

IndusInd Bank Ltd.

**SCHEDULE OF SERVICE CHARGES (w.e.f 1st July'23)**

Balance Requirement	Indus 3-in-1 (MOSL)
Average Monthly Balance Requirement	Rs 10,000 Please Note : NMC is waived basis active Demat/ trading relationship with IBL Broking partners
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall ** subject to minimum of Rs 100 and maximum of Rs 600 per month
<b>Remittance Facilities through Own Bank</b>	
Demand Draft or Pay Order - Issuance	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument
Credit Card Payment through ATM/Net Banking	Free
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	
<b>Remittance Facilities through Other Bank</b>	
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
DD - Cancellation	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument
<b>Foreign Exchange Remittance</b>	
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-
<b>Cheque Collection</b>	
Local Clearing	Free
Outstation Clearing through Own Bank	Free
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 100,000: Rs. 100; Above 100,000: Rs. 150
Return of Cheque/s - Local	Only for Financial Reasons
	<b>Local Inward Clearing: -</b> Rs 450/- per cheque
	<b>Local Outward Clearing: -</b> 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
Return of Cheque/s - Outstation - through Another Bank	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.
<b>Debit Card</b>	
Card Issuance Fee As per regulatory directive -Effective 01.09.2015 new debit cards issued will be chip variant only	Master Titanium: Rs. 249/-
Annual/Renewal Fee	Master Titanium: Rs. 249/-
Card Replacement Fee	Rs. 249 + taxes
Issuance of Duplicate PIN	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free
Non-cash transactions - Other Bank ATMs in India	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	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
Exchange rate mark up on Foreign Currency Debit card transaction	Titanium card - 3.5%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction
Daily Cash Withdrawal Limit	Titanium Card : Rs 50,000
Daily POS Limit	Titanium Card : Rs 100,000
<b>Other Savings Bank Account Facilities</b>	
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
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-
Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	Rs 3.5/Leaf***
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS Return (Insufficient Balance)	Rs 450/- per return
<b>Miscellaneous</b>	
Mobile Alerts	Free Transaction Alerts
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-
Standing Order/Balance Order/Instructions	Free
Enquiry relating to Old Records	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
Photo Attestation	Free
Signature Attestation	Rs. 50/- per signature
Cheque Stop Payment	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate
Inactive Account (>12 Months)	Rs. 200/- per quarter
<b>Cheque Books</b>	
Issuance of Cheque Books	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf***
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
Cash withdrawal at any IndusInd branch in India	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
Cash Deposit at any IndusInd Branch location	Free Limit of Rs.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, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/- Note :- Subject to trading account being active
<b>Door Step Banking</b>	
Cashier's Cheque/Demand Drafts Delivery	Free
Cheque Pickup	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
Cash Pick-Up	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request

1. All charges indicated above are exclusive of Taxes (as per Government rules)
2. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person).
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 atleast 30 days.
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 NonIndusInd Bank ATMs will be limited to 5 transactions per day.

