



**Indus
Advantage**

Schedule of Charges

Savings Account
Effective 20th December, 2023

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com

INDUSADVANTAGE/SASOC/VER02/11/23

Particulars		Particulars	
Average Quarterly Balance Requirement	Zero Balance Account	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 transactions would be charged at ₹21/- per transaction. 3* in metro cities
Remittance Facilities through Own Bank		Cash Withdrawals - Other Bank ATMs outside India	₹125/- for Cash Withdrawals
Demand Draft or Pay Order - Issuance	Unlimited Free	Exchange rate mark up on Foreign Currency Debit Card transaction	3.5%
DD/PO Cancellation/Duplicate Instrument Issuance	₹100/- per instrument	ATM transaction decline fee: Transactions declined at Other Bank ATMs due to insufficient funds	₹20/- per transaction
DD/PO Revalidation	Free	Non-cash transactions - Other Bank ATMs outside India	Outside India: ₹20/- for Balance Enquiry
Credit Card Payment through ATM/Net Banking	Free	Daily POS Limit	Titanium Card : ₹50,000 Titanium Card : ₹1,00,000
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Other Savings Bank Account Facilities	
NEFT Inward/Outward		Account Statement	Free Monthly E-Statement
RTGS Inward/Outward		Issuance of Duplicate/Additional Statement	Free
Remittance Facilities through Other Bank		Issuance of Loose Cheque Leaves	Free
DD - Issuance	Free one draft (Correspondent Bank only) per day upto ₹50,000/-; above this ₹1.5/- per ₹1,000 /-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-correspondent Banks - At Actuals	Issuance of Duplicate Passbook	Free
DD - Cancellation	₹100/- per instrument	Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450/-
DD - Revalidation	₹50/- per instrument	Miscellaneous	
Foreign Exchange Remittance		Alerts	Free Transaction Alerts
Non-trade Remittance	₹250/- in addition to SWIFT charges	Balance Certificate	Limit Accounts - ₹25/- Other Accounts - ₹100/-
SWIFT/Wire Transfer	₹500/-	Interest Certificate	Free
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Standing Order/Balance Order/Instructions	Free
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	Enquiry relating to Old Records	₹100/- per enquiry
Cheque Collection		Account Closure	No Charge, if A/c closed within 14 days. Charge of ₹200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months
Local Clearing	Free	Photo Attestation	Free
Outstation Clearing through Own Bank	Free	Signature Attestation	Free
Outstation Clearing through Correspondent Bank	Up to and including 5,000: ₹25/-; Above 5,000 and upto and including 10,000: ₹50/-; Above 10,000 and upto and including 100,000: ₹100/-; Above 100,000: ₹150/-	Cheque Stop Payment	Free
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing: ₹450/- per cheque	Inactive Account (>12 Months)	₹200/- per quarter
	Local Outward Clearing: ₹100/- per cheque	Phone Banking (@ Contact Centre)	Free
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Cheque Books	
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Issuance of Cheque Books w.e.f 1 st Aug'19	Unlimited Free
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	Charges on Cash Withdrawal/Deposits at Branch/es	
Cards - Debit Card		Cash Withdrawals at any branch in India	Free
Card Issuance/Annual As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free For premium Debit Cards, please refer the Debit Card SOC	Third Party Cash Withdrawals at non-home branch location	Free Limit of ₹50,000/- per month; Above free limit, ₹2.5/- per ₹1,000/- subject to minimum of ₹100/-
Card Replacement Fee	₹249 + taxes	Cash Deposit at home/non-home location	Free Limit of ₹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, ₹4/- per ₹1,000/- subject to minimum of ₹100/-
Issuance of Duplicate PIN	₹20/-	Doorstep Banking	
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Cashier's Cheque/Demand Drafts Delivery	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Cheque Pickup	1 request free per day; Minimum cheque consolidated value ₹10,000/-
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 ₹10/- per transaction. * 3 in metro cities	Cash Delivery	1 request free per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request
		Cash Pickup	1 request free per week; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request
		<ol style="list-style-type: none"> All charges indicated above are exclusive of Taxes (as per Government rules). For Senior Citizens and Differently Abled person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch. 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. Any changes in the charge tariff will be applied after a notice of atleast 30 days. 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 request, Statement request and Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 5 transactions per day. 	