

Schedule of Charges for Indus Multiplier Plus (w.e.f. 1st January 2026)

PARTICULARS	INDUS MULTIPLIER PLUS	PARTICULARS	INDUS MULTIPLIER PLUS
Minimum Balance (Average Quarterly Requirement)	₹25,000	Daily Cash Withdrawal Limit	Platinum Max: ₹1,00,000
Charges for Balance Non-Maintenance	NMC will be 10% of the balance shortfall* *subject to max ₹900 per quarter	Daily POS Limit	Platinum Max: ₹2,00,000
Fixed Deposits in lieu of Minimum Balance	FD of ₹5,00,000	OTHER SAVINGS BANK ACCOUNT FACILITIES	
REMITTANCE FACILITIES THROUGH OWN BANK		Account Statement	Free Monthly E-Statement Monthly/Quarterly Physical Statement: Collected from Home Branch - Free Quarterly Physical Statement Delivery Charge: Free Statement Ad hoc (Physical): From Contact Centre/ Phone Banking/ATM - Delivery Charge: Free
Demand Draft - Issuance	Unlimited Free	Issuance of Duplicate/Additional Statement	Free
DD Cancellation/Duplicate Instrument Issuance	₹100 per instrument	Issuance of Loose Cheque Leaves	Free
DD Revalidation	Free	Issuance of Duplicate Pass Book	Free
Credit Card Payment through ATM/Net Banking	Free	Internal Transfer/ECS Return (Insufficient Balance)	₹500
IMPS	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking	MISCELLANEOUS	
NEFT - Outward	• 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	Alerts	Free Transaction Alerts
RTGS - Outward	• ₹2 Lakh to ₹5 Lakh - ₹20, • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking	Balance Certificate	Limit Accounts - ₹25 Other Accounts - ₹100
REMITTANCE FACILITIES THROUGH OTHER BANK		Interest Certificate	Free
DD - Issuance	Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹1.5/₹1,000 min ₹50 max ₹5,000 per instrument Non-Correspondent Banks - At Actuals	Standing Order/Balance Order/Instructions	Free
DD - Cancellation	₹100 per instrument	Enquiry relating to Old Records	₹100 per enquiry
DD - Revalidation	₹50 per instrument	Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
FOREIGN EXCHANGE REMITTANCE		Photo Attestation	Free
Non-Trade Remittance	₹250 in addition to SWIFT charges	Signature Attestation	Free
SWIFT/Wire Transfer	₹500	Cheque Stop Payment	Free
FCY (Foreign Currency) Draft /DD Issuance	₹350	Inactive Account (>12 Months)	Nil
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, min ₹25	Phone Banking (at Contact Center)	Free
CHEQUE COLLECTION		CHEQUE BOOKS	
Local Clearing	Free	Issuance of Cheque Books w.e.f 1st Aug'19	Unlimited Free
Outstation Clearing through Own Bank	Free	CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES	
Outstation Clearing through Correspondent Bank	Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150	Cash withdrawal at any branch in India	Free
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing - ₹500 per cheque Local Outward Clearing - ₹200 per cheque	Cash Deposit at Home/Non-home Location	Free limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is 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 min ₹100
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to min ₹100 plus actual out of pocket expenses	DOORSTEP BANKING	
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to min 100 plus actual out of pocket expenses	Cashier's Cheque/Demand Drafts Delivery	Free
Return of Cheque/s - Outstation - through Another Bank	₹100 + out of pocket expenses	Cheque Pick-up	1 request free per day; min cheque consolidated value of ₹10,000
DEBIT CARD		Cash Delivery	1 request free per day; min value of ₹10,000 & max ₹1 Lac; thereafter @ ₹50 per request
Card Issuance/Reissuance/Renewal/Replacement Fee As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Platinum Max Debit Card Issuance Fees - ₹249 + taxes Annual Fees - ₹249 + taxes For Premium Debit Cards, please refer the Debit Card SoC	Cash Pick-up	4 Free requests per month; min value of ₹10,000 & max ₹1 Lac; thereafter @ ₹130 per request
Card Replacement Fee	₹249 + taxes	<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 at least 30 days. 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. 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 and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you. The above fees mentioned are exclusive of GST. 	
Issuance of Duplicate PIN	₹20	T&C apply	
Non-cash transactions - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal & Non-cash transaction at Other Bank ATMs within India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.		
Cash Withdrawals - Other Bank ATMs outside India	₹125 for Cash Withdrawal		
Exchange rate mark-up on Foreign Currency Debit Card transaction	2%		
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction		
Non-Cash Transactions - Other Bank ATMs outside India	₹20 for Balance Enquiry		