

## IndusInd Bank Ltd.

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

Particulars	Indus Force & Indus Esteem Salary Account
Average Balance Requirement	Zero Balance Account subject to Salary Credits
<b>Remittance Facilities through Own Bank</b>	
Demand Draft or Pay Order - Issuance	Unlimited Free
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD/ PO Revalidation	Free
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	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non-Correspondent Banks - 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 and including 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>Cards - Debit Card</b>	
Card Issuance/Reissuance/Renewal/Replacement Fee	Classic/ Gold/ Titanium Chip Debit Card Issuance Fees- Free Annual Fees-Free
As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Platinum Chip Debit Card Issuance Fees- 299/- Annual Fees- Rs.299/- pa
	Duo Card Issuance Fees- Rs.249/- Annual Fees- Rs.249/- pa
	For paid Debit Cards, please refer the Debit Card SOC.
Card Replacement Fee	All cards variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Debit Cards)- 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#	<b>Free for Primary Account</b>  <b>For Add-On Accounts:</b> 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	<b>Free for Primary Account</b>  <b>For Add-On Accounts:</b> 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cash transactions would be charged at Rs. 21/- per transaction. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs 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 : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction
Non-Cash Transactions - Other Bank ATMs outside India	Outside India:Rs. 20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card : Rs 25,000 Gold/Titanium Card : Rs 50,000 Platinum Card : Rs, 1,00,000
Daily POS Limit	Classic Card : Rs 50,000 Gold/Titanium Card : Rs ,100,000 Platinum Card : Rs, 2,00,000
<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 :Free.  Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free,
Issuance of Duplicate/Additional Statement	Free
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Rs. 450 per return
<b>Miscellaneous</b>	
Alerts	Free Transaction Alerts
Balance Notification Service Note:Withdrawn effective 01/08/2021	Balance Notification Service will be charged at Rs 30/- per quarter
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Free
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	Free
Cheque Stop Payment	Free
Inactive Account (>12 Months)	Rs. 200/- per quarter
Phone Banking (@Contact Center)	Free
<b>Cheque Books</b>	
Issuance of Cheque Books w.e.f 1st Aug'19	Unlimited Free
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
Cash withdrawal at any branch in India	Free
Third Party Cash Withdrawal at non home branch location	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 home /non home 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/-
<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	1 request free per day ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac Thereafter @ Rs.50/- per request
Cash Pick-Up	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Thereafter @ Rs.130/- per request
<p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2.For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.</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.#Unlimited Cash Withdrawa at other Bank ATMs I is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @Rs21 effective 1st November'22</p> <p>6. 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>	
	