



**Schedule of Charges
Indus Carat Comfort Savings Account**

Effective 01st January 2026

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
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IndusInd Bank Ltd.
Schedule of Charges Indus Carat Comfort Savings Account (w.e.f 1st January 2026)

Particulars	Indus Carat
Minimum Balance Requirement	Zero Balance Account subject to Salary Credits
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Free
DD Cancellation/ Duplicate Instrument Issuance	₹100/- per instrument
DD Revalidation	Free
Visa Credit Card Payment through ATM/Net Banking	Free
IMPS - Inward/outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking
NEFT - Inward/outward	<ul style="list-style-type: none"> • 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 - Inward/outward	<ul style="list-style-type: none"> • ₹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	Free one draft (correspondent bank only) per day up to ₹50,000/-; above this ₹1.5/- per ₹1,000 /-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-Correspondent Banks - At Actuals
DD - Cancellation	₹100/- per instrument
DD - Revalidation	₹50/- per instrument
Foreign Exchange Remittance	
Non-Trade Remittance	₹250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	₹500/-
FCY (Foreign Currency) Draft /DD issuance	₹350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-
Cheque Collection	
Local Clearing	Free
Outstation Clearing through Own Bank	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 100,000: ₹150
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: - ₹500/- per cheque return Local Outward Clearing: - SB A/c – ₹200/- per cheque return
Return of Cheque/s - Outstation - through Own Bank	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
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses
Cards - Debit Card	
Card Issuance/ Annual fee	Platinum Carat Debit Card: Free
Card Replacement Fee	₹249 + taxes
Issuance of Duplicate PIN	Free
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.

Particulars	Indus Carat
Cash Withdrawals - Other Bank ATMs outside India	₹125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	Platinum Carat Debit Card - 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	Outside India: ₹20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Platinum Carat Debit Card: ₹1,00,000
Daily POS Limit	Platinum Carat Debit Card: ₹2,00,000
Other Savings Bank Account Facilities	
Account Statement Quarterly physical Statement Statement Adhoc request (Physical)	Free Monthly E-Statement Delivery Charge: ₹15/- per quarter From Contact Centre/PhoneBanking/ATM - Delivery Fee of ₹50
Issuance of Duplicate/Additional Statement	Free
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹500/- per return
Miscellaneous	
Alerts	Free Transaction Alerts
Balance Certificate	Limit Accounts - ₹25/- Other Accounts - ₹100/-
Interest Certificate	Free
Standing Order/Balance Order/Instructions	Free
Enquiry relating to Old Records	₹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
Photo Attestation	Free
Signature Attestation	Free
Cheque Stop Payment	Free
Phone Banking (@Contact Center)	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR
Inactive Account (>12 Months)	Nil
Cheque Books	
Issuance of Cheque Books	Unlimited Free
Charges on Cash Withdrawal/Deposits at Branch/es	
Cash withdrawal at any branch in India	Free
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 ₹1000/- subject to minimum of ₹100/-
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	Free
Cheque Pick-up	1 Request Free per day; Minimum cheque consolidated value ₹10,000/-
Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹1 Lac, ₹50 per request
Cash Pick-up	4 Free requests per month; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Above free limit, ₹130/- per request
<ol style="list-style-type: none"> 1. All charges indicated above are exclusive of Taxes (as per Government rules). 2. For Senior Citizens and Differently Aabled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch. 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. Any suspicious or unusual transaction activity can lead to levy of charges. 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days. 5. As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only. 6. 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. 7. 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. 8. The above fees mentioned are exclusive of GST. 	