

IndusInd Bank Ltd.

SCHEDULE OF SERVICE CHARGES (w.e.f 20th December 2023)

	Indus Comfort Regular	Indus Comfort	Indus Comfort Premium	Indus Comfort Maxima	Indus Comfort Max Prime	Indus Comfort Maxima Plus
Minimum Balance (Average Monthly/ Quarterly Requirement)	Zero Balance Account subject to Salary Credits					
Remittance Facilities through Own Bank						
Demand Draft or Pay Order - Issuance	Rs.2.50/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Rs.2.50/- 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	Unlimited Free	Unlimited Free
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Free	Free	Free
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free	Free	Free
NEFT - Outward - w.e.f 1st July'19	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking					
RTGS - Outward - w.e.f 1st July'19	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking					
Remittance Facilities through Other Bank						
DD - Issuance	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 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 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	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non- Correspondent Banks - At Actuals	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non- Correspondent Banks - At Actuals	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non- Correspondent Banks - At Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance						
Non-Trade Remittance	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	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
FCY (Foreign Currency) Cheque Collection	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/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection						
Local Clearing	Free	Free	Free	Free	Free	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Free	Free	Free	Free

Outstation Clearing through Correspondent Bank	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	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
Return of Cheque/s - Local	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -
	Rs 450/- per cheque return	Rs 450/- per cheque return	Rs 450/- per cheque return	Rs 450/- per cheque return	Rs 450/- per cheque return	Rs 450/- per cheque return
	Local Outward Clearing: -	Local Outward Clearing: -	Local Outward Clearing: -	Local Outward Clearing: -	Local Outward Clearing: -	Local Outward Clearing: -
	SB A/c – Rs. 100/- per cheque	SB A/c – Rs. 100/- per cheque	SB A/c – Rs. 100/- per cheque	SB A/c – Rs. 100/- per cheque	SB A/c – Rs. 100/- per cheque	SB A/c – Rs. 100/- per cheque
Return of Cheque/s - Outstation - through Own Bank	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	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
Return of Cheque/s - Outstation - through Another Bank	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	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
Return of Cheque/s - Outstation Cheques Received in Inward Collection	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.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.
Cards - Debit Card						
Card Issuance/Reissuance/Renewal/Replacement Fee	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Rs.349/- Annual Fees- Rs.349/- pa	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Rs.349/- Annual Fees- Rs.349/- pa	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Rs.199/- Annual Fees- Rs.199/- pa	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Free Annual Fees- Rs.149/- pa	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Free Annual Fees- Free	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Free Annual Fees- Rs.Free
	Platinum Chip Debit Card Issuance Fees- Rs.499/- Annual Renewal Fees- Rs.499/- pa	Platinum Chip Debit Card Issuance Fees- Rs.499/- Annual Renewal Fees- Rs.499/- pa	Platinum Chip Debit Card Issuance Fees- Rs.499/- Annual Renewal Fees- Rs.499/- pa	Platinum Chip Debit Card Issuance Fees- 299/- Annual Renewal Fees- Rs.299/- pa	Platinum Chip Debit Card Issuance Fees- 299/- Annual Renewal Fees- Rs.299/- pa	Platinum Chip Debit Card Issuance Fees- 299/- Annual Renewal Fees- Rs.299/- pa
	Duo Card Rs 249/- p.a	Duo Card Rs 249/- p.a	Duo Card Rs 249/- p.a	Duo Card Rs 249/- p.a		Duo Card Rs 249/- p.a
	For premium Debit Cards, please refer the Debit Card SOC.					
Card Replacement Fee	All cards variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Premium Cards)- Rs. 249 + taxes					
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-		Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free		Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free	Free		Free
Non-cash transactions - Other Bank ATMs in India***	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	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	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/-. Beyond 5 transactions, all Non Cash Withdrawals would be charged at Rs. 10/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.20,000/. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/-. Beyond 5 transactions, all Non Cash Withdrawals would be charged at Rs. 10/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.20,000/. * 3 in metro cities	Free for Primary Account For Add-On Accounts: 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	Free for Primary Account For Add-On Accounts: 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

Issuance of Duplicate/Additional Statement	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/-	Free	Free	Free
Issuance of Loose Cheque Leaves	Rs 3.5/Leaf	Rs 3.5/Leaf	Rs 3.5/Leaf	Free	Free	Free
Issuance of Duplicate Pass Book	Free	Free	Free	Free	Free	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return
Miscellaneous						
Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Service Note:Withdrawn effective 01/08/2021	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	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-	Rs. 100/-	Free	Free	Rs. 100/-
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	Rs. 100/- per instructions	Free	Free	Free	Free
Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	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	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
Photo Attestation	Rs. 100/- per photo	Rs. 100/- per photo	Free	Free	Free	Free
Signature Attestation	Rs. 100/- per signature	Rs. 100/- per signature	Rs. 50/- per signature	Free	Free	Free
Cheque Stop Payment	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. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Free	Free	Free
Phone Banking (@Contact Center)***	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR
Inactive Account (>12 Months)	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter
Cheque Books						
Issuance of Cheque Books w.e.f 1st Aug'19#	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	Unlimited Free	Unlimited Free	Unlimited Free

Charges on Cash Withdrawal/Deposits at Branch/es						
Cash withdrawal at any branch in India	Free		Free		Free	Free
Third Party Cash Withdrawal at non home branch location###	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/-..subject to minimum of Rs 100
Cash Deposit at home /non home location###	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-
Door Step Banking						
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A	Free	Free	Free	Free
Cheque Pickup	N/A	N/A	N/A	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-
Cash Delivery	N/A	N/A	N/A	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac
Cash Pick-Up	N/A	N/A	N/A	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request
<p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2.For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.</p> <p>3. 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. Any suspicious or unusual transaction activity can lead to levy of charges.</p> <p>4.Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5. #Unlimited Cash Withdrawal at Other Bank ATMs is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @Rs21 effective 1st November'22</p> <p>6. W.e.f 20th December'23 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque book, Statement request and Aadhar Number Seeding etc. on Non-IndusInd Bank ATMs will be limited to 5 transactions per day.</p>						
						