



**Indus  
Advantage**

**Schedule of Charges**

Savings Account

Effective 1<sup>st</sup> January 2026

**IndusInd Bank**

To know more, contact our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.bank.in](http://www.indusind.bank.in)

Particulars	Particulars
Average Quarterly Balance Requirement	Zero Balance Account
<b>Remittance Facilities through Own Bank</b>	
Demand Draft - Issuance	Unlimited Free
DD Cancellation/Duplicate Instrument Issuance	₹100/- per instrument
DD Revalidation	Free
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"> <li>• Up to ₹50,000 - Nil</li> <li>• &gt; ₹50,000 to ₹1 Lakh - ₹4,</li> <li>• &gt; ₹1 Lakh to ₹2 Lakh - ₹14,</li> <li>• &gt; ₹2 Lakh - ₹24</li> </ul> No Charges applicable for NEFT done through Net Banking or Mobile Banking
RTGS Inward/Outward	<ul style="list-style-type: none"> <li>• ₹2 Lakh to ₹5 Lakh - ₹20,</li> <li>• &gt; ₹5 Lakh - ₹45</li> </ul> No Charges applicable for RTGS done through Net Banking or Mobile Banking
<b>Remittance Facilities through Other Bank</b>	
DD - Issuance	Free one draft (Correspondent Bank only) per day upto ₹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
<b>Foreign Exchange Remittance</b>	
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/-
<b>Cheque Collection</b>	
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 upto and including 10,000: ₹50/-; Above 10,000 and upto and including 100,000: ₹100/-; Above 100,000: ₹150/-
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing: ₹500/- per cheque Local Outward Clearing: ₹200/- per cheque
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
<b>Cards - Debit Card</b>	
Card Issuance/Annual As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free For premium Debit Cards, please refer the Debit Card SOC
Card Replacement Fee	₹249 + taxes
Issuance of Duplicate PIN	₹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 ₹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 Withdrawals
Exchange rate mark up on Foreign Currency Debit Card transaction	3.5%
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 POS Limit	Titanium Card : ₹50,000 Titanium Card : ₹1,00,000
<b>Other Savings Bank Account Facilities</b>	
Account Statement	Free Monthly E-Statement
Issuance of Duplicate/Additional Statement	Free
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Passbook	Free
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹500/-
<b>Miscellaneous</b>	
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
Inactive Account (>12 Months)	Nil
Phone Banking (@ Contact Centre)	Free
<b>Cheque Books</b>	
Issuance of Cheque Books w.e.f 1 <sup>st</sup> Aug'19	Unlimited Free
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
Cash Withdrawals 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 ₹1,000/- subject to minimum of ₹100/-
<b>Doorstep Banking</b>	
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 per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request
Cash Pick-up	4 Free requests per month; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request
<ol style="list-style-type: none"> <li>1. All charges indicated above are exclusive of Taxes (as per Government rules).</li> <li>2. 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>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.</li> <li>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</li> <li>5. 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>6. 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>7. The above fees mentioned are exclusive of GST.</li> </ol>	