

Schedule of Service Charges for Indus BFIL Classic & Privilege (w.e.f 1st January 2026)

Balance Requirement	Indus BFIL Classic	Indus BFIL Privilege
	Monthly Average Balance (MAB)	
Minimum Balance (Average Monthly Requirement)	₹2,500/-	₹5,000/-
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall* *subject maximum of ₹150 per month	NMC will be 6% of the balance shortfall* *subject to maximum of ₹300 per month
Fixed Deposits in lieu of Minimum Balance	₹50,000	₹1,00,000
Remittance Facilities through Own Bank		
Demand Draft - Issuance	₹2.50/- per ₹1,000/-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument	Free one draft per day upto ₹25,000/-; above this ₹2.5/- per ₹1,000/-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	Free	Free
DD Revalidation	Free	Free
Credit Card Payment through ATM/Net Banking	Free	Free
IMPS-Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
NEFT - Outward - w.e.f 1 st Jan'26	• Up to ₹50,000 - Nil, • > ₹50,000 to ₹1 Lakh - ₹4, • > ₹1 Lakh to ₹2 Lakh - ₹14 • > ₹2 Lakh - ₹24 No Charges applicable for NEFT done through Net Banking or Mobile Banking	• Up to ₹50,000 - Nil, • > ₹50,000 to ₹1 Lakh - ₹4, • > ₹1 Lakh to ₹2 Lakh - ₹14 • > ₹2 Lakh - ₹24 No Charges applicable for NEFT done through Net Banking or Mobile Banking
RTGS - Outward - w.e.f 1 st Jan'26	• ₹2 Lakh to ₹5 Lakh - ₹20 • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking	• ₹2 Lakh to ₹5 Lakh - ₹20 • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking
Remittance Facilities through Other Bank		
DD - Issuance	Not Applicable	Not Applicable
DD - Cancellation	Not Applicable	Not Applicable
DD - Revalidation	Not Applicable	Not Applicable
Foreign Exchange Remittance		
Inward Remittances**	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹30/-; (b) ₹100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000/- and up to ₹10,00,000/-; (c) ₹550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000/-, subject to maximum amount of ₹5,000/-	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹30/-; (b) ₹100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000/- and up to ₹10,00,000/-; (c) ₹550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000/-, subject to maximum amount of ₹5,000/-
FIRC (Foreign Inward Remittance Certificate) Issuance	₹100/-	₹100/-
Non-Trade Remittance	₹250/- in addition to SWIFT charges	₹250/- in addition to SWIFT charges
SWIFT / Wire Transfer	₹500/-	₹500/-
FCY (Foreign Currency) Draft / DD issuance	₹350/-	₹350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	0.25% on the cheque collection, Minimum of ₹25/-
Cheque Collection		
Local Clearing	Free	Free
Outstation Clearing through Own Bank	₹1/- per ₹1,000/-, Minimum ₹25; Maximum ₹150/-	₹1/- per ₹1,000/-, Minimum ₹25; Maximum ₹150/-
Outstation Clearing through Correspondent Bank	Upto 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	Upto 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
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing*: - SB A/c – ₹500/- per cheque Local Outward Clearing: - SB A/c – ₹200/- per cheque	Only for Financial Reasons Local Inward Clearing*: - SB A/c – ₹500/- per cheque Local Outward Clearing: - SB A/c – ₹200/- per cheque
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
Return of Cheque/s - Outstation - through Another 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
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	₹100/- plus out of pocket expenses
Debit Card		
Card Issuance/Renewal/Reissuance/Fee As per regulatory directive -Effective 01.09.2015 new debit cards issued will be chip variant only	Rupay : ₹249/- p.a	Rupay : ₹249/- p.a
Card Replacement Fee	All cards variants: ₹249 + taxes	
Issuance of Duplicate PIN	₹20/-	₹20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free
Cash Withdrawal & Non-Cash transaction at Other Bank ATMs	10* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23/- per transaction & non-Financials transaction at ₹10/- per transaction within India. * 3 in metro cities	10* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23/- per transaction & non-Financials transaction at ₹10/- per transaction within India. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable	Not Applicable
Exchange rate mark up on Foreign Currency Debit card transaction	Not Applicable	Not Applicable
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	₹20/- per transaction	₹20/- per transaction
Non-Cash Transactions - Other Bank ATMs outside India	Not Applicable	Not Applicable
Daily Cash Withdrawal Limit	Rupay : ₹25,000	Rupay : ₹25,000
Daily POS Limit	Rupay : ₹50,000	Rupay : ₹50,000
Daily AEPS Cash deposit / withdrawal Limit	₹10,000	₹10,000
AEPS Cash deposit / withdrawal Transaction Limit	₹10,000	₹10,000
Other Savings Bank Account Facilities		
Account Statement	Free Monthly/Quarterly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge : ₹15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : ₹50	Free Monthly/Quarterly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge : ₹15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : ₹50
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 1 st Aug'19)	₹3.5/Leaf	₹3.5/Leaf
Issuance of Duplicate Pass Book	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)	₹500/- per return	₹500/- per return
Miscellaneous		
Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Withdrawn effective 01/08/2021	Balance Notification Service will be charged at ₹30/- per quarter	Balance Notification Service will be charged at ₹30/- per quarter
Balance Certificate	Limit Accounts - ₹25/- Other Accounts - ₹100/-	Limit Accounts - ₹25/- Other Accounts - ₹100/-
Interest Certificate	₹100/-	₹100/-
Standing Order/Balance Order/Instructions	₹100/- per instructions	Free
Enquiry relating to Old Records	₹100/- per enquiry	₹100/- per enquiry
Account Closure	No charge if A/C closed within 14 days or post 6 months. INR 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months	No charge if A/C closed within 14 days or post 6 months. INR 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	₹100/- per photo	Free
Signature Attestation	₹100/- per signature	₹50/- per signature
Cheque Stop Payment	₹100/- per instruction	₹100/- per instruction
Inactive Account (>12 Months)	Nil	Nil
Cheque Books		
Issuance of Cheque Books w.e.f 1 st Aug'19	₹3.5/Leaf	1 Cheque Book per quarter (25 leaves) free. For additional cheque leaves - ₹3.5/- per leaf.
Charges on Cash Withdrawal/Deposits at Branch/es		
Cash withdrawal at any IndusInd branch in India	Free	Free
Third Party Cash withdrawal at non home IndusInd branch in India	Free Limit of ₹50,000/- per month; Above free limit, ₹2.5/- per ₹1,000/- subject to minimum of ₹100	Free Limit of ₹50,000/- per month; Above free limit, Rs.2.5/- per ₹1,000/- subject to minimum of ₹100
Cash Deposit at any IndusInd Branch 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 ₹1000/- subject to minimum of ₹100/- Note :- Free limits applicable only if previous month product AMB is maintained	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 ₹1000/- subject to minimum of ₹100/- Note :- Free limits applicable only if previous month product AMB is maintained
Door Step Banking for Senior Citizen Customers		
Cashier's Cheque/Demand Drafts Delivery	Free	Free
Cheque Pickup	1 request free per day ; Minimum cheque consolidated value ₹10,000/-	1 request free per day ; Minimum cheque consolidated value ₹10,000/-
Cash Delivery	Minimum value of ₹10,000/- & Maximum ₹1 Lac @ ₹50/- per request	Minimum value of ₹10,000/- & Maximum ₹1 Lac @ ₹50/- per request
Cash Pick-Up	Minimum value of ₹10,000/- & Maximum ₹1 Lac @ ₹130/- per request	Minimum value of ₹10,000/- & Maximum ₹1 Lac @ ₹130/- per request

- Service Tax as per Government rules will be in addition to charges indicated above.
- Doorstep Banking is available at select branches only.
- 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 changes in the charge tariff will be applied after a notice of atleast 30 days.
- No Penal Interest shall be applicable on Weekly Recurring Deposit - Product Code: RDM IC
- DD cancellation and revalidation is only if the DD amount is higher than the charges amount
- Cheque book issuance is subject to customer submitting the signature updation form in branch
- Delights debit card to be available as an additional card on chargeable basis (₹499 issuance fee) on the ₹5,000 AMB variant
- If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more about the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you.
- W.e.f 5th January, 2026 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 10 transactions per month.
- The above fees mentioned are exclusive of GST.

