

IFSC Code Structure Guide India (2026)

IFSC code is an 11-character code used for identifying bank branches in India.

Structure

- ❖ First 4 letters: Bank code
- ❖ 5th character: 0
- ❖ Last 6 digits: Branch code
- ❖ Example
- ❖ SBIN0001234 → SBI Bank + Branch Code

Uses

- ❖ NEFT
- ❖ RTGS
- ❖ IMPS

Important Note

Always verify IFSC before transactions.

Real IFSC Code Examples (Major Banks)

Bank	IFSC Code	City
SBI	SBIN0000300	Mumbai
SBI	SBIN0000456	Delhi
HDFC	HDFC0000001	Mumbai
HDFC	HDFC0001234	Pune
ICICI	ICIC0000001	Mumbai
ICICI	ICIC0005678	Bangalore
Axis	UTIB0000001	Ahmedabad
Axis	UTIB0000456	Delhi
PNB	PUNB0000100	Delhi
PNB	PUNB0000200	Chandigarh
Bank of Baroda	BARB0MUMBAI	Mumbai
Canara Bank	CNRB0000001	Bangalore
Union Bank	UBIN0000001	Mumbai
Indian Bank	IDIB000A001	Chennai
Bank of India	BKID0000001	Mumbai
Yes Bank	YESB0000001	Mumbai
Kotak Bank	KKBK0000001	Mumbai
IDFC First	IDFB0040101	Mumbai
Federal Bank	FDRL0000001	Kochi
RBL Bank	RATN0000001	Mumbai

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