

**Schedule of Charges - Indus Online Savings Account Variants**

Product Variant	Indus Delite	Indus Digi-Start	Indus Privilege Online Minimum Balance Required	Indus Online Savings Account - MultiplierMax Minimum Balance Required
<b>AMB Requirement and NMC Charges</b>	NMC Waived subject to Intial Funding + DC Charges Requirement Getting Fulfilled.	NMC Waived subject to Intial Funding + DC Charges Requirement Getting Fulfilled	ZERO subject to AMB of Rs 10,000. In case of non maintenance of balance, 6% of balance shortfall subject to a minimum 100 and a maximum of Rs 600 per month	ZERO subject to AMB of Rs 10,000. In case of non maintenance of balance, 6% of balance shortfall subject to a minimum 100 and a maximum of Rs 600 per month
			Live FD of Rs 50,000 or more or Live RD of Rs 5,000 or more;	Live FD of Rs 50,000 or more or Live RD of Rs 5,000 or more;
<b>Initial Funding Requirement</b>	Rs 10,000	Rs 20000	Rs 10000	Rs 10000
<b>Debit Card</b>				
<b>Card Issuance Charge</b>	Delights @ Rs 499	Titanium @ Rs 249	Visa Platinum @ Rs 249	Visa Platinum @ Rs 249
	Platinum Plus @ Rs 500		Titanium Plus @ Rs 249	Titanium @ Rs 249
<b>Card Annual/Renewal Charge</b>	Delights @ Rs 499	Titanium @ Rs 249	Visa Platinum @ Rs 499	Visa Platinum @ Rs 499
	Platinum Plus @ Rs 500		Titanium Plus @ Rs 249	Titanium @ Rs 249
<b>Card Replacement Fee</b>	Rs 249 plus taxes			
<b>Issuance of Duplicate PIN</b>	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-
<b>Non-cash transactions - Own ATMs (IndusInd Bank)</b>	Free	Free	Free	Free
<b>Cash Withdrawals - Own ATMs (IndusInd Bank)</b>	Free	Free	Free	Free
<b>Non-cash transactions - Other Bank ATMs in India</b>	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities

<p><b>Cash Withdrawals - Other Bank ATMs in India###</b></p>	<p>5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities</p>	<p>5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities</p>	<p>5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities</p>	<p>5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities</p>
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<b>Cash Withdrawals - Other Bank ATMs outside India</b>	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal
<b>Exchange rate mark up on Foreign Currency Debit card transaction</b>	Platinum Plus @ 2%	Titanium @ 3.5%	Visa Platinum @ 3.5%	Visa Platinum @ 3.5%
	Delights @ 3.5%		Titanium @ 3.5%	Titanium @ 3.5%
<b>ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds</b>	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction
<b>Daily Cash Withdrawal Limit</b>	Delights : Rs, 50,000	Titanium : Rs, 50,000	Titanium : Rs, 50,000	Visa Platinum : Rs, 1,00,000
	Platinum Plus : 1,25,000		Visa Platinum : Rs, 1,00,000	Titanium : Rs, 50,000
<b>Daily POS Limit</b>	Delights : Rs, 1,00,000	Titanium : Rs, 1,00,000	Titanium : Rs, 1,00,000	Visa Platinum : Rs, 2,00,000
	Platinum Plus : 2,50,000		Visa Platinum : Rs, 2,00,000	Titanium : Rs, 1,00,000
<b>Remittance Facilities through Own Bank</b>				
<b>Demand Draft or Pay Order - Issuance #####</b>	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Unlimited Free	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument
<b>DD/ PO Cancellation/ Duplicate Instrument Issuance</b>	Free	Free	Free	Free
<b>DD/ PO Revalidation</b>	Free	Free	Free	Free
<b>Payment and Fund Transfer</b>				
<b>Visa Credit Card Payment through ATM/Net Banking</b>	Free	Free	Free	Free
<b>NEFT Outward (done from the branch)</b>	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel
<b>RTGS Outward (done from the branch)</b>	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel
<b>IMPS- Outward</b>	Free	Free	Free	Free
<b>Other Savings Bank Account Facilities</b>				

<p style="text-align: center;"><b>Account Statement</b></p>	<p style="text-align: center;">Free Monthly E-Statement.</p> <p>Monthly/Quaterly Physical statement : Collect from Home Branch- Free,</p> <p>Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.</p> <p>Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50</p>	<p style="text-align: center;">Free Monthly E-Statement.</p> <p>Monthly/Quaterly Physical statement : Collect from Home Branch- Free,</p> <p>Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.</p> <p>Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50</p>	<p style="text-align: center;">Free Monthly E-Statement.</p> <p>Monthly/Quaterly Physical statement : Collect from Home Branch- Free,</p> <p>Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.</p> <p>Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50</p>	<p style="text-align: center;">Free Monthly E-Statement.</p> <p>Monthly/Quaterly Physical statement : Collect from Home Branch- Free,</p> <p>Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.</p> <p>Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50</p>

<b>Issuance of Duplicate/Additional Statement</b>	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-
<b>Issuance of Loose Cheque Leaves</b>	Free	Free	Free	Rs 3.5/Leaf
<b>Issuance of Duplicate Pass Book</b>	Free	Free	Free	Free
<b>Internal Transfer / ECS Return (Insufficient Balance)*</b>	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return
<b>Miscellaneous</b>				
<b>Transaction ###</b>	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
<b>Balance Notification Withdrawn effective 01/08/2021</b>	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter
<b>Balance Certificate</b>	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-
	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-
<b>Interest Certificate</b>	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
<b>Standing Order/Balance Order/Instructions</b>	Free	Free	Free	Rs. 100/- per instructions
<b>Enquiry relating to Old Records</b>	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
<b>Account Closure</b>	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months
<b>Photo Attestation</b>	Free	Free	Free	Rs. 100/- per photo
<b>Signature Attestation</b>	Rs. 50/- per signature	Rs. 50/- per signature	Free	Rs. 100/- per signature
<b>Cheque Stop Payment</b>	Rs. 100/- per instruction	Rs. 100/- per instruction	Free	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Free	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking
<b>Inactive Account (&gt;12 Months)</b>	Rs 200/- per quarter	Rs 200/- per quarter	Rs 200/- per quarter	Rs 200/- per quarter

**Remittance Facilities through Other Bank**

<b>DD - Issuance</b>	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 2.5/- per Rs. 1,000 /-; Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument.	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals	Non- Correspondent Banks - At Actuals	Through Non- Correspondent Bank- At Actuals
<b>DD - Cancellation</b>	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
<b>DD - Revalidation</b>	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
<b>Foreign Exchange Remittance</b>				
<b>Non-Trade Remittance</b>	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
<b>SWIFT/ Wire Transfer</b>	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
<b>FCY (Foreign Currency) Draft /DD issuance</b>	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
<b>FCY (Foreign Currency) Cheque Collection</b>	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-

**Cheque Collection**

<b>Local Clearing</b>	Free	Free	Free	Free
<b>Outstation Clearing through Own Bank</b>	Free	Free	Free	Free
<b>Outstation Clearing through Correspondent Bank</b>	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100;Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150
<b>Return of Cheque/s - Local</b>	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	<b>Local Inward Clearing*:</b> -	<b>Local Inward Clearing*:</b> -	<b>Local Inward Clearing*:</b> -	<b>Local Inward Clearing*:</b> -
	Rs 450/- per cheque	Rs 450/- per cheque	Rs 450/- per cheque	Rs 450/- per cheque
	<b>Local Outward Clearing:</b> -	<b>Local Outward Clearing:</b> -	<b>Local Outward Clearing:</b> -	<b>Local Outward Clearing:</b> -
	Rs. 100/- per cheque	Rs. 100/- per cheque	Rs. 100/- per cheque	Rs. 100/- per cheque
<b>Return of Cheque/s - Outstation - through Own Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation - through Another Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation Cheques Received in Inward Collection</b>	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.
<b>Cheque Books</b>				
<b>Issuance of Cheque Books #</b>	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>				
<b>Cash withdrawal at any Indusind branch in India</b>	Free	Free	Free	Free
<b>Third Party Cash withdrawal at non home Indusind branch in India ###</b>	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>

<b>Cash Deposit at any Indusind Branch location###</b>	<p>Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever Higher)</p> <p>Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached</p> <p>Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-</p>	<p>Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever Higher)</p> <p>Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached</p> <p>Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-</p>	<p>Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB</p> <p>Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached</p> <p>Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-</p> <p>Note :- Free limits applicable only if previous month product AMB is maintained</p>	<p>Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB</p> <p>Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached</p> <p>Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-</p> <p>Note :- Free limits applicable only if previous month product AMB is maintained</p>
<b>Door Step Banking</b>				
<b>Cashier's Cheque/Demand Drafts Delivery</b>	<p>Free</p>	<p>Free</p>	<p>Free</p>	<p>Free</p>
<b>Cheque Pickup</b>	<p>1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-</p>	<p>1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-</p>	<p>1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-</p>	<p>1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-</p>
<b>Cash Delivery</b>	<p>Minimum value of Rs.10,000/- &amp; Maximum Rs.1 Lac @ Rs.50/- per request</p>	<p>Minimum value of Rs.10,000/- &amp; Maximum Rs.1 Lac @ Rs.50/- per request</p>	<p>Minimum value of Rs.10,000/- &amp; Maximum Rs.1 Lac @ Rs.50/- per request</p>	<p>Minimum value of Rs.10,000/- &amp; Maximum Rs.1 Lac @ Rs.50/- per request</p>
<b>Cash Pick-Up</b>	<p>Minimum value of Rs. 10,000/- &amp; Maximum Rs.1 Lac @ Rs.130/- per request</p>	<p>Minimum value of Rs. 10,000/- &amp; Maximum Rs.1 Lac @ Rs.130/- per request</p>	<p>Minimum value of Rs. 10,000/- &amp; Maximum Rs.1 Lac @ Rs.130/- per request</p>	<p>Minimum value of Rs. 10,000/- &amp; Maximum Rs.1 Lac @ Rs.130/- per request</p>
<p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2. Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule.</p> <p>3. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>4. All Branch related transactions and some other services are available subject to account being Full KYCed i.e once customer due diligence has been completed</p> <p>5. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person.)</p>				