

Schedule of Charges for Indus 3-in-1 (MOSL) Savings Account (w.e.f 1st January 2026)

PARTICULARS	INDUS 3-IN-1 (MOSL)	PARTICULARS	INDUS 3-IN-1 (MOSL)
Average Monthly Balance Requirement	₹10,000 - Please Note: NMC is waived basis active Demat/trading relationship with IBL Broking partners	ATM transaction decline fee: Transactions declined at other Bank ATMs due to insufficient funds	₹20 per transaction
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall* *subject to max ₹600 per month	Daily Cash Withdrawal Limit	Titanium Card : ₹50,000
Minimum Initial Funding Requirement	A & B Category Branches – ₹10,000 C & C1 Category Branches – ₹5,000	Daily POS Limit	Titanium Card : ₹100,000
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	OTHER SAVINGS BANK ACCOUNT FACILITIES	
DD Cancellation/Duplicate Instrument Issuance	₹100 per instrument	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 Charge: ₹50
DD Revalidation	₹50 per instrument	Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of Issuance - FREE Beyond 90 days - ₹100
Credit Card Payment through ATM/Net Banking	Free	Issuance of Loose Cheque Leaves (w.e.f 1 st Aug'19)	₹3.50 per leaf***
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	Issuance of Duplicate Pass Book	Free
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	Internal Transfer / ECS Return (Insufficient Balance)	₹500 per return
REMITTANCE FACILITIES THROUGH OTHER BANK			
DD - Issuance	Through Correspondent Bank - ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument Through Non-Correspondent Bank - At Actuals	Miscellaneous	
DD - Cancellation	₹100 per instrument	Mobile Alerts	Free Transaction Alerts
DD - Revalidation	₹50 per instrument	Balance Certificate	Limit Accounts - ₹25 Other Accounts - ₹100
FOREIGN EXCHANGE REMITTANCE			
Non-Trade Remittance	₹250 in addition to SWIFT charges	Interest Certificate	₹100
SWIFT/Wire Transfer	₹500	Standing Order/Balance Order/Instructions	Free
FCY (Foreign Currency) Draft/DD Issuance	₹350	Enquiry relating to Old Records	₹100 per enquiry
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, min ₹25	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
CHEQUE COLLECTION			
Local Clearing	Free	Photo Attestation	Free
Outstation Clearing through Own Bank	Free	Signature Attestation	₹50 per signature
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 ₹1,00,000: ₹100; Above ₹1,00,000: ₹150	Cheque Stop Payment	₹100 per instruction
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: ₹500 per cheque Local Outward Clearing: ₹200 per cheque	Inactive Account (>12 Months)	Nil
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min ₹100 plus actual out of pocket expenses	CHEQUE BOOKS	
Return of Cheque/s - Outstation - through Other Bank	Collection charges subject to a min ₹100 plus actual out of pocket expenses	Issuance of Cheque Books	2 Cheque Book per quarter (30 leaves) free For additional cheque leaves - ₹3.50 per leaf***
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100 plus out of pocket expenses	CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES	
DEBIT CARD			
Card Issuance Fee As per regulatory directive - Effective 01.09.2015 new Debit Cards Issued will be chip variant only	Master Titanium: ₹249	Cash withdrawal at any IndusInd Bank Branch in India	Free
Annual/Renewal Fee	Master Titanium: ₹249	Cash Deposit at any IndusInd Bank Branch 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 Note: Subject to trading account being active
Card Replacement Fee	₹249 + taxes	DOORSTEP BANKING	
Issuance of Duplicate PIN	₹20	Cashier's Cheque/Demand Drafts Delivery	Free
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Cheque Pick-up	1 request free per day; min cheque consolidated value ₹10,000
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Cash Delivery	Min ₹10,000 max ₹1 Lac @ ₹50 per request
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 Pick-up	Min ₹10,000 max ₹1 Lac @ ₹130 per request
Cash Withdrawals - Other Bank ATMs outside India	Outside India: ₹125 for Cash Withdrawal	<ol style="list-style-type: none"> All charges indicated above are exclusive of Taxes (as per Government rules) Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person). 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. 	
Exchange rate mark up on Foreign Currency Debit Card transaction	Titanium Card - 3.5%	T&C apply	