

Schedule of Service Charges for Indus Easy & Indus Small (w.e.f. 1st January 2026)

Balance Requirement	Indus Easy (Basic Savings Account)	Indus Small (Financial Inclusion / No Frills)
Minimum Balance (Average Monthly/ Quarterly Requirement)	Minimum Balance - Zero	Minimum Balance - Zero
Charges for Balance Non Maintenance	Not Applicable	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable	Not Applicable
Remittance Facilities through Own Bank		
Demand Draft - Issuance	₹2/- per ₹1,000/-, Minimum of ₹25/- & Maximum of ₹3,000/- per instrument	₹2/- per ₹1,000/-, Minimum of ₹25/- & Maximum of ₹3,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	₹100/- per instrument	₹100/- per instrument
DD Revalidation	₹50/- per instrument	₹50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free	Free
NEFT - Outward - w.e.f 1 st Jan'26	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
RTGS - Outward - w.e.f 1 st Jan'26	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
Remittance Facilities through Other Bank		
DD - Issuance	Through Correspondent Bank- ₹2.5/- per ₹1,000/-; Minimum of ₹50/- and Maximum of ₹5,000/- per instrument	Through Correspondent Bank- ₹2.5/- per ₹1,000/-; Minimum of ₹50/- and Maximum of ₹5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals	Through Non-correspondent Bank - At Actuals
DD - Cancellation	₹100/- per instrument	₹100/- per instrument
DD - Revalidation	₹50/- per instrument	₹50/- per instrument
Foreign Exchange Remittance		
Inward Remittances	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹30/-; (b) ₹100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000/- and up to ₹10,00,000/-; (c) ₹550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000/-, subject to maximum amount of ₹5000/-	N/A
FIRC (Foreign Inward Remittance Certificate) Issuance	₹100/-	N/A
Non-Trade Remittance	₹250/- in addition to SWIFT charges	N/A
SWIFT/ Wire Transfer	₹500/-	N/A
FCY (Foreign Currency) Draft /DD issuance	₹350/-	N/A
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	N/A
Cheque Collection		
Local Clearing	Free	Free
Outstation Clearing through Own Bank	₹1/- per ₹1,000/-, Minimum ₹25; Maximum ₹150/-	₹1/- per ₹1,000/-, Minimum ₹25; Maximum ₹150/-
Outstation Clearing through Correspondent Bank	Upto 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	Upto 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	Only for Financial Reasons
	Local Inward Clearing*: - ₹500/- per cheque	Local Inward Clearing*: - ₹500/- per cheque
	Local Outward Clearing: - ₹200/- 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	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	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	₹100/- plus out of pocket expenses.
Debit Card		
Card Issuance/Renewal Fee	Free	Free
Card Replacement Fee	₹99/- per instance	₹99/- per instance
Issuance of Duplicate PIN	₹20/-	₹20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction
Non-cash transactions - Other Bank ATMs in India - w.e.f 5 th Jan'26	10* Free Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at ₹10/- per transaction	10* Free Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at ₹10/- per transaction
Cash Withdrawals - Other Bank ATMs in India - w.e.f 1 st Aug'19	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable	Not Applicable
Non-Cash Withdrawals - Other Bank ATMs outside India	Not Applicable	Not Applicable
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	₹20/- per transaction	₹20/- per transaction
Daily Cash Withdrawal Limit	₹10,000	₹10,000
Daily AEPS Cash deposit / withdrawal LimitPOS Limit	₹10,000	₹10,000
Other Savings Bank Account Facilities		
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE. Beyond 30 days - 100/-	Statement period Less than 30 days as on date of issuance - FREE. Beyond 30 days - 100/-
Issuance of Duplicate Pass Book	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)	₹500/- per return	₹500/- per return
Miscellaneous		
Mobile Alerts	Free Transaction Alerts	Free Transaction Alerts
	Limit Accounts - ₹25/-	Limit Accounts - ₹25/-
Balance Certificate	Other Accounts - ₹100/-	Other Accounts - ₹100/-
	Interest Certificate	₹100/-
Standing Order/Balance Order/Instructions	Free	Free
Enquiry relating to Old Records	₹100/- per enquiry	₹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	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	Free
Signature Attestation	₹50/- per signature	Free
Cheque Stop Payment	₹100/- per instruction	Free
	₹150/- for range of instruction in single mandate	Free
Inactive Account (>12 Months)	Nil	Nil
Cheque Books		
Issuance of Cheque Books w.e.f 1 st July'19	1 free Cheque Book annually (30 leaves). For additional cheque leaves ₹3.50 per leaf	Not Applicable (Cheque books shall not be issued)
Charges on Cash Withdrawal/Deposits at Branch/es		
Cash withdrawal at any IndusInd branch in India	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction	4* Free Cash Withdrawals free per month across AEPS, Branch & ATM. Beyond 4 transactions, all Cash withdrawals would be charged at ₹20/- per transaction
Cash Deposit at home branch location	Free	Free
Cash Deposit at non-home branch location w.e.f. 1 st Jul'19	Free	Free
Door Step Banking		
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A
Cheque Pickup	N/A	N/A
Cash Delivery	N/A	N/A
Cash Pick-Up	N/A	N/A

- Service Tax as per Government rules will be in addition to charges indicated above.
- Doorstep Banking is available at select branches only.(Doorstep Banking is free for Senior citizen and Differently Aabled 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 changes in the charge tariff will be applied after a notice of atleast 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, Statement request and Aadhaar Number Seeding etc. on Non-IndusInd Bank ATMs 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.

