



**Indus**  
**Advantage**

**Schedule of Charges**

Savings Account

Effective November 15, 2024

**IndusInd Bank**

To know more, contact our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.com](http://www.indusind.com)

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Particulars		Particulars	
Average Quarterly Balance Requirement	Zero Balance Account	Cash Withdrawals - Other Bank ATMs outside India	₹125/- for Cash Withdrawals
<b>Remittance Facilities through Own Bank</b>		Exchange rate mark up on Foreign Currency Debit Card transaction	3.5%
Demand Draft - Issuance	Unlimited Free	ATM transaction decline fee: Transactions declined at Other Bank ATMs due to insufficient funds	₹20/- per transaction
DD Cancellation/Duplicate Instrument Issuance	₹100/- per instrument	Non-cash transactions - Other Bank ATMs outside India	Outside India: ₹20/- for Balance Enquiry
DD Revalidation	Free	Daily POS Limit	Titanium Card : ₹50,000 Titanium Card : ₹1,00,000
Credit Card Payment through ATM/Net Banking	Free	<b>Other Savings Bank Account Facilities</b>	
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Account Statement	Free Monthly E-Statement
NEFT Inward/Outward		Issuance of Duplicate/Additional Statement	Free
RTGS Inward/Outward		Issuance of Loose Cheque Leaves	Free
<b>Remittance Facilities through Other Bank</b>		Issuance of Duplicate Passbook	Free
DD - Issuance	Free one draft (Correspondent Bank only) per day upto ₹50,000/-; above this ₹1.5/- per ₹1,000 /-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-correspondent Banks - At Actuals	Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450/-
DD - Cancellation	₹100/- per instrument	<b>Miscellaneous</b>	
DD - Revalidation	₹50/- per instrument	Alerts	Free Transaction Alerts
<b>Foreign Exchange Remittance</b>		Balance Certificate	Limit Accounts - ₹25/-   Other Accounts - ₹100/-
Non-trade Remittance	₹250/- in addition to SWIFT charges	Interest Certificate	Free
SWIFT/Wire Transfer	₹500/-	Standing Order/Balance Order/Instructions	Free
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Enquiry relating to Old Records	₹100/- per enquiry
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	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
<b>Cheque Collection</b>		Photo Attestation	Free
Local Clearing	Free	Signature Attestation	Free
Outstation Clearing through Own Bank	Free	Cheque Stop Payment	Free
Outstation Clearing through Correspondent Bank	Up to and including 5,000: ₹25/-; Above 5,000 and upto and including 10,000: ₹50/-; Above 10,000 and upto and including 100,000: ₹100/-; Above 100,000: ₹150/-	Inactive Account (>12 Months)	₹200/- per quarter
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing: ₹450/- per cheque	Phone Banking (@ Contact Centre)	Free
	Local Outward Clearing: ₹100/- per cheque	<b>Cheque Books</b>	
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Issuance of Cheque Books w.e.f 1 <sup>st</sup> Aug'19	Unlimited Free
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	Cash Withdrawals at any branch in India	Free
<b>Cards - Debit Card</b>		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/-
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	<b>Doorstep Banking</b>	
Card Replacement Fee	₹249 + taxes	Cashier's Cheque/Demand Drafts Delivery	Free
Issuance of Duplicate PIN	₹20/-	Cheque Pick-up	1 request free per day; Minimum cheque consolidated value ₹10,000/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Cash Delivery	1 request free per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Cash Pick-up	4 Free requests per month; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request
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.	<ol style="list-style-type: none"> <li>All charges indicated above are exclusive of Taxes (as per Government rules).</li> <li>For Senior Citizens and Differently Abled person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch.</li> <li>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.</li> <li>Any changes in the charge tariff will be applied after a notice of atleast 30 days.</li> <li>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.</li> </ol>	