

Schedule of Charges - Indus Online Savings Account Variants (w.e.f 01st January 2026)

PRODUCT VARIANT	Indus Delite	Indus Digi-start	Indus Privilege Online Minimum Balance Required	Indus Online Savings Account - MultiplierMax Minimum Balance Required
AMB Requirement and NMC Charges	NMC waived subject to Initial Funding + DC Charges Requirement Getting Fulfilled	NMC waived subject to Initial Funding + DC Charges Requirement Getting Fulfilled	ZERO subject to AMB of ₹10,000. In case of Non-maintenance of balance, 6% of balance shortfall subject to max ₹600 per month	ZERO subject to AMB of ₹10,000. In case of Non-maintenance of balance, 6% of balance shortfall subject to max ₹600 per month
			Live FD of ₹50,000 or more or Live RD of ₹5,000 or more;	Live FD of ₹50,000 or more or Live RD of ₹5,000 or more;
Initial Funding Requirement	₹10,000	₹20,000	₹10,000	₹10,000
DEBIT CARD				
Card Issuance Charge	Titanium Delights @₹499	Visa Platinum @₹249	Visa Platinum @₹249	Visa Platinum @₹249
		Titanium @₹249	Titanium Plus @₹249	Titanium @₹249
Card Annual/Renewal Charge	Titanium Delights @₹499	Visa Platinum @₹499	Visa Platinum @₹499	Visa Platinum @₹499
		Titanium @₹249	Titanium Plus @₹249	Titanium Plus @₹249
Card Replacement Fee		₹249 plus taxes		
Issuance of Duplicate PIN	₹20	₹20	₹20	₹20
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free	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.	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.	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.	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	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal	₹125 for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit Card transaction	Titanium Delights @3.5%	Visa Platinum @3.5%	Visa Platinum @3.5%	Visa Platinum @3.5%
		Titanium @3.5%	Titanium @3.5%	Titanium @3.5%
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction	₹20 per transaction	₹20 per transaction	₹20 per transaction
Daily Cash Withdrawal Limit	Titanium Delights: ₹50,000	Titanium: ₹50,000	Titanium: ₹50,000	Visa Platinum: ₹1,00,000
		Visa Platinum: ₹1,00,000	Visa Platinum: ₹1,00,000	Titanium: ₹50,000
Daily POS Limit	Titanium Delights: ₹1,00,000	Titanium: ₹1,00,000	Titanium: ₹1,00,000	Visa Platinum: ₹2,00,000
		Visa Platinum: ₹2,00,000	Visa Platinum: ₹2,00,000	Titanium: ₹1,00,000
For details on Premium Debit Cards variants, please refer the Debit Card SoC on our website.				
REMITTANCE FACILITIES THROUGH OWN BANK				
Demand Draft - Issuance***	Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument	Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument	Unlimited Free	Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument
DD Cancellation/Duplicate Instrument Issuance	Free	Free	Free	Free
DD Revalidation	Free	Free	Free	Free
PAYMENT AND FUND TRANSFER				
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free
NEFT Outward (done from the branch)	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	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	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	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
RTGS Outward (done from the branch)	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	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	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	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
IMPS - Outward	Free	Free	Free	Free

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: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly 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/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly 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/Phone Banking/ATM - Delivery Fee of: ₹50	Free Monthly 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/Phone Banking/ATM - Delivery Fee of: ₹50
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100
Issuance of Loose Cheque Leaves	Free	Free	Free	₹3.50 per leaf
Issuance of Duplicate Pass Book	Free	Free	Free	Free
Internal Transfer/ECS Return (Insufficient Balance)*	₹500 per return	₹500 per return	₹500 per return	₹500 per return
MISCELLANEOUS				
Transaction ***	Free Transaction Alerts	Free Transaction 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 Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter
Balance Certificate	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25	Limit Accounts - ₹25
	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100	Other Accounts - ₹100
Interest Certificate	₹100	₹100	₹100	₹100
Standing Order/Balance Order/Instructions	Free	Free	Free	₹100 per instructions
Enquiry relating to Old Records	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry	₹100 per enquiry
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	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	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	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
Photo Attestation	Free	Free	Free	₹100 per photo
Signature Attestation	₹50 per signature	₹50 per signature	Free	₹100 per signature
Cheque Stop Payment	₹100 per instruction,	₹100 per instruction	Free	₹100 per instruction
	₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking	₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking	Free	₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking
Inactive Account (>12 Months)	Nil	Nil	Nil	Nil
REMITTANCE FACILITIES THROUGH OTHER BANK				
DD - Issuance	Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument	Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument	Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹2.50 per ₹1,000; min ₹50 max ₹5,000 per instrument	Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument
	Through Non-Correspondent Bank - At Actuals	Through Non-Correspondent Bank - At Actuals	Through Non-Correspondent Bank - At Actuals	Through Non-Correspondent Bank - At Actuals
DD - Cancellation	₹100 per instrument	₹100 per instrument	₹100 per instrument	₹100 per instrument
DD - Revalidation	₹50 per instrument	₹50 per instrument	₹50 per instrument	₹50 per instrument
FOREIGN EXCHANGE REMITTANCE				
Non-Trade Remittance	₹250 in addition to SWIFT charges	₹250 in addition to SWIFT charges	₹250 in addition to SWIFT charges	₹250 in addition to SWIFT charges
SWIFT/ Wire Transfer	₹500	₹500	₹500	₹500
FCY (Foreign Currency) Draft /DD issuance	₹350	₹350	₹350	₹350
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, min ₹25	0.25% on the cheque collection, min ₹25	0.25% on the cheque collection, min ₹25	0.25% on the cheque collection, min ₹25
CHEQUE COLLECTION				
Local Clearing	Free	Free	Free	Free
Outstation Clearing through Own Bank	Free	Free	Free	Free
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 ₹100,000: ₹100; Above ₹1,00,000: ₹150	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 ₹100,000: ₹100; Above ₹1,00,000: ₹150	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 ₹100,000: ₹100; Above ₹1,00,000: ₹150	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 ₹100,000: ₹100; Above ₹1,00,000: ₹150
Return of Cheque/s - Local	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	Local Inward Clearing*	Local Inward Clearing*	Local Inward Clearing*	Local Inward Clearing*
	₹500 per cheque	₹500 per cheque	₹500 per cheque	₹500 per cheque
	Local Outward Clearing	Local Outward Clearing	Local Outward Clearing	Local Outward Clearing
	₹200 per cheque	₹200 per cheque	₹200 per cheque	₹200 per cheque
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Collection charges subject to a min ₹100 plus actual out of pocket expenses
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Collection charges subject to a min ₹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.	₹100 plus out of pocket expenses.	₹100 plus out of pocket expenses.
CHEQUE BOOKS				
Issuance of Cheque Books†	2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf.

CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES

Cash withdrawal at any IndusInd Bank branch in India	Free	Free	Free	Free
Cash Deposit at any IndusInd Bank Branch Location	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 min ₹100	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 Note: Free limits applicable only if previous month product AMB is maintained	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 Note: Free limits applicable only if previous month product AMB is maintained

DOORSTEP BANKING

Cashier's Cheque/Demand Drafts Delivery	Free	Free	Free	Free
Cheque Pick-up	1 request free per day; minimum cheque consolidated value ₹10,000	1 request free per day; minimum cheque consolidated value ₹10,000	1 request free per day; minimum cheque consolidated value ₹10,000	1 request free per day; minimum cheque consolidated value ₹10,000
Cash Delivery	Mini ₹10,000 & max ₹1 Lac @₹50 per request	Min ₹10,000 & max ₹1 Lac @₹50 per request	Min ₹10,000 & max ₹1 Lac @₹50 per request	Min ₹10,000 & max ₹1 Lac @₹50 per request
Cash Pick-up	Min ₹10,000 & max ₹1 Lac @₹130 per request	Min ₹10,000 & max ₹1 Lac @₹130 per request	Min ₹10,000 & max ₹1 Lac @₹130 per request	Min ₹10,000 & max ₹1 Lac @₹130 per request

- All charges indicated above are exclusive of Taxes (as per Government rules)
- 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 at least 30 days.
- All Branch related transactions and some other services are available subject to account being Full KYCed i.e once customer due diligence has been completed
- Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person.)
- 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.

