

## **Reactivate your Dormant / Inoperative Account**

As per the Reserve Bank of India (RBI) guidelines, if there are no customer-induced transactions (financial or non-financial) for a period of 12 months, the account will be classified as 'Inactive'. Further, the account will be classified as "Inoperative/Dormant", if there are no Customer-induced transactions (financial or non-financial) for a period of 24 months in the account.

Your IDFC FIRST Bank Account is packed with a host of benefits to help you save more, including:

**Zero Fee Banking:** No charges on all commonly used - Account services like IMPS, NEFT, RTGS, Debit card issuance, chequebook issuance, and more

### **Restrictions in a Dormant / Inoperative account:**

- Transactions via Internet and Mobile Banking
- Requests for cheque books, debit cards, and other deliverables
- Cash transactions at the branch or through ATMs
- Account modification/service-related requests

### **How to activate a Dormant / Inoperative account**

- An inoperative account can be activated by submitting a re-KYC request along with the below list of KYC documents at any branch

#### **List of KYC documents:**

##### **Non-Individual customer (Entity):**

- **Please submit the required documents as per the entity's constitution along with the Account Activation and Re-KYC form. (link account opening document section)**

IDFC FIRST Bank has been recognized as a "Class Apart" among commercial banks by Money life Foundation & IIT Bombay in a study on Benchmarking Reasonableness of Service Charges by Banks in India. IDFC FIRST Bank is the only Bank that charges ZERO FEES on all services in current accounts, on all account variant

In order to reactivate your account, you must present updated KYC documents to the nearest IDFC FIRST Bank branch within 30 days of receiving this message.

[Click here](#) to check the complete list of KYC documents.

### **Once the account is closed, we request you to visit your nearest IDFC FIRST Bank branch to collect the account proceeds.**

- Your ATM/Debit card (if applicable) and chequebook will stand cancelled.
- In case you have any ECS/SI/Investments/ Direct Benefit transfers linked to the account, we would request you to transfer the same to a different active account.
- Cheques / ECS / SI, if any, issued and presented after the date of closure shall be returned / dishonoured with a remark 'Account closed' and the Bank shall not be responsible or liable for any consequences arising due to closure of your account.

For further queries, please reach out to us on 1800 10 888 or contact your nearest branch.