banking.
- 2. Scale:** IDFC FIRST Bank is one of India's fast-growing private banks, building its UI, UX, and tech stack like a fintech. As of September 30, 2025, the Bank serves 35 million customers, with a customer business of ₹5,35,673 crores (\$60.4b) comprising customer deposits of ₹2,69,094 crores (\$30.3b) and loans & advances of ₹2,66,579 crores (\$30.0b). Customer deposits grew 23.4% YoY and loans 19.7% YoY. We reach over 60,000 cities, towns, and villages, operate through 1,041 branches.
- 3. Scope:** We are a universal Bank offering complete range of services, including Retail, MSME, Rural, Startups, Corporate Banking, Cash Management, Credit Cards, Wealth Management, Deposits, Government Banking, Working Capital, Trade Finance, and Treasury solutions.
- 4. Ethical Banking:** We are committed to doing right even when customers are not watching. We have simplified descriptions, calculations, and legal jargon to avoid confusing customers.
- 5. Digital Banking:** The Bank's modern technology stack delivers high-quality services across all channels like mobile, branch, internet banking, call centers and relationship managers. Built on **cloud-native, API-led, microservices architecture**, supported with **data, analytics, AI, and fine aesthetics**, we strive to deliver fintech-grade experiences on banking platform.
- 6. Social Good:** We work for society. We have impacted over 40 million lives including 3.6 million women entrepreneurs. We have financed over 7.5 million lifestyle improvement loans (for laptops, washing machines, refrigerators etc. that enhance the quality of life of middle class), 2.5 lakh electric 2W and 3W vehicles, 2.7 lakh water, sanitation, and hygiene loans, 2 million livelihood (cattle) loans, and 300,000+ SMEs. On deposits, we provide access of premium investment research, which is usually reserved for the wealthy, even to those holding balances as low as ₹5,000. Our ESG scores are high and improving.
- 7. Customer Friendly Banking:** We make banking easy by having a customer first approach. We have waived fees on 36 essential savings account services which are commonly charged in the market, the first and only bank in India to do so. We create "pull" products that customers actively seek out.
- 8. Governance:** We adhere to regulatory guidelines in **letter and spirit** and actively work with regulators to make things better. We take pride in maintaining highest levels of corporate governance.
- 9. Shareholders:** We are building a **well-diversified universal banking portfolio** designed to deliver **consistent ROE of 16%+**.
- 10. Employees:** IDFC FIRST Bank is designed to be a happy place to work, with cutting-edge roles, meaningful growth opportunities, and a culture of meritocracy. Compensation is healthy, efforts are recognized, and employees experience the pride and excitement of creating a world-class Bank in India.

## Key Excerpts of our MD & CEO's Messages from our Annual Reports that outline our vision while creating products and services

*Annual Report: 2024-25*

“ As India emerges from \$4 trillion to be US\$ 10 trillion in 10 years, large opportunities will emerge across all segments; Corporate, Retail, MSME, Rural, Startups, and Government. We want to be fully prepared for this future. **Hence, we are building a comprehensive suite of Universal Bank products and solutions for all these segments.** ”

*Annual Report: 2018-19*

“ The founding years, which I call the next five years, are particularly important, as the DNA we establish now will be hard to correct later. **We will make every effort to sell the right products to customers, avoid mis-selling, avoid selling such third-party products that make wonderful fees for us but at the cost of expensive products for the customer.** If we make a mistake, we will apologise and correct it. After all, we do not want to take this Bank to great heights in profits and profitability while having earned any penny that truly does not belong to us. ”

*Annual Report: 2018-19*

“ **We want to touch the lives of millions of Indians in a positive way by providing high quality banking services to them, with particular focus on aspiring consumers and entrepreneurs of our new India, using contemporary technologies.** ”



**INDIA'S FIRST AND  
ONLY BANK TO OFFER  
ZERO FEE BANKING  
ON ALL SAVINGS  
ACCOUNT SERVICES**

Get **#MoreFromYourBank**

On a mission to build India's most customer friendly Bank!

## Savings Account



Enjoy **Zero Fee Banking** on All Savings Account Services such as IMPS, NEFT, RTGS, Cheque Book, ATM Transactions, SMS Alerts, & 30 more



Earn **Monthly Interest Credits** on your Savings & enjoy the power of monthly compounding interest

**6.5%**  
Interest  
p.a.

Earn **Higher Interest Rates** of up to 6.5% p.a. on your savings

Get **#MoreFromYourBank** with IDFC FIRST Bank Savings Account

Interest rate of up to 6.5% p.a. applicable as on 9<sup>th</sup> January 2026 on savings account balances above ₹10 Lakhs up to ₹10 Crores. Interest rates are subject to periodic changes. For more details, visit <https://www.idfcfirst.bank.in/interest-rate>.

IDFC FIRST Bank features in Category A in the report 'Benchmarking reasonableness of Service Charges by Banks in India' by Moneylife Foundation. The recognition and views expressed in the report are independent, and published on 22<sup>nd</sup> May 2024.

## Zero Fee Banking

**BEST IN  
INDUSTRY**

Unique Feature

### Enjoy Zero Fee Banking with IDFC FIRST Bank Savings Accounts

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
1	IMPS (outward)	₹2.5 to ₹15/ transaction	<b>ZERO</b>
2	NEFT (outward at branches)	₹2 to ₹24.75/ transaction	<b>ZERO</b>
3	RTGS (outward at branches)	₹15 to ₹45/ transaction	<b>ZERO</b>
4	ATM Transaction at IDFC FIRST Bank ATMs	Financial transactions: ₹21/ transaction, beyond free limits; Non-financial: free	<b>ZERO</b>
5	ATM Transaction at Other Bank ATMs	Financial transactions: ₹21/ transaction, beyond free limits; Non-financial transactions: ₹8.5/ transaction, beyond free limits	<b>ZERO</b>
6	Debit Card Issuance	₹200 to ₹300 for first time issuance	<b>ZERO</b>
7	Debit Card Replacement / Re-issuance	Up to ₹200	<b>ZERO</b>
8	SMS Alerts	15 paisa to 50 paisa/ SMS	<b>ZERO</b>
9	Cheque Book Re-issuance	₹2 to ₹4/ cheque leaf, beyond free limits	<b>ZERO</b>

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
10	Cash Deposit & Withdrawal at Branches (by value)	Minimum ₹150/ transaction, beyond free limits	<b>ZERO</b>
11	Cash Deposit & Withdrawal at Branches (by number)	Minimum ₹150/ transaction, beyond free limits	<b>ZERO</b>
12	Cash Deposit at ATM	Up to ₹150	<b>ZERO</b>
13	Third Party Cash Deposit and Withdrawal Charges at branches	Minimum ₹150/ transaction, beyond free limits	<b>ZERO</b>
14	Stop Payment of Cheque	₹50 to ₹200/ instance	<b>ZERO</b>
15	Cheque Return – Deposited	₹50 to ₹100	<b>ZERO</b>
16	Cheque Return – Issued	₹50 to ₹550	<b>ZERO</b>
17	Demand Draft/ Pay Order Issuance at Branches	₹50 to ₹15,000 per DD/PO depending on the value of the DD/PO	<b>ZERO</b>
18	Demand Draft/Pay Order Cancellation/ Revalidation	₹45 to ₹100 instance per DD/ PO depending on the value of the DD/PO	<b>ZERO</b>
19	Duplicate Statement Issuance	₹30 to ₹100/ instance	<b>ZERO</b>
20	Duplicate Passbook Issuance	Up to ₹100/ instance	<b>ZERO</b>
21	Decline charges for Insufficient Balance at ATM	Up to ₹25/ transaction	<b>ZERO</b>
22	Doorstep banking - Cheque & Document Pick Up - Adhoc Request	Up to ₹100	<b>ZERO</b>
23	Balance Certificate Issuance	₹50 to ₹100/ certificate	<b>ZERO</b>

Sr. No.	Service Charges	Usual charges at many other Banks	Charges at IDFC FIRST Bank
24	Interest Certificate Issuance	₹50 to ₹100/ certificate	<b>ZERO</b>
25	Account Closure	Up to ₹500/ account	<b>ZERO</b>
26	International ATM/POS Transaction	Cash withdrawal: ₹125 to ₹150/ transaction, Balance enquiry: ₹25/ transaction	<b>ZERO</b>
27	Standing Instruction Set-Up	Up to ₹50	<b>ZERO</b>
28	Standing Instruction Failure	₹200 to ₹250	<b>ZERO</b>
29	ECS Return	₹450 to ₹550/ instance	<b>ZERO</b>
30	Photo Attestation	₹50 to ₹100/ request	<b>ZERO</b>
31	Signature Attestation	₹50 to ₹100/ request	<b>ZERO</b>
32	Retrieval of Old Transactional Records	Up to ₹100/ record	<b>ZERO</b>
33	Any Deliverable Returned by Courier due to Negative Reasons	Up to ₹50/ instance	<b>ZERO</b>
34	Address Confirmation	Up to ₹50/ request	<b>ZERO</b>
35	I-PIN Regeneration	Up to ₹50	<b>ZERO</b>
36	Debit Card PIN Regeneration	Up to ₹50	<b>ZERO</b>

IDFC FIRST Bank offers Zero Fee Banking on all Savings Account variants. For more details, visit [www.idfcfirst.bank.in/zerofeebanking](http://www.idfcfirst.bank.in/zerofeebanking).

Monthly Average Balance charges for Savings Account applicable.

Usual charges at many other banks for Savings Account variants, based on publicly available data as on 23rd October, 2024.

## Monthly Interest Credits

Unique Feature

Experience the joy of receiving monthly interest credits on your Savings Account

IDFC FIRST Bank is the first universal Bank to offer this feature. Our customers earn "interest on interest" and get the power of monthly compounding interest



Did you know?

Monthly Compounding  
Interest payout



Quarterly  
Interest Payout

is better for you than

**Why?**

When you get interest credit in Month 1, the interest for Month 2 is paid on your opening balance + interest received in Month 1 and so on. So you earn more

**Can you afford not to have an IDFC FIRST Bank Savings Account?**

Scan the QR code to open a Savings Account



## Additional Features

### Higher privileges on your Debit Card

(Applicable on ₹25K  
AMB Savings Accounts)

Feature for feature, better privileges for you!  
IDFC FIRST Bank gives **higher daily POS and  
ATM withdrawal limits** as compared to most  
universal banks. Get one of the highest Personal  
Accident and Air Accident Insurance cover  
on Debit Cards



**Higher** Daily ATM Limit  
of ₹2 lakhs



**Higher** Daily POS Limit  
of ₹6 lakhs



**Complimentary** Domestic Airport  
Lounge Access, 1 per quarter



**Unlimited** free ATM transactions  
at any bank's ATM



**Higher** Personal Accident  
Cover of ₹35 lakhs



**Higher** Air Accident Cover  
of ₹1 crore

For Personal Accident & Air Accident Insurance Covers to be applicable, customers need to complete at least 1 POS or eCom transaction worth ₹500 or more with their IDFC FIRST Bank Debit Card, for previous 3 calendar months preceding the month of incident.

Air Accident Insurance Cover is applicable on booking flight ticket using your IDFC FIRST Bank Debit Card in addition to the above condition.

Scan the QR code to  
open a Savings Account





# Credit Cards

## Credit Card Offerings

Unique Feature

# ZERO

annual fees and joining fees!

No minimum spend conditions!  
So no pressure on you!



# ZERO

interest on ATM cash withdrawal

using our Credit Cards, till  
the next due date (market  
norm ~48% p.a.)



## Low, dynamic interest rates!

On our Credit Cards, starting at 8.5% p.a. (against usual  
market rates starting at ~36% p.a. APR)



## Never expiring Reward Points - Redeemable Online!

Most bank credit card reward points expire in 2-3 years



## FD-backed Credit Cards

Enjoy benefits like Zero Forex mark-up,  
airport lounge access and Cashback on  
UPI spends with our assured Credit  
Cards while your Fixed Deposit keeps  
on earning high interest.



FIRST WOW!  
Credit Card



FIRST WOW!  
Black Credit Card



FIRST EA ₹N  
Credit Card

## Here's how we measure up against most Bank Credit Cards:

Features	IDFC FIRST Bank Credit Cards	Most Bank Credit Cards
<b>Fees</b>	Lifetime free (no conditions apply)	Joining or annual fees (conditional waivers)
<b>Annual Interest Rate</b>	Low interest rates between 8.5% - 46.5% p.a.	Generally between 36% - 44% p.a.
<b>ATM Cash Withdrawals</b>	Interest-free ATM cash withdrawal for up to 45 days  ATM cash withdrawal fee of ₹199	3.5% interest p.m. on ATM cash withdrawal is charged from day one  + ATM cash withdrawal fee of 2.5% or minimum ₹500
<b>Reward Points</b>	Up to 3X Reward Points on offline / in-store spends Up to 10X Reward Points on birthday spends  Up to 10X Reward Points on incremental spends above the threshold amounts for respective cards  Never-Expiring Reward Points  Reward Points as good as cash: Pay using your Reward Points for online purchases and at merchant partner outlets.  1 Reward Point = ₹0.25  For more details on our Reward Program, refer to the Product Guides on our website	2X - 5X Reward Points with Terms and Conditions  Expires in 2 - 3 years  Redemption process may vary but usually points are redeemable only against limited options / catalogue.



Scan the QR code to apply now

FIRST Millennium, FIRST Classic, FIRST Select, FIRST Wealth and FIRST WOW! Credit Cards are our current lifetime-free cards, kindly check [www.idfcfirst.bank.in/credit-card](http://www.idfcfirst.bank.in/credit-card) for more details. IDFC FIRST Bank reserves the right to change the above fee structure, as per market norms. The interest rate (Annual Percentage Rate - APR) offered to individuals is based on various factors such as credit score, banking relationship value, income profile, repayment behavior, etc. Zero interest on ATM cash withdrawal up till due date - maximum 45-day period from the start of the billing cycle. Reward Points and related features may vary on co-branded cards such as LIC Classic Credit Card, LIC Select Credit Card, FIRST Power Credit Card and FIRST Power+ Credit Card, or even some of the bank's cards such as FIRST WOW! Credit Card, Diamond Reserve Credit Card and FIRST Private Credit Card. Reward redemption fee of ₹99 + GST applicable at each redemption. 1 Reward Point = ₹0.25. Reward redemption fee may vary from card to card, for more details on our Reward Program please refer to the product guide on our website. The applicable Fixed Deposit (FD) rates are notified on [www.idfcfirst.bank.in/personal-banking/deposits/fixed-deposit](http://www.idfcfirst.bank.in/personal-banking/deposits/fixed-deposit) and are subject to change from time to time. The depositors shall ascertain the FD rates on the value date of FD. The above comparison is based on publicly available data as on November 2024 for similar Credit Cards. All rights reserved. Please refer to the terms and conditions on our website ([www.idfcfirst.bank.in/credit-card/terms](http://www.idfcfirst.bank.in/credit-card/terms)) or the respective product web pages.

## Additional Features

Unique Feature



### Power of UPI on IDFC FIRST Bank Credit Cards



Digital RuPay Card, linked to your existing IDFC FIRST Bank Credit Card



Earn never-expiring Reward Points, even on UPI transactions



Instant issuance: Ready for scan-and-pay at merchant QRs

Know more about UPI on Credit Card



Joining fees: ₹199 + GST, Annual fees (2nd year onward): ₹199 + GST

Unique Feature



### Choose a picture to put on your Credit Card

Personalise your IDFC FIRST Bank Credit Card with moments that are dear to you.

Scan the QR code to apply now



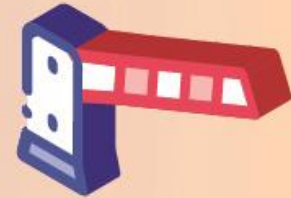
On a mission to build India's most customer friendly Bank!

## FASTag

Unique Feature

### India's First Bank to offer '3-in-1' FASTag

which ensures complete mobility solutions for you, with Toll, Fuel & Parking payment capabilities enabled on a single FASTag



Unique Feature

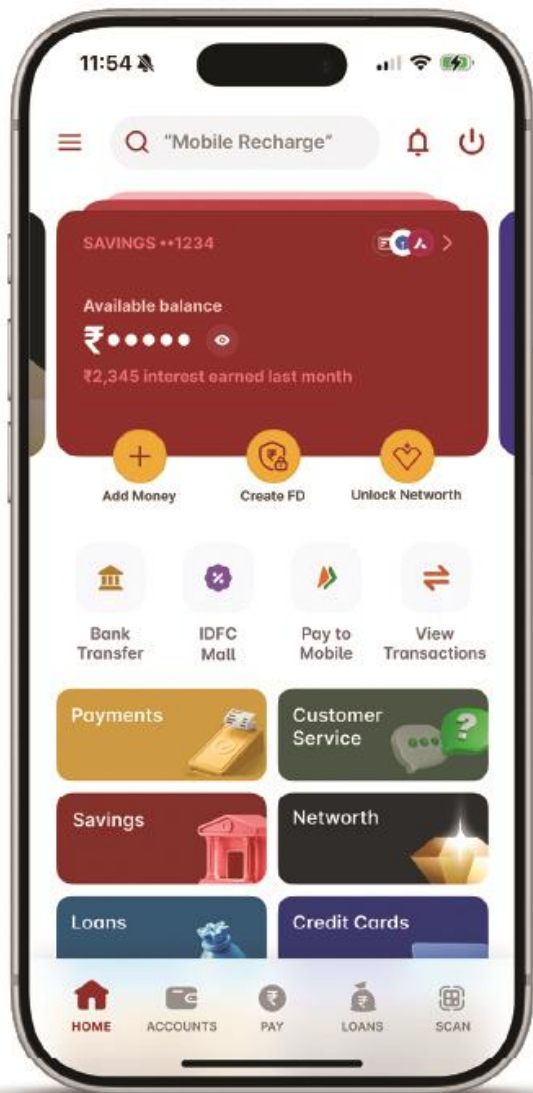
### FASTag recharge via Payments on WhatsApp

We are the first Bank to enable FASTag recharge through Payments on WhatsApp for you



Scan the QR code to know more





## Mobile Banking

Unique Feature

# Advanced New Mobile App

250+ features like Universal search, Goal-based Investing, Mutual Fund Investment assistance, Lightning-fast Payments, International Payments, Networth powered by Account Aggregator, Mutual Fund Aggregator, Personal Finance Manager, Auto-categorization of spends, single app for personal & business banking needs, and much more



Scan the QR code to  
download the App



Rated #1 Bank App in India as per FORRESTER Digital Experience Review : Indian Mobile Banking Applications, Q4, 2025.

## Wealth Management

Unique Feature

# Contemporary Wealth Management

Research-backed curated funds with forward looking guidance, AIFs, PMS, paperless Demat Account opening, private equity opportunities, offshore investment solutions, and more



### Full suite of investment solutions :

- ★ Digital Mutual Fund KYC
- ★ Track external Mutual Funds
- ★ ACE Funds – Quant based fund selection
- ★ DIY Term and Health Insurance with quote comparison
- ★ Digitally Assisted Investments
- ★ Goal based investing



Every product and service offering are subject matter of applicable Terms and Conditions. Please visit IDFC FIRST Bank Limited's ("Bank") official website for the latest information. Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund or designing a portfolio that suits your needs. The Bank does not offer Investment Advisory Services. The Bank is a registered Mutual Fund Distributor with ARN code 110136. Alternate Products are offered through referral arrangement with third-party product providers without any risk participation by the Bank. Insurance is the subject matter of solicitation. The Bank is a Registered Insurance Corporate Agent having license number CA0106. The purchase of Insurance products through the Bank is purely voluntary and not linked to availing of any other services of the Bank. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any Merchant or any third party and is not intended to create any rights and obligations.

Scan the QR code  
to know more



## NRI Solutions

Unique Feature

# Seamless NRI Banking Services

where you enjoy attractive exchange rates and a faster banking experience



### Attractive interest rates

Higher returns across your NRI accounts in INR, FCY and Rupee max plans. Earn tax-exempt interest with NRE savings account



### Attractive Exchange rates on remittances

Transfer funds without any fee or commission at competitive exchange rates



### Access your account from anywhere, anytime

Our advanced mobile app lets you access all our banking solutions from anywhere around the globe



### Dedicated Relationship Manager

A dedicated RM to help you with your financial needs in India



### One click Portfolio Investment Scheme'(PIS) Account

Simplify trading in equity market with instant online Portfolio Investment Scheme (PIS) account



### Airport Lounge Access

Complimentary domestic airport lounge access provided to customers twice every quarter

For more information on lounge access, visit [www.idfcfirst.bank.in/personal-banking/payments/cards/debit-card/signature-cards-page](http://www.idfcfirst.bank.in/personal-banking/payments/cards/debit-card/signature-cards-page)

Scan the QR code to know more



# Loans

Unique Feature

## Tailor made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



**Home Loans**  
Get higher eligibility and attractive interest rates



**Loan Against Property**  
Avail of loan of up to ₹ 15 Crores with an extended tenure of 25 years



**Business Loans**  
Avail of loan of up to ₹ 1 Crore with our end to end digitised process



**Education Loans**  
Championing your future with loans of up to ₹2 Crores for International & Domestic Education



**Car Loans**  
Best-in-market loan tenure of 10 years for new Car Loans

T&Cs Apply

Scan the QR code to know more



# Tailor-made loan offerings for your personal and business needs

with quick processing and most attractive interest rates



## Two Wheeler Loans

Enjoy zero processing fee & instant approvals



## Commercial Vehicle Loans

Attractive loan tenure of up to 6 years



## Personal Loans

Get loan of up to ₹1 Crore for all your needs



## Professional Loans

Get collateral-free funding up to ₹1 Crore



## Gold Loans

Safe and secure Gold loan with paperless process



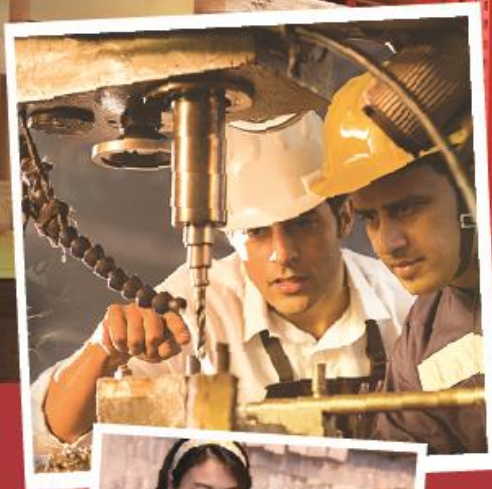
## Consumer Durable Loan

Upgrade your lifestyle with instant Consumer Durable Loan of up to ₹8 Lakhs

T&Cs Apply

Scan the QR code to know more





**ENJOY ZERO CHARGES  
ON 40+ COMMONLY  
USED CURRENT  
ACCOUNT SERVICES**

Get **#MoreFromYourBank**

Current  
Account

IDFC FIRST Bank offers ZERO Fee Banking on 40+ commonly used banking services for Platinum Current Account, Gold Current account. These services are being offered free in good faith, and in case of abuse, the bank reserves the right to charge fees as per market norms. All rights reserved.

## BRAVO feature on MSME & Startup Current Account

**INDUSTRY  
FIRST**

Unique Feature

Get

**6.30%**  
Interest  
p.a.

on FD with **BRAVO**

### Introducing BRAVO, an auto-sweep to Fixed Deposit feature

Set up an **Auto-Sweep** into **Fixed Deposit (FD)** on Current Account, with **no penalty on premature FD breakage**. India's **first and only Bank** to offer this as a feature on select Current Account variants, for new accounts opened, and even for existing customers.

#### How It works!



Choose any amount above ₹5 Lakhs for **auto-sweep** to a FD



FD will break only when Current Account balance goes below **₹5 Lakhs**



Earn interest of up to **6.30% p.a.** on the FD



FD breakage will not attract any **penalty on withdrawal**



Balance above the set threshold moves into a **FD on a daily basis** in multiples of ₹1000



FD breakage will be in **units of ₹1** to give you **maximum benefit**

BRAVO feature is available on Current Accounts with Average Monthly balance requirement of ₹2 Lakhs. For more details, please visit: [www.idfcfirst.bank.in/bravo-feature](http://www.idfcfirst.bank.in/bravo-feature). The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

Scan the QR code to know more



## Rocket Current Account for Corporates

Unique Feature

Earn better returns while enjoying the same liquidity

# 6.30%

**p.a. on surplus balances  
with auto-sweep to Fixed Deposits**



### Zero charges

Enjoy zero charges on 25+ commonly used current account services



### Flexible Do-It-Yourself threshold

Choose threshold at your convenience and have the flexibility to modify every month



### Zero penalty

No penalty or charges on breaking an FD prematurely



### Maximize your returns

Auto sweep surplus balances to a 370-day FD, earn 6.30% p.a. and automatically withdraw to nearest 1 rupee, ensuring maximum funds in FDs



### Simplified account summary

View details on interest earned and track FD sweep-in / sweep-out from your account

Surplus balance level for auto-sweep is chosen as a percentage (%) of your previous month's daily average balance of "Rocket" CA balance. The applicable Fixed Deposit (FD) rates are notified on the Bank's official website and are subject to change from time to time. The interest rate mentioned herein is applicable as on date for the deposits having 370 days tenure. The depositors shall ascertain the FD rates on the value date of the FD. In case of pre-closure of FD, applicable bucket rate as per tenure will apply.

## Business Banking Offerings

Unique Feature

### Banking experience that puts your business FIRST



**Avail paperless Working Capital Loan** facility based on GST returns



**Curated products for all business segments** such as Traders, Self-employed professionals, Agri traders, New business owners, etc.



**Comprehensive payment solutions** with robust & secure infrastructure to enable smooth and reliable payments for businesses enabled via POS, QR code and more



**WhatsApp banking for SMEs** Balance inquiry, mini statement and much more made convenient with WhatsApp for business



**ZERO fees on business transactions** First Universal Bank to waive off limits or charges on business transactions across home and non-home branches



**One stop for all Business needs** with Current & Trade Account product suite that offers a single sign-on across Trade, FX booking & Cash Management

Scan the QR code to know more



## Partner Offers

Unique Feature

Benefit from 100+ partner offers that enable growth at every stage of your business i.e. from inception to succession planning.

### ERP & Accounting



Get up to 40% Off



Get 1 year Service free



Get up to 50% Off



Get up to 15% Off

### HRMS Solution



Free Subscription



Selected Free Services

### Legal & Taxation



Get up to 60% Off



Get 20% Off

### Travel & Logistics



Savings up to ₹6500



Savings up to ₹5000



Savings up to ₹2000



Get Services worth ₹5000

### Ecommerce



Savings up to ₹12000



Get Flat 30% Off



Get 50% Off

### Others



Discounted Pricing on SIM, WiFi & Broadband



Intelligent Security Systems  
Savings up to ₹4000



Get 30% Off

For more details, visit [www.idfcfirst.bank.in/business-banking/beyond-banking-offers](http://www.idfcfirst.bank.in/business-banking/beyond-banking-offers)

Scan the QR code to know more



## Startup Banking

Unique Feature

### Zero Balance Startup Current Account



IDFC FIRST Bank provides a ZERO Balance Current Account to startups for first 3 years. Get unlimited free NEFT, IMPS & RTGS transactions without worrying about maintaining a minimum balance

Scan the QR Code  
to know more



### Founder Success Program



Unique Feature

Be part of a uniquely designed Leap to Unicorn program that gives you access to mentorship, networking, and fundraising opportunities through a meticulously planned journey

Scan the QR Code  
to know more



## Wholesale Banking

Unique Feature

# Meeting the Banking needs across the corporate ecosystem



### **Returns-led products:**

Earn more with your funds and spends



**Credit Cards:** Pre-approved card limits that help your teams manage official expenses and give you greater control & trackability



**Collections:** Ensure easy and fast collections with tailored solutions for your business



**Payments:** Make hassle-free supplier, vendor and statutory payments



**Trade Finance:** Conveniently manage your trade finance needs with an integrated trade platform



**Supply Chain Finance:** Enable seamless financing for your suppliers and dealers



**Treasury solutions:** Specialized solutions for your investment, risk coverage and FX needs



**Digital Banking:** Consolidated views, dashboards, DIY API integrations and WhatsApp-led Banking

Scan the QR code to know more



## FIRST X.CEL

Unique Feature

# Explore next generation capabilities through our new Corporate Engagement Platform



A unified answer for your financial and ecosystem needs – across banks and beyond



Smart dashboard to effectively manage your inflows and outflows



Intelligent insights customized to your unique needs to enable faster decision making



A new integrated Receivables Management Solution to manage, collect and reconcile invoices

Scan the QR code  
to know more



Dear Customers,

I hope you enjoyed reading the compilation of our **unique customer-friendly** features.

As you know, our vision is to create a World Class Bank in India, and our mission is to create “The world’s most customer friendly Bank”.

Each of the features introduced by us is a reflection of the concrete action we are taking in this direction.

All our features, including the “**Zero-Fee**” concept for most services on our Savings, Salary and Current Account are quite unique, which our customers will appreciate and enjoy over time. Every product of IDFC FIRST Bank meets our “**Near Dear Test**”, i.e. we should be able to offer them to our closest family and friends, whom we love most.

We believe the DNA we build is important for the future. Hence, we are taking care that our products are truly customer-friendly at this stage of inception of our Bank.

Best Wishes,

**V Valdyanathan**  
MD & CEO





**ALWAYS YOU FIRST**