



Limits on Internet Banking

Item	Sub item	Limits
Account statement	Maximum period for which account statement can be downloaded online	365 days
Beneficiary Addition	Maximum number of beneficiaries which can be added in 24 hours i.e. 00:00 am to 23:59 pm	5
Funds Transfer	Transfer between accounts within the same Customer ID	no limit
	Transfer within IDFC Bank for already added beneficiary	Individual Beneficiary limit OR 20 Lakhs OR Overall limit set under Limit Management Tab
	Transfer outside IDFC Bank for already added beneficiary	Individual Beneficiary limit OR 20 Lakhs OR Overall limit set under Limit Management Tab
	Cooling period for newly added beneficiary within which you cannot make any transfers	30 minutes
	Limit for transfer to newly added beneficiary within 1st 24 hours post addition	2 Lakhs
	Limit for transfer to newly added beneficiary post 24 hours	Individual Beneficiary limit OR 20 Lakhs OR Overall limit set under Limit Management Tab
	One time transfer to beneficiary without addition	Rs. 25,000/-
	NEFT transfer limit	minimum Re.1 and maximum Rs. 20 Lakhs
	RTGS transfer limit	minimum Rs. 2 Lakhs and maximum Rs. 20 Lakhs
	IMPS transfer limit	minimum Re.1 and maximum Rs. 2 Lakhs per transaction. Overall transfer limit is Rs. 20 Lakhs
	Limits applicable duration	All the limits will be applicable for 24 hours from the 1st transaction initiated
Transfers & Payments	Overall Limit for transfers and payments	20 Lakhs OR Overall limit set under Limit Management Tab
	What are the charges for Transfers and Payments	There are no charges for the customers, it is absolutely free
Fixed Deposit	Amount for booking Deposit	Minimum amount Rs. 10,000/- and maximum amount Rs. 99,99,999/-
	Preclosure Penalty	No Preclosure penalty
Recurring Deposit	Amount for booking Deposit	Minimum amount Rs. 2,000/- and maximum amount Rs. 75,000/-
	Preclosure Penalty	No Preclosure penalty