

## Schedule of Charges for Indus Force & Esteem Salary Savings Account (w.e.f 1<sup>st</sup> January 2026)

PARTICULARS	INDUS FORCE & INDUS ESTEEM SALARY ACCOUNT	PARTICULARS	INDUS FORCE & INDUS ESTEEM SALARY ACCOUNT
Average Balance Requirement	Zero Balance Account subject to Salary Credits	Non-cash Transactions - Other Bank ATMs outside India	Outside India: ₹20 for Balance Enquiry
<b>REMITTANCE FACILITIES THROUGH OWN BANK</b>		Daily Cash Withdrawal Limit	Classic Card: ₹25,000 Gold/Titanium Card: ₹50,000 Platinum Card: ₹1,00,000
Demand Draft - Issuance	Unlimited Free	Daily POS Limit	Classic Card: ₹50,000 Gold/Titanium Card: ₹100,000 Platinum Card: ₹2,00,000
DD Cancellation/Duplicate Instrument Issuance	₹100 per instrument	<b>OTHER SAVINGS BANK ACCOUNT FACILITIES</b>	
DD Revalidation	Free	Account Statement	Free Monthly E-Statement Monthly/Quarterly Physical Statement: Collected from Home Branch - Free Quarterly Physical Statement Delivery Charge: Free Statement Adhoc (Physical): From Contact Centre/ Phone Banking/ATM - Delivery Charge: Free
Credit Card Payment through ATM/Net Banking	Free	Issuance of Duplicate/Additional Statement	Free
NEFT - Outward - w.e.f 1 <sup>st</sup> 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 Loose Cheque Leaves	Free
RTGS - Outward - w.e.f 1 <sup>st</sup> Jan'26	• ₹2 Lakh to ₹5 Lakh - ₹20, • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking	Issuance of Duplicate Pass Book	Free
<b>REMITTANCE FACILITIES THROUGH OTHER BANK</b>		Internal Transfer/ECS Return (Insufficient Balance)	₹500 per return
DD - Issuance	Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹1.50 per ₹1,000 min ₹50 max ₹5,000 per instrument Non-Correspondent Banks - At Actuals	<b>MISCELLANEOUS</b>	
DD - Cancellation	₹100 per instrument	Alerts	Free Transaction Alerts
DD - Revalidation	₹50 per instrument	Balance Notification Service Note: Withdrawn effective 01/08/2021	₹30 per quarter
<b>FOREIGN EXCHANGE REMITTANCE</b>		Balance Certificate	Limit Accounts - ₹25 Other Accounts - ₹100
Non-Trade Remittance	₹250 in addition to SWIFT charges	Interest Certificate	Free
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
<b>CHEQUE COLLECTION</b>		Photo Attestation	Free
Local Clearing	Free	Signature Attestation	Free
Outstation Clearing through Own Bank	Free	Cheque Stop Payment	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 ₹1,00,000: ₹100; Above ₹1,00,000: ₹150	Inactive Account (>12 Months)	Nil
Return of Cheque/s - Local Only for Financial Reasons	<b>Local Inward Clearing*</b> ₹500 per cheque <b>Local Outward Clearing</b> ₹200 per cheque	Phone Banking (@Contact Center)	Free
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	<b>CHEQUE BOOKS</b>	
Return of Cheque/s - Outstation - through other Bank	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	Issuance of Cheque Books w.e.f 1 <sup>st</sup> Aug'19	Unlimited Free
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100 plus out of pocket expenses.	<b>CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES</b>	
<b>DEBIT CARD</b>		Cash withdrawal at any branch in India	Free
Card Issuance/Reissuance/Renewal/Replacement Fee As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Classic/Gold/Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free Platinum Chip Debit Card Issuance Fees - ₹299 Annual Fees - ₹299 p.a. Duo Card Issuance Fees - ₹249 Annual Fees - ₹249 p.a. For paid Debit Cards, please refer the Debit Card SOC.	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
Card Replacement Fee	All card variants (Classic/Gold/Titanium/Titanium Salary/ Titanium Plus/Platinum/Paid Debit Cards) - ₹249 + taxes	<b>DOORSTEP BANKING</b>	
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	1 request free per day; min value of ₹10,000 & max ₹1 Lac thereafter @ ₹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	4 Free requests per month; min value of ₹10,000 & max ₹1 Lac; thereafter @ ₹130 per request
Cash Withdrawals - Other Bank ATMs outside India	₹125 for Cash Withdrawal	<ol style="list-style-type: none"> <li>All charges indicated above are exclusive of Taxes (as per Government rules)</li> <li>For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.</li> <li>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.</li> <li>Any changes in the charge tariff will be applied after a notice of at least 30 days.</li> <li>W.e.f 5<sup>th</sup> 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.</li> <li>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.</li> <li>The above fees mentioned are exclusive of GST.</li> </ol>	
Exchange rate mark-up on Foreign Currency Debit Card transaction	Classic/Gold/Titanium Card - 3.5% Platinum - 2%	T&C apply	
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction		