

IndusInd Bank Ltd.
SCHEDULE OF SERVICE CHARGES (w.e.f 20th December 2023)

	Indus Easy (Basic Savings Account)	Indus Small (Financial Inclusion / No Frills)
Balance Requirement		
Minimum Balance (Average Monthly/ Quarterly Requirement)	Minimum Balance - Zero	Minimum Balance - Zero
Charges for Balance Non Maintenance	Not Applicable	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable	Not Applicable
Remittance Facilities through Own Bank		
Demand Draft or Pay Order - Issuance	₹2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument	₹2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free	Free
NEFT - Outward - w.e.f 1st July'19	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
RTGS - Outward - w.e.f 1st July'19	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
Remittance Facilities through Other Bank		
DD - Issuance	Through Correspondent Bank- Rs. 2.5/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank- Rs. 2.5/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance		
Inward Remittances	(a) 0.1% 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.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5,000/-	NA
FRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	NA
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	NA
SWIFT/ Wire Transfer	Rs. 500/-	NA
FCY (Foreign Currency) Draft /DD Issuance	Rs. 350/-	NA
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-	NA
Cheque Collection		
Local Clearing	Free	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
Outstation Clearing through Correspondent Bank	Up to 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	Up to 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	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	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	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	Rs. 100/- plus out of pocket expenses.
Debit Card		
Card Issuance/Renewal Fee	Free	Free
Card Replacement Fee	Rs.99/- per instance	Rs.99/- per instance
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction
Non-cash transactions - Other Bank ATMs in India - w.e.f 1st Aug'19	5* Free 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	5* Free 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
Cash Withdrawals - Other Bank ATMs in India - w.e.f 1st Aug'19	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable	Not Applicable
Non-Cash Withdrawals - Other Bank ATMs outside India	Not Applicable	Not Applicable
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction	Rs.20/- per transaction
Daily Cash Withdrawal Limit	Rs 10,000	Rs 10,000
Daily AEPS Cash deposit / withdrawal Limit/POS Limit	Rs 10,000	Rs 10,000
Other Savings Bank Account Facilities		
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE. Beyond 30 days - 100/-	Statement period Less than 30 days as on date of issuance - FREE. Beyond 30 days - 100/-
Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	Free	Free
Issuance of Duplicate Pass Book	Free	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to insufficient Balance	Rs 450/- per return	Rs 450/- per return
Miscellaneous		
Mobile Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Free	Free
Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	No Charge if A/C closed within 14 days . Rs. 200/-, if account is closed within 6 months or balance in the A/c whichever is lower	No Charge if A/C closed within 14 days . Rs 200/-, if account is closed within 6 months or balance in the A/c whichever is lower

Photo Attestation	Free	Free
Signature Attestation	Rs. 50/- per signature	Free
Cheque Stop Payment	Rs. 100/- per instruction	Free
	Rs. 150/- for range of instruction in single mandate	Free
Inactive Account (>12 Months)	Not Applicable	Not Applicable
Cheque Books		
Issuance of Cheque Books w.e.f 1st July'19	Cheque Book Can be issued, Rs 3.5/Leaf	Not Applicable (Cheque books shall not be issued)
Charges on Cash Withdrawal/Deposits at Branch/es		
Cash withdrawal at any IndusInd branch in India	4* Free Cash Withdrawals free per month across AEFS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction	4* Free Cash Withdrawals free per month across AEFS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction
Cash Deposit at home branch location	Free	Free
Cash Deposit at non-home branch location w.e.f. 1st Jul'19	Free	Free
Door Step Banking		
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A
Cheque Pickup	N/A	N/A
Cash Delivery	N/A	N/A
Cash Pick-Up	N/A	N/A

1. Service Tax as per Government rules will be in addition to charges indicated above.

2. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Aabled 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.

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 Non-IndusInd Bank ATMs will be limited to 5 transactions

