

SCHEDULE OF SERVICE CHARGES

Indus Green Farmer (w.e.f 20th December 2023)	
Balance Requirement	Half-Yearly Average Balance (HAB) Requirement
Minimum Balance	Rs. 2,000/- on Half-Yearly basis across all branch category
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall* * subject to minimum of Rs 50 and maximum of Rs 150
Transaction / Credit Value in lieu of Minimum Balance	Half-Yearly Throughput / Credit of Rs.50,000/- & above
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 /-, 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
Visa Credit Card Payment through ATM/Net Banking	Free
NEFT - Outward (done from the branch)	i) Upto 10,000 - Rs 2.5 ii) From 10,001 to Rs 1,00,000 - Rs 5 iii) From 1,00,001 to Rs 2,00,000 - Rs 15, iv) Greater than Rs 2,00,000 - Rs 25. *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for NEFT done through net banking or mobile banking
RTGS - Outward(done from the branch)	i) From Rs 2,00,000 to Rs 5,00,000 : Rs 25; ii) Greater than Rs 5,00,000 : Rs 50 *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for RTGS done through net banking or mobile banking
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
DD - Cancellation	Rs. 100/- per instrument
DD - Revalidation	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/-
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-
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/-
Cheque Collection	
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 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
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.
Cards	
ATM	
Card Annual / Renewal Fee. (Issuance of ATM card will not be done)	Free
Debit Card	
Card Issuance/Renewal/Reissuance/Fee	Classic (Non Chip Domestic): Rs 249/- p.a Classic (Chip): Rs 249/- p.a Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a Gold/Titanium (Chip): Rs. 249/- p.a Platinum (Chip International): Rs. 499/- p.a
As per regulatory directive - Effective 01.09.2015 new debit cards issued will be chip variant only	
Card Replacement Fee	Rs 249
Debit Card Service Charge	Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement
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, if previous month's average balance is less than Rs. 10,000/- . Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 10/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/- * 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, if previous month's average balance is less than Rs. 10,000/- . Beyond 5*transactions, all Cash Withdrawals would be charged at Rs. 21/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/- * 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	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
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

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
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	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Rs 450/- per return
Miscellaneous	
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 Rs. 200/- per quarter
Inactive Account (>12 Months)	Rs. 200/- per quarter
Phone Banking (@Contact Center)	Rs 50 per call for call made to contact center executive. Free, if average balance of product is maintained. No Charge for use of IVR Balance of Rs. 10,000/- in case of Privilege Active
Cheque Books	
Issuance of Cheque Books	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.
Charges on Cash Withdrawal/Deposits at Branch/es	
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 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
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
<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.</p> <p>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5.#Unlimited Cash Withdrawal is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @Rs21 effective 1st November22</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>	
	