

IndusInd Bank Ltd.

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

Balance Requirement	FOUR WHEELER / HEAVY COMMERCIAL VEHICLE	Indus Easy Prepaid Savings Account (For Vehicle Loan Customers)
Minimum Balance (Average Monthly/ Quarterly Requirement)	Zero	Zero
Charges for Balance Non Maintenance	Not Applicable	Not Applicable
Remittance Facilities through Own Bank		
Demand Draft or Pay Order - Issuance	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /,-	Rs.2/- per Rs. 1,000 /,-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument
DD/ PO Cancellation/ Duplicate Instrument Issuance	Free	Rs. 100/- per instrument
DD/ PO Revalidation	Free	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free	Free
IMPS -Outward- w.e.f 1st November22	Upto 1 lakh @ Rs 2.5 per txn	Upto 1 lakh @ Rs 2.5 per txn
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		
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. 2.5/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- at Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance		
Inward Remittances	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.1% of the gross amount of currency exchanged for an amount up to Rs 1 lac, subject to the minimum amount of Rs 25; (b) Rs.100 and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1 lac and up to Rs. 10 lac; (c) Rs.550 and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10 lacs, subject to maximum amount of Rs.5000
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD Issuance	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/-
Cheque Collection		
Local Clearing	Free	Free
Outstation Clearing through Own Bank	Free	Rs.1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum
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
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: - Rs. 450/- per cheque Local Outward Clearing: - Rs. 100/- per cheque	Only for Financial Reasons Local Inward Clearing: - Rs. 450/- per cheque Local Outward Clearing: - 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
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
Return of Cheque/s - Outstation Cheques Received in Inward Collection	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.
Cards ATM		
Card Annual / Renewal Fee. (Issuance of ATM card will not be done)	Free	Free
Debit Card		
Card Issuance/Renewal/Reissuance/Fee	Classic (Non Chip Domestic): Rs 249/- p.a Classic (Chip): Rs 249/- p.a Rupay AEPS : Rs 249/- p.a Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a Gold/Titanium (Chip Domestic): Rs. 249/- p.a Titanium Metro Plus (Chip): Rs 299/-p.a Platinum (Chip International): Rs. 499/- p.a Duo Card: Rs 249/- p.a	Free
As per regulatory directive - Effective 01.09.2015 new debit cards issued will be chip variant only		
Card Replacement Fee	Rs. 249 + taxes	Rs.99/- per instance
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free
Non-cash transactions - Other Bank ATMs in India - w.e.f 1st Aug'19	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
Cash Withdrawals - Other Bank ATMs in India### - w.e.f 1st Aug'19	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 21/- 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 Cash withdrawals would be charged at Rs. 21/- per transaction * 3 in metro cities
Cash Withdrawals - Other Bank ATMs outside India	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	Classic/ Gold/Titanium card - 3.5% Platinum -2%	
ATM transaction decline fee :	Rs.20/- per transaction	Rs.20/- per transaction
Daily Cash Withdrawal Limit-ATM	Classic Card : Rs 25,000 Rupay AEPS : Rs 25,000 Gold/Titanium Card : Rs 50,000 Platinum Card : Rs. 1,00,000	ATM: Rs 10,000
Daily POS Limit	Classic Card : Rs 50,000 Rupay AEPS : Rs 50,000 Gold/Titanium Card : Rs 100,000 Platinum Card : Rs 2,00,000	POS:Rs 10,000
Other Savings Bank Account Facilities		
Account Statement###	Free Monthly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50	Free Half-Yearly Physical OR Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days -	Statement period Less than 30 days as on date of issuance - FREE
Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	Rs 3.5/Leaf	Free
Issuance of Duplicate Pass Book	Free	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Rs 450 per return	Rs 450 per return

Miscellaneous		
Mobile Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Free	Free
Enquiry relating to Old Records	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
Photo Attestation	Free	Free
Signature Attestation	Rs. 50/- per signature	Rs. 50/- per signature
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
Inactive Account (>12 Months)	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 (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.
Charges on Cash Withdrawal/Deposits of Branch/es		
Cash withdrawal at any IndusInd branch in India	Free	Free
Third Party Cash withdrawal at non home IndusInd branch in India	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 any IndusInd Branch location###	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained.	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.4/- per Rs.1000/- subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained.
Door Step Banking		
Cashier's Cheque/Demand Drafts Delivery	Free	Free
Cheque Pickup	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	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request
Cash Pick-Up	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request
<p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person).</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. 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>		

