

Schedule of Charges for Non Resident Indian Accounts (w.e.f. 20th Dec 2023)

	NRE/NRO Regular	NRE/NRO Indus Maxima	NRE/NRO Indus Select	NRE/NRO Indus Exclusive
Minimum Balance Requirement				
Minimum Balance (Average Quarterly Balance Requirement)**	A & B Category Branches - ₹ 10,000/- (Single Account) ₹ 20,000/- (NRE & NRO Account, Combined Balance) C & Rural Category Branches - ₹ 5,000/- (Single Account) ₹ 10,000/- (NRE & NRO Account, Combined Balance)	₹ 20,000/ 40,000 (Single Account) ₹ 40,000/- (Grouped)	₹ 50,000/ 1,00,000 (Single Account) ₹ 1,00,000/- (Grouped)	₹ 1,00,000/ 2,00,000 (Single Account) ₹ 2,00,000/- (Grouped)
Charges for Balance Non Maintenance of Average Quarterly Balance (AQB)	10% of the shortfall* subject to maximum of ₹ 750	10% of the shortfall* subject to maximum of ₹ 900	10% of the shortfall* subject to maximum of ₹ 900	10% of the shortfall* subject to maximum of ₹ 900
Free Add-on Accounts	Grouping under same Customer ID permitted	Grouping with Blood relatives & Spouse	Grouping with Blood relatives & Spouse	Grouping with Blood relatives & Spouse
Demand Drafts through own Bank				
DD - Issue	Free one draft per day upto ₹ 25,000/- Above this - ₹ 1,50/- per ₹ 1,000/- Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument	Unlimited Free	Unlimited Free	Unlimited Free
DD/ PO Cancellation/ Duplicate	₹ 100/- per instrument	₹ 100/- per instrument	Free	Free
DD/ PO Revalidation	₹ 50/- per instrument	Free	Free	Free
Visa Money Transfer	Free	Free	Free	Free
NEFT Charges - Inward/Outward	Free	Free	Free	Free
RTGS Charges - Inward/ Outward	Free	Free	Free	Free
IMPS - Outward	Free	Free	Free	Free
Demand Drafts through other Bank				
DD - Issue	Through correspondent bank - ₹ 2/- per ₹ 1,000/- Through non-correspondent bank - ₹ 3/- per ₹ 1,000/- Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument	Free one draft (correspondent bank only) per day upto ₹ 50,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument	Free one draft (correspondent bank only) per day upto ₹ 1,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument	Free one draft (correspondent bank only) per day upto ₹ 2,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument
DD - Cancellation	₹ 100/- per instrument	₹ 100/- per instrument	₹ 100/- per instrument	₹ 100/- per instrument
DD - Revalidation	₹ 50/- per instrument	₹ 50/- per instrument	₹ 50/- per instrument	₹ 50/- per instrument
Foreign Exchange Remittance (Non-trade)				
Inward Remittances	Free**	Free**	Free**	Free**
FIRC (Foreign Inward Remittance Certificate) Issuance charges	₹ 100/-	₹ 100/-	₹ 100/-	₹ 100/-
Outward Remittance other than Imports - A2 Remittances	₹ 250/-	₹ 250/-	₹ 250/-	₹ 250/-
SWIFT/ Wire Transfer	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
FCY (Foreign Currency) Draft/ DD Issuance	₹ 350/-	₹ 350/-	₹ 350/-	₹ 350/-
FCY (Foreign Currency) Cheque Collection	0.25%, Min. ₹ 25	0.25%, Min. ₹ 25	0.25%, Min. ₹ 25	0.25%, Min. ₹ 25
Cheque Collection				
Local	Free	Free	Free	Free
Outstation through Own Bank	₹ 1/- per ₹ 1,000/-, Minimum ₹ 50; Maximum ₹ 150/-	Free	Free	Free
Outstation through other Bank	Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150	Free
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C - ₹ 100/- per cheque	Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C - ₹ 100/- per cheque	Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C - ₹ 100/- per cheque	Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - Free
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses
Return of Cheque/s - Outstation - through other Bank	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses	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	₹ 100/- plus out of pocket expenses	₹ 100/- plus out of pocket expenses	₹ 100/- plus out of pocket expenses
Cards				
Debit Card				
Fee	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE
	Regular Debit Card Issuance ₹ 249 + Annual ₹ 249	NA	NA	NA
	Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card, Issuance ₹ 199 + Annual ₹ 199	Gold/ Titanium Debit Card, Issuance ₹ 199 + Annual ₹ 199
	Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299
	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799
	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799
	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799
	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature/ World Select Debit Card - Free***
Replacement Charges	₹ 249/-	₹ 249/-	₹ 249/-	Free
Issuance of Duplicate PIN	₹ 20/-	₹ 20/-	₹ 20/-	Free
Transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Transactions - Other Bank ATMs - Within India	₹ 21 per cash withdrawal transaction & ₹ 10 per Non-cash transaction done in excess of 5 per month for Non-metro locations & 3 per month for metro locations	Unlimited Free ^{^^} (Not applicable for Add-On Accounts) ATM transactions at other bank ATMs, subject to AQB maintained in the account. In case of AQB not maintained, a charge of ₹ 21 per cash withdrawal transaction & ₹ 10 per Non-cash transaction done in excess of 5 per month for Non-metro locations & 3 per month for metro locations	Unlimited Free ^{^^}	Unlimited withdrawals Free ^{^^}
Outside India	₹ 125/- for each cash withdrawal [#] ₹ 20/- for Balance Enquiry	₹ 125/- for each cash withdrawal [#] ₹ 20/- for Balance Enquiry	Zero cash withdrawal charges [#] ₹ 20/- for Balance Enquiry	Zero cash withdrawal charges [#] ₹ 20/- for Balance Enquiry
Exchange Rate mark up on Foreign Currency Debit Card Transactions	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE
	NA	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Signature/ World Debit Card - 2%	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Signature/ World Debit Card - 2%	Platinum Select Debit Card - 2% Signature/ World Select Debit Card - 1%
Daily Cash Withdrawal Limit	Regular Debit Card - ₹ 25,000/- Gold/ Titanium Debit Card - ₹ 50,000/- Platinum Debit Card - ₹ 1,00,000/- Platinum Plus Debit Card - ₹ 1,25,000/- Platinum Premier Debit Card - ₹ 1,25,000/- Signature/ World Debit Card - ₹ 1,50,000/-	Regular Debit Card - ₹ 25,000/- Gold/ Titanium Debit Card - ₹ 50,000/- Platinum Debit Card - ₹ 1,00,000/- Platinum Plus Debit Card - ₹ 1,25,000/- Platinum Premier Debit Card - ₹ 1,25,000/- Signature/ World Debit Card - ₹ 1,50,000/-	Platinum Select Debit Card - ₹ 1,50,000/- per day Signature/ World Select Debit Card - ₹ 1,50,000/-	Platinum Exclusive Debit Card - ₹ 2,00,000/- per day Signature/ World Exclusive Debit Card - ₹ 2,00,000/-
Daily POS Limit	Regular Debit Card - ₹ 50,000/- Gold/ Titanium Debit Card - ₹ 1,00,000/- Platinum Debit Card - ₹ 2,00,000/- Platinum Plus Debit Card - ₹ 2,50,000/- Platinum Premier Debit Card - ₹ 2,50,000/- Signature/ World Debit Card - ₹ 3,00,000/-	Regular Debit Card - ₹ 50,000/- Gold/ Titanium Debit Card - ₹ 1,00,000/- Platinum Debit Card - ₹ 2,00,000/- Platinum Plus Debit Card - ₹ 2,50,000/- Platinum Premier Debit Card - ₹ 2,50,000/- Signature/ World Debit Card - ₹ 3,00,000/-	Platinum Select Debit Card - ₹ 3,00,000/- per day Signature/ World Select Debit Card - ₹ 3,00,000/-	Platinum Exclusive Debit Card - ₹ 4,00,000/- per day Signature/ World Exclusive Debit Card - ₹ 4,00,000/-
Other Savings Bank Account Facilities				
Account Statement	Free Quarterly Physical OR Monthly E-Statement with Quarterly Physical	Monthly (Physical / E-Statement)	Monthly (Physical / E-Statement)	Monthly (Physical / E-Statement)
Issue of Duplicate/ Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹ 100/-	Free	Free	Free
Issue of Loose Cheque Leaves	Free	Free	Free	Free
Issue of Duplicate Pass Book	Free	Free	Free	Free
Internal Transfer/ECS/NACH/Direct Debit Return (Insufficient Balance)	₹ 450/-	₹ 450/-	₹ 450/-	₹ 450/-
Miscellaneous				
Mobile Alerts	Transaction Alerts	Free	Free	Free
	Balance Alerts	Weekly, ₹ 30 per quarter. Charges waived if AQB >= ₹ 25,000	Weekly, ₹ 30 per quarter. Charges waived if AQB is maintained	Weekly, ₹ 30 per quarter. Charges waived if AQB is maintained
Balance Certificate	Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-	Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-	Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-	Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-
Interest Certificate	₹ 100/-	₹ 100/-	₹ 100/-	₹ 100/-
Standing Order/ Balance Order/ Instructions	Free	Free	Free	Free
Enquiry relating to Old Records	₹ 100/- per enquiry	₹ 100/- per enquiry	₹ 100/- per enquiry	₹ 100/- per enquiry
Account Closure	₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower	₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower	Not Applicable	Not Applicable
Photo Attestation	Free	Free	Free	Free
Signature Attestation	₹ 50/- per signature	Free	Free	Free
Stop Payment Charges	₹ 100/- per instruction ₹ 150/- for range of instruction in single mandate	Free Free	Free Free	Free Free
Inactive Account (>12 months)	₹ 200/- per quarter	₹ 200/- per quarter	Not Applicable	Not Applicable
Cheque Books				
Issue of Cheque Books - Savings Bank	2 Cheque Books per month (50 leaves) free. For additional cheque leaves - ₹ 1/- per leaf	Unlimited Free	Unlimited Free	Unlimited Free
Cash Deposits Charges per Month				
To All Customers	Free, subject to AQB maintained in the Account/s. In case AQB not maintained, a charge of ₹ 4 per 1,000 will apply.	Free, subject to AQB maintained in the Account/s. In case AQB not maintained, a charge of ₹ 4 per 1,000 will apply.	Free	Free
Cashier's Cheque/Demand Drafts Delivery [^]	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)
Cheque Pickup [^]	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)	Free (Only where the mailing address is in India)
Cash Delivery upto ₹ 1 Lac [^]	₹ 50/- (Only where the mailing address is in India)	1 Free / Day (Only where the mailing address is in India)	1 Free / Day (Only where the mailing address is in India)	1 Free / Day (Only where the mailing address is in India)
Cash Pickup upto ₹ 2 Lac [^]	₹ 130/- per request (Only where the mailing address is in India)	1 Free / Week (Only where the mailing address is in India)	1 Free / Day (Only where the mailing address is in India)	1 Free / Day (Only where the mailing address is in India)
Pick-up and Delivery of documents from overseas****	NA	NA	NA	1 Request Free per customer per Financial Year. Above the Free limit ₹ 1,300 per request

All fees and charges mentioned above will attract Taxes as applicable. The charges indicated above are subject to periodic revision.

**Shortfall means the difference between actual balance maintained and the balance required as per product. **Average Quarterly Balance (AQB) requirement varies with location. [^] Available at select branches in India.

***Subject to maintenance of Average Quarterly Balance (AQB). ⁺ Plus applicable exchange rate mark up on Foreign Currency Debit Card Transaction. [^] FX Currency Conversion Tax will be recovered as per actuals.

**** Document should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only.

^{^^} Free Monthly Cash Withdrawal limit at other Bank ATMs capped at 50 transactions. Above 50 transactions charge of ₹ 21 per cash withdrawal will be levied.

• W.e.f 20th Dec'23 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 ATM will be limited to 5 transactions per day.

• 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 change in the charge tariff will be applied after a notice of atleast 30 days. Any suspicious or unusual transaction activity can lead to levy of charges.



IndusInd Bank

For more details, call our 24x7 Phone Banking Numbers: 1860 267 7777 / +91 22 4406 6666. • Visit us at www.indusind.com