

Schedule of Charges for Salary Savings Account (w.e.f February, 2025)

	Indus Comfort Platinum	Indus Comfort Maxima	Indus Comfort Optima
Minimum Balance (Average Monthly/Quarterly Requirement)	Zero Balance Account subject to Salary Credits		
Remittance Facilities through Own Bank			
Demand Draft - Issuance	Free one draft per day up to ₹ 25,000; above this ₹ 2.5 per ₹ 1,000; min. of ₹ 50 & max. of ₹ 5,000 per instrument	Unlimited Free	Unlimited Free
DD Cancellation/Duplicate Instrument Issuance	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
DD Revalidation	₹ 50 per instrument	Free	Free
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free
IMPS - Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking		
NEFT - Outward - w.e.f 1 st July'19			
RTGS - Outward - w.e.f 1 st July'19			
Remittance Facilities through Other Bank			
DD - Issuance	Through Correspondent Bank - ₹ 3 per ₹ 1,000; min. ₹ 50 and max. ₹ 5,000 per instrument	Free one draft (correspondent bank only) per day upto ₹ 50,000; above this ₹ 1.5 per ₹ 1,000, Min. ₹ 50 Max. ₹ 5,000 per instrument.	Free one draft (correspondent bank only) per day upto ₹ 50,000; above this ₹ 1.5 per ₹ 1,000, Min. ₹ 50 Max. ₹ 5,000 per instrument.
	Through Non-correspondent Bank - At Actuals	Non-correspondent Bank - At Actuals	Non-correspondent Bank - At Actuals
DD - Cancellation	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
DD - Revalidation	₹ 50 per instrument	₹ 50 per instrument	₹ 50 per instrument
Foreign Exchange Remittance			
Non-trade Remittance	₹ 250 in addition to SWIFT charges	₹ 250 in addition to SWIFT charges	₹ 250 in addition to SWIFT charges
SWIFT / Wire Transfer	₹ 500	₹ 500	₹ 500
FCY (Foreign Currency) Draft/DD issuance	₹ 350	₹ 350	₹ 350
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, min. ₹ 25	0.25% on the cheque collection, min. ₹ 25	0.25% on the cheque collection, min. ₹ 25
Cheque Collection			
Local Clearing	Free	Free	Free
Outstation Clearing through Own Bank	Free	Free	Free
Outstation Clearing through Correspondent Bank	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Up to and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150
Return of Cheque/s - Local	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	Local Inward Clearing*	Local Inward Clearing*	Local Inward Clearing*
	₹ 450 per cheque return	₹ 450 per cheque return	₹ 450 per cheque return
	Local Outward Clearing	Local Outward Clearing	Local Outward Clearing
	SB A/c - ₹ 100 per cheque	SB A/c - ₹ 100 per cheque	SB A/c - ₹ 100 per cheque
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses
Return of Cheque/s - Outstation - through other Bank	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses	Collection charges subject to a min. of ₹ 100 plus actual out of pocket expenses
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 100 plus out of pocket expenses	₹ 100 plus out of pocket expenses	₹ 100 plus out of pocket expenses
Cards - Debit Card			
Card Issuance/Annual/Renewal 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 - ₹ 249 Annual / Renewal Fees - ₹ 249 p.a.	Classic/Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual /Renewal Fees - ₹ 149 p.a.	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees - Free Annual /Renewal 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 - ₹ 299 Annual / Renewal Fees - ₹ 299 p.a.
	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free	Duo Card Issuance Fees - ₹ 249 Annual / Renewal Fees - Free
	For Premium Debit Cards, please refer Debit Card SOC		
Card Replacement Fee	All card variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Premium Cards) - ₹ 249 + taxes		

Schedule of Service Charges			
	Indus Comfort Platinum	Indus Comfort Maxima	Indus Comfort Optima
Cards - Debit Card			
Issuance of Duplicate PIN	₹ 20	₹ 20	₹ 20
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free
Cash Withdrawals & Non-cash transactions at Other Bank ATMs within India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, min. 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, min. 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, min. 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
Exchange rate markup on Foreign Currency Debit Card transaction	Classic/Gold/Titanium Card - 3.5% Platinum - 2%	Classic/Gold/Titanium/ Titanium Salary 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
Non-cash Transactions - Other Bank ATMs outside India	Outside India: ₹ 20 for Balance Enquiry	Outside India: ₹ 20 for Balance Enquiry	Outside India: ₹ 20 for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: ₹ 25,000	Classic Card: ₹ 25,000	Classic Card: ₹ 25,000
	Gold/Titanium Card: ₹ 50,000	Gold / Titanium/ Titanium Salary 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
Daily POS Limit	Classic Card: ₹ 50,000	Classic Card: ₹ 50,000	Classic Card: ₹ 50,000
	Gold/Titanium Card: ₹ 1,00,000	Gold / Titanium / Titanium Salary Card: ₹ 1,00,000	Gold / Titanium / Titanium Salary Card: ₹ 1,00,000
	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 Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50	Free Monthly E-statement. Quarterly physical Statement: Delivery Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50	Free Monthly E-statement. Quarterly physical Statement: Delivery Charge: ₹ 15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ ATM - Delivery Fee ₹ 50
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE, Beyond 90 days - ₹ 100	Free	Free
Issuance of Loose Cheque Leaves	₹ 3.5 Leaf	Free	Free
Issuance of Duplicate Pass Book	Free	Free	Free
Internal Transfer/ECS Return (Insufficient Balance)	₹ 450 per return	₹ 450 per return	₹ 450 per return
Miscellaneous			
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 Certificate	Limit Accounts - ₹ 25	Limit Accounts - ₹ 25	Limit Accounts - ₹ 25
	Other Accounts - ₹ 100	Other Accounts - ₹ 100	Other Accounts - ₹ 100
Interest Certificate	₹ 100	₹ 100	₹ 100
Standing Order/Balance Order/Instructions	Free	Free	Free
Enquiry relating to Old Records	₹ 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
Photo Attestation	Free	Free	Free
Signature Attestation	₹ 50 per signature	Free	Free
Cheque Stop Payment	₹ 100 per instruction	Free	Free
	₹ 150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking	Free	Free
Phone Banking (@Contact Center)***	₹ 50 per call for call made to contact center executive. Free if average balance of previous month is 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 is 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 is greater than ₹ 10,000. No Charge for use of IVR
Inactive Account (>12 Months)	₹ 200 per quarter	₹ 200 per quarter	₹ 200 per quarter

SCHEDULE OF SERVICE CHARGES

	Indus Comfort Platinum	Indus Comfort Maxima	Indus Comfort Optima
Cheque Books			
Issuance of Cheque Books w.e.f 1st Aug '19¹	2 Cheque Books per quarter (50 leaves) free For additional cheque leaves - ₹ 3.5 per leaf	Unlimited Free	Unlimited Free
Charges on Cash Withdrawal / Deposits at Branch/es			
Cash withdrawal at any branch in India	Free	Free	Free
Charges on Cash Withdrawal / Deposits at Branch/es			
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 ₹ 1000 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 ₹ 1000 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 ₹ 1000 subject to min. ₹ 100
Doorstep Banking			
Cashier's Cheque/Demand Drafts Delivery	Free	Free	Free
Cheque Pick-up	N/A	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	1 request free per day; min. value ₹ 10,000 & max. ₹ 1 Lac	1 request free per day; min. value ₹ 10,000 & max. ₹ 1 Lac
Cash Pick-up	N/A	4 Free requests per month; min. value ₹ 10,000 & max. ₹ 1 Lac; Above free limit, ₹ 130 per request	4 Free requests per month; min. value ₹ 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 Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATMs will be limited to 2 transactions per day.

