

Cards - Debit Card						
Card Issuance / Reissuance / Renewal / Replacement Fee As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹349 Annual Fees - ₹349 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹349 Annual Fees - ₹349 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹199 Annual Fees - ₹199 p.a.	Classic/Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual Fees- ₹149 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free	Classic/Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual Fees - ₹ Free
	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.
	Duo Card ₹249 p.a.	Duo Card ₹249 p.a.	Duo Card ₹249 p.a.	Duo Card ₹249 p.a.		Duo Card ₹249 p.a.
	For Premium Debit Cards, please refer the Debit Card SOC.					
Card Replacement Fee	All card variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Premium Cards) - ₹249 + taxes					
Issuance of Duplicate PIN	₹20	₹20	₹20	₹20		₹20
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free		Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free	Free		Free
Cash Withdrawal & Non-cash transaction at Other Bank ATMs within India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.
Cash Withdrawals - Other Bank ATMs outside India	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal
Exchange rate mark-up on Foreign Currency Debit Card transaction	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium / Titanium Salary Card - 3.5% Platinum - 2%
ATM transaction decline fee: transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction	₹20 per transaction	₹20 per transaction	₹20 per transaction	₹20 per transaction	₹20 per transaction
Non-cash Transactions - Other Bank ATMs outside India	₹20 for Balance Enquiry	₹20 for Balance Enquiry	₹20 for Balance Enquiry	₹20 for Balance Enquiry	₹20 for Balance Enquiry	₹20 for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: ₹25,000	Classic Card: ₹25,000	Classic Card: ₹25,000	Classic Card: ₹25,000	Classic Card: ₹25,000	Classic Card: ₹25,000
	Gold/Titanium Card: ₹50,000	Gold/Titanium Card: ₹50,000	Gold/Titanium Card: ₹50,000	Gold/Titanium Card: ₹50,000	Gold/Titanium Card: ₹50,000	Gold/Titanium/Titanium Salary Card: ₹50,000
	Platinum Card: ₹1,00,000	Platinum Card: ₹1,00,000	Platinum Card: ₹1,00,000	Platinum Card: ₹1,00,000	Platinum Card: ₹1,00,000	Platinum Card: ₹1,00,000
Daily POS Limit	Classic Card: ₹50,000	Classic Card: ₹50,000	Classic Card: ₹50,000	Classic Card: ₹50,000	Classic Card: ₹50,000	Classic Card: ₹50,000
	Gold/Titanium Card: ₹100,000	Gold/Titanium Card: ₹100,000	Gold/Titanium Card: ₹100,000	Gold/Titanium Card: ₹100,000	Gold/Titanium Card: ₹100,000	Gold/Titanium/Titanium Salary Card: ₹100,000
	Platinum Card: ₹2,00,000	Platinum Card: ₹2,00,000	Platinum Card: ₹2,00,000	Platinum Card: ₹2,00,000	Platinum Card: ₹2,00,000	Platinum Card: ₹2,00,000
Other Savings Bank Account Facilities						
Account Statement	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly E-Statement. Quarterly physical Statement: Delivery Charges: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50
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	₹3.50 per Leaf	₹3.50 per Leaf	₹3.50 per Leaf	Free	Free	Free
Issuance of Duplicate Pass Book	Free	Free	Free	Free	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)	₹450 per return	₹450 per return	₹450 per return	₹450 per return	₹450 per return	₹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 ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter
Balance Certificate	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25
	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100
Interest Certificate	₹100	₹100	₹100	Free	Free	₹100
Standing Order/Balance Order/Instructions	₹100 per instructions	₹100 per instructions	Free	Free	Free	Free
Enquiry relating to Old Records	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry
Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹500, 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 or post 6 months. ₹500, 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 or post 6 months. ₹500, 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 or post 6 months. ₹500, 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 or post 6 months. ₹500, 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 or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	₹100 per photo	₹100 per photo	Free	Free	Free	Free
Signature Attestation	₹100 per signature	₹100 per signature	₹50 per signature	Free	Free	Free
Cheque Stop Payment	₹100 per instruction	₹100 per instruction	₹100 per instruction	Free	Free	Free
	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	Free	Free	Free
Phone Banking (@Contact Center)***	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR
Inactive Account (> 12 Months)	₹200 per quarter	₹200 per quarter	₹200 per quarter	₹200 per quarter	₹200 per quarter	₹200 per quarter
Cheque Books						
Issuance of Cheque Books w.e.f 1 st Aug'19 [†]	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 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	Free	Free
Cash Deposit at Home / Non-home Location***	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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, ₹4 per ₹1,000 subject to min ₹100
Doorstep Banking						
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A	Free	Free	Free	Free
Cheque Pick-up	N/A	N/A	N/A	1 request free per day; min cheque consolidated value ₹10,000	1 request free per day; min cheque consolidated value ₹10,000	1 request free per day; min cheque consolidated value ₹10,000
Cash Delivery	N/A	N/A	N/A	1 request free per day; min value of ₹10,000 max ₹1 Lac	1 request free per day; min value of ₹10,000 max ₹1 Lac	1 request free per day; min value of ₹10,000 max ₹1 Lac
Cash Pick-Up	N/A	N/A	N/A	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request

1. All charges indicated above are exclusive of Taxes (as per Government rules)

2. For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.

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.

4. Any changes in the charge tariff will be applied after a notice of at least 30 days.

5. W.e.f November 15, 2024 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 2 transactions per day.