IndusInd Bank

IndusInd Bank Ltd.	
SCHEDULE OF SERVICE CHARGES (w.e.f 1st Aug'26)	
Balance Requirement	**IndusStox_3in1**
Average Monthly Balance Requirement	Zero Balance, subject to trading account being active
Charges for Balance Non Maintenance	NIL
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD Revalidation	Rs. 50/- per instrument
Credit Card Payment through ATM/Net Banking	Free
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
RTGS - Outward	₹2 Lakh to ₹5 Lakh - ₹20, • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking
IMPS Outward	Up to 10,000 -2.50 per txn, >10,000 to 1 lakh - 5.00 per txn, > 1 lakh - 10.00 per txn.
Remittance Facilities through Other Bank	
DD - Issuance	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals
DD - Cancellation	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument
Foreign Exchange Remittance	
Inward Remittances	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addtion to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection	
Local Clearing	Free
Outstation Clearing through Own Bank	Free
Outstation Clearing through Correspondent Bank	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto 100,000: Rs. 100; Above 100,000: Rs. 150
Return of Cheque/s - Local	Only for Financial Reasons
	Local Inward Clearing: -
	Rs 500/- per cheque
	Local Outward Clearing: -
	Rs. 200/- per cheque
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
Return of Cheque/s - Outstation Cheques Received in Inward Collection	Rs. 100/- plus out of pocket expenses.
Debit Card	
Card Issuance Fee	Rupay/Gold/Classic/Titanium Card: Rs. 299/- + taxes
Annual/Renewal Fee	Rupay/Gold/Classic/Titanium Card: Rs. 299/- + taxes
Card Replacement Fee	Rs. 249 + taxes
Issuance of Duplicate PIN	Rs. 20/-
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 Rs. 21 /- per transaction & Non-cash transaction at Rs 10 /- per transaction within India. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs outside India	Outside India: Rs. 125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	Classic/ Gold/Titanium card - 3.5% Platinum -2%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.25/- per transaction
Daily Cash Withdrawal Limit	Rs 50,000
Daily POS Limit	Rs 100,000
Other Savings Bank Account Facilities	
Account Statement	Free Monthly E-Statement. Monthly/Quaterly Phyiscal statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-
Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	Rs 3.5/Leaf***
Issuance of Duplicate Pass Book	Free
Internal Transfer/ECS/NACH/Direct DebitReturn transactions due to Insufficient Balance	Rs 500/- per return
Miscellaneous	
Mobile Alerts	Free Transaction Alerts
Balance Certificate	Limit Accounts - Rs. 25/-
	Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-
Standing Order/Balance Order/Instructions	Free
Enquiry relating to Old Records	Rs. 100/- per enquiry
Account Closure	No charge if A/C closed within 14 days or post 6 months. INR 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	Rs. 50/- per signature
Cheque Stop Payment	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate
Inactive Account (>12 Months)	Nil
Cheque Books	
Issuance of Cheque Books	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf***
Cash Deposit + Withdrawal Charges (Monthly Limit)	
At any Branch in India	Nil up to 4 transactions of Rs. 1lac/month (whichever is earlier); post this limit - Rs.5/ Rs.1000 (minimum Rs. 150)
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	Free
Cheque Pickup	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-
Cash Delivery	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request
Cash Pick-Up	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request
Cash Pick-Up	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request

1. All charges indicated above are exclusive of Taxes (as per Government rules)
2. Doorstep Banking is available at select branches only.
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.
4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
5. *** Available only after updating signature in Bank's records
6. # Issuance fee is waived for a limited period basis funding of IndusStox Saving Account through own account
7. For more details on any other Debit Card variants and applicable charges please refer the Debit Card Schedule of Charges