

Particulars	Particulars
Average Quarterly Balance Requirement	₹10,000
Non-maintenance Charges	NMC will be 10% of the balance shortfall* *subject to maximum of ₹900 per quarter
Fixed Deposits in lieu of Minimum Balance	FD Amount of ₹5,00,000
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Free
DD Cancellation/Duplicate Instrument Issuance	₹100/- per instrument
DD Revalidation	Free
Credit Card Payment through ATM/Net Banking	Free
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/ Whatsapp Banking
NEFT Inward/Outward	
RTGS Inward/Outward	
Remittance Facilities through Other Bank	
DD - Issuance	Free one draft (Correspondent Bank only) per day up to ₹50,000/-; above this ₹1.5/- per ₹1,000/-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-correspondent Banks - At Actuals
DD - Cancellation	₹100/- per instrument
DD - Revalidation	₹50/- per instrument
Foreign Exchange Remittance	
Non-trade Remittance	₹250/- in addition to SWIFT charges
SWIFT/Wire Transfer	₹500/-
FCY (Foreign Currency) Draft/DD issuance	₹350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-
Cheque Collection	
Local Clearing	Free
Outstation Clearing through Own Bank	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 100,000: ₹100/-; Above 100,000: ₹150/-
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing*: ₹450/- per cheque Local Outward Clearing: ₹100/- per cheque
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses
Cards - Debit Card	
Card Issuance/Annual As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free For premium Debit Cards, please refer the Debit Card SOC
Card Replacement Fee	₹249 + taxes
Issuance of Duplicate PIN	₹20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	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 ₹21per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.
Cash Withdrawals - Other Bank ATMs outside India	₹125/- for Cash Withdrawals
Exchange rate mark up on Foreign Currency Debit card transaction	3.5%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	₹20/- per transaction
Non-cash Transactions - Other Bank ATMs outside India	Outside India: ₹20/- for Balance Enquiry
Daily POS Limit	Titanium Card : ₹50,000 Titanium Card : ₹100,000
Other Savings Bank Account Facilities	
Account Statement	Free Monthly E-Statement
Issuance of Duplicate/Additional Statement	Free
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Passbook	Free
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450/-
Miscellaneous	
Alerts	Free Transaction Alerts Limit Accounts - ₹25/- Other Accounts - ₹100/-
Balance Certificate	Free
Interest Certificate	Free
Standing Order/Balance Order/Instructions	Free
Enquiry relating to Old Records	₹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
Photo Attestation	Free
Signature Attestation	Free
Cheque Stop Payment	Free
Inactive Account (>12 Months)	₹200/- per quarter
Phone Banking (@ Contact Centre)	Free
Cheque Books	
Issuance of Cheque Books w.e.f 1 st Aug'19	Unlimited Free
Charges on Cash Withdrawals/Deposits at Branch/es	
Cash Withdrawals at any branch in India	Free
Cash Deposit at home/non-home location	Free Limit of ₹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, ₹4/- per ₹1,000/- subject to minimum of ₹100/-
Doorstep Banking	
Cashier's Cheque/Demand Drafts Delivery	Free
Cheque Pick-up	1 request free per day; Minimum cheque consolidated value ₹10,000/-
Cash Delivery	1 request free per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request
Cash Pick-up	4 Free requests per month; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request

- All charges indicated above are exclusive of Taxes (as per Government rules).
- For Senior Citizens and Differently Abled person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch.
- 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.
- Any changes in the charge tariff will be applied after a notice of atleast 30 days.
- 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.