

**All the calculations are based on the following assumptions:**

S. No	Charge Type	Charged by Other Banks* (₹)	Transaction Frequency	Total Value (₹) (Charges x Frequency)
1	Other Banks' ATM Withdrawals	21	12 per year	252
2	Debit Card (Annual Fees)	150	1 per year	150
3	SMS Alerts	25	12 per year	300
4	Branch Cash Transaction (by Value)	150	12 per year	1800
5	IMPS Transfer (Outward)	10	12 per year	120
6	Branch RTGS Outward Transfers	25	1 per year	25
7	Branch NEFT Outward Transfers	15	1 per year	15
8	Cheque book Reissuance	40	1 per year	40
9	Third Party Cash Transactions at Branches	150	1 per year	150
10	Debit Card Issuance	200	1 per year	200
11	Stop Cheque	25	1 per year	25
12	Cheque Return (Deposited)	150	1 per year	150
13	Cheque Return (Issued)	450	1 per year	450
14	ATM Transaction Declined (Low Balance)	25	1 per year	25
15	Branch Cash Transaction (by number)	150	12 per year	150
16	Debit Card Pin Regeneration	50	1 per year	50
17	IDFC FIRST Bank ATM Transactions	10	12 per year	120
18	Debit Card Replacement	200	1 per year	200
19	International ATM / POS Transactions	150	1 per year	150
20	Demand Draft / Pay Order Issuance at Branches	50	1 per year	50
21	Demand Draft / Pay Order Cancellation / Revalidation	50	1 per year	50
22	Duplicate Statement Issuance	100	1 per year	100
23	Duplicate Passbook Issuance	100	1 per year	100
24	Doorstep Banking (Cheque & Document Pick up - Adhoc Request)	200	1 per year	200

25	Balance Certificate Issuance	50	1 per year	50
26	Interest Certificate Issuance	50	1 per year	50
27	Account Closure	500	1 per year	500
28	Setting up Standing Instructions	150	1 per year	150
29	Standing Instruction Failure	100	1 per year	100
30	ECS Returns	200	1 per year	200
31	Photo Attestation	100	1 per year	100
32	Signature Attestation	50	1 per year	50
33	Retrieving Old Transactional Records	50	1 per year	50
34	Deliverables Returned (Receiver Absent)	50	1 per year	50
35	Address Confirmation	50	1 per year	50
36	I-Pin Regeneration	40	1 per year	40
<b>TOTAL SAVINGS</b>				<b>6262</b>

\* Above information is basis publicly available data as on 20th March'24. The scope covers top universal banks and does not include all banks. Assumption for transaction frequency calculation is derived from internal and external analysis. These calculations are provided for informational purposes only and should not be interpreted as definitive forecasts or guarantees of future outcomes.