

Schedule of Charges for Non Resident Indian Accounts (w.e.f. 1st May’ 2025)

		NRE/NRO Regular		NRE/NRO Indus Maxima		NRE/NRO Indus Select		NRE/NRO Indus Exclusive	
Minimum Balance Requirement									
Minimum Balance (Average Quarterly Balance Requirement)**		A & B Category Branches - ₹ 10,000/- (Single Account) ₹ 20,000/- (NRE & NRO Account, Combined Balance) C & Rural Category Branches - ₹ 5,000/- (Single Account) ₹ 10,000/- (NRE & NRO Account, Combined Balance)		₹ 20,000/ 40,000 (Single Account) ₹ 40,000/- (Grouped)		₹ 50,000/ 1,00,000 (Single Account) ₹ 1,00,000/- (Grouped)		₹ 1,00,000/ 2,00,000 (Single Account) ₹ 2,00,000/- (Grouped)	
Charges for Balance Non Maintenance of Average Quarterly Balance (AQB)		10% of the shortfall* subject to maximum of ₹ 750		10% of the shortfall* subject to maximum of ₹ 900		10% of the shortfall* subject to maximum of ₹ 900		10% of the shortfall* subject to maximum of ₹ 900	
Free Add-on Accounts		Grouping under same Customer ID permitted		Grouping with Blood relatives & Spouse		Grouping with Blood relatives & Spouse		Grouping with Blood relatives & Spouse	
Demand Drafts through own Bank									
DD - Issue		Free one draft per day up to ₹ 25,000/-; above this ₹ 2.50 per ₹ 1,000/- Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument		Unlimited Free		Unlimited Free		Unlimited Free	
DD/ PO Cancellation/ Duplicate		Free		₹ 100/- per instrument		₹ 100/- per instrument		₹ 100/- per instrument	
DD/ PO Revalidation		₹ 50/- per instrument		Free		Free		Free	
Visa Money Transfer		Free		Free		Free		Free	
NEFT Charges - Inward/Outward		Free		Free		Free		Free	
RTGS Charges - Inward/ Outward		Free		Free		Free		Free	
IMPS - Outward		Free		Free		Free		Free	
Demand Drafts through other Bank									
DD - Issue		Through correspondent bank - ₹ 3/- per ₹ 1,000/- Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument Through Non-Correspondent Bank - At Actuals		Free one draft (correspondent bank only) per day upto ₹ 50,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Through Non-Correspondent Bank - At Actuals		Free one draft (correspondent bank only) per day upto ₹ 1,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Through Non-Correspondent Bank - At Actuals		Free one draft (correspondent bank only) per day upto ₹ 2,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /-, Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Through Non-Correspondent Bank - At Actuals	
DD - Cancellation		₹ 100/- per instrument		₹ 100/- per instrument		₹. 100/- per instrument		₹ 100/- per instrument	
DD - Revalidation		₹ 50/- per instrument		₹ 50/- per instrument		₹. 100/- per instrument		₹ 100/- per instrument	
Foreign Exchange Remittance (Non-trade)									
Inward Remittances		Free**		Free**		Free**		Free**	
FIRC (Foreign Inward Remittance Certificate) Issuance charges		₹ 100/-		₹ 100/-		₹ 100/-		₹ 100/-	
Outward Remittance other than Imports - A2 Remittances		₹ 250/-		₹ 250/-		₹ 250/-		₹ 250/-	
SWIFT/ Wire Transfer		₹ 500/-		₹ 500/-		₹ 500/-		₹ 500/-	
FCY (Foreign Currency) Draft/ DD Issuance		₹ 350/-		₹ 350/-		₹ 350/-		₹ 350/-	
FCY (Foreign Currency) Cheque Collection		0.25%, Min. ₹ 25		0.25%, Min. ₹ 25		0.25%, Min. ₹ 25		0.25%, Min. ₹ 25	
Cheque Collection									
Local		Free		Free		Free		Free	
Outstation through Own Bank		Free		Free		Free		Free	
Outstation through other Bank		Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150		Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150		Free		Free	
Return of Cheque/s - Local		Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C -₹ 100/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C -₹ 100/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - SB A/C -₹ 100/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 450/- per instrument Local Outward Clearing: - Free	
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		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 other 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		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		₹ 100/- plus out of pocket expenses		₹ 100/- plus out of pocket expenses	
Cards									
Debit Card									
Fee		NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE
		Regular Debit Card Issuance ₹ 249 + Annual ₹ 249	NA	NA	NA	NA	NA	NA	NA
		Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card, Issuance ₹ 199 + Annual ₹ 199	Gold/ Titanium Debit Card, Issuance ₹ 199 + Annual ₹ 199	NA	NA	NA	NA
		Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299	NA	NA	NA	NA
		Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	NA	NA	NA	NA
		Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	NA	NA	NA	NA
		Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	NA	NA	NA	NA
		Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature/ World Select Debit Card - Free***	Signature/ World Select Debit Card - Free***	Signature/ World Exclusive Debit Card - Free***	Signature/ World Exclusive Debit Card - Free***
Replacement Charges		₹ 249/-		₹ 249/-		₹ 249/-		₹ 249/-	
Issuance of Duplicate PIN		₹ 20/-		₹ 20/-		Free		Free	
Transactions - Own ATMs (IndusInd Bank)		Free		Free		Free		Free	
Transactions - Other Bank ATMs - Within India				₹ 23 per cash withdrawal transaction & ₹ 10 per Non-cash transaction done in excess of 5 per month for Non-metro locations & 3 per month for metro locations					
Outside India		₹ 125/- for each cash withdrawal# ₹ 20/- for Balance Enquiry		₹ 125/- for each cash withdrawal# ₹ 20/- for Balance Enquiry		1 free/month, ₹ 125 per withdrawal exceeding free limits. ₹ 20/- for Balance Enquiry		Zero cash withdrawal charges* ₹ 20/- for Balance Enquiry	
Exchange Rate mark up on Foreign Currency Debit Card Transactions		NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE
		NA	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Platinum Premier/ Signature/ World Debit Card - 2%	NA	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Platinum Premier/ Signature/ World Debit Card - 2%	NA	Platinum Select Debit Card - 2% Signature/ World Select Debit Card - 1%	NA	Platinum Exclusive Debit Card - 1% Signature/ World Exclusive Debit Card - 0%
Daily Cash Withdrawal Limit		Regular Debit Card - ₹25,000/- Gold/ Titanium Debit Card - ₹50,000/- Platinum Debit Card - ₹1,00,000/- Platinum Plus Debit Card - ₹1,25,000/- Platinum Premier Debit Card - ₹1,25,000/- Signature/ World Debit Card - ₹1,50,000/-		Regular Debit Card - ₹25,000/- Gold/ Titanium Debit Card - ₹50,000/- Platinum Debit Card - ₹1,00,000/- Platinum Plus Debit Card - ₹1,25,000/- Platinum Premier Debit Card - ₹1,25,000/- Signature/ World Debit Card - ₹1,50,000/-		Platinum Select Debit Card - ₹1,50,000/- per day Signature/ World Select Debit Card - ₹1,50,000/-		Platinum Exclusive Debit Card - ₹2,00,000/- per day Signature/ World Exclusive Debit Card - ₹2,00,000/-	
Daily POS Limit		Regular Debit Card - ₹50,000/- Gold/ Titanium Debit Card - ₹1,00,000/- Platinum Debit Card - ₹2,00,000/- Platinum Plus Debit Card - ₹2,50,000/- Platinum Premier Debit Card - ₹2,50,000/- Signature/ World Debit Card - ₹3,00,000/-		Regular Debit Card - ₹50,000/- Gold/ Titanium Debit Card - ₹1,00,000/- Platinum Debit Card - ₹2,00,000/- Platinum Plus Debit Card - ₹2,50,000/- Platinum Premier Debit Card - ₹2,50,000/- Signature/ World Debit Card - ₹3,00,000/-		Platinum Select Debit Card - ₹3,00,000/- per day Signature/ World Select Debit Card - ₹3,00,000/-		Platinum Exclusive Debit Card - ₹4,00,000/- per day Signature/ World Exclusive Debit Card - ₹4,00,000/-	
Other Savings Bank Account Facilities									
Account Statement		Free Quarterly Physical OR Monthly E-Statement with Quarterly Physical		Monthly (Physical / E-Statement)		Monthly (Physical / E-Statement)		Monthly (Physical / E-Statement)	
Issue of Duplicate/ Additional Statement		Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹ 100/-		Free		Free		Free	
Issue of Loose Cheque Leaves		₹3.50/- per leaf		Free		Free		Free	
Issue of Duplicate Pass Book		Free		Free		Free		Free	
Internal Transfer/ECS/NACH/Direct Debit Return (Insufficient Balance)		₹ 450/-		₹ 450/-		₹ 450/-		₹ 450/-	
Miscellaneous									
Mobile Alerts		Free Transaction Alerts		Free Transaction Alerts		Free Balance & Transaction Alerts		Free Balance & Transaction Alerts	
Balance Certificate		Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		Free		Free	
Interest Certificate		₹ 100/-		Free		Free		Free	
Standing Order/ Balance Order/ Instructions		Free		Free		Free		Free	
Enquiry relating to Old Records		₹ 100/- per enquiry		₹ 100/- per enquiry		Free		Free	
Account Closure		₹ 500 if account is closed within 6 months or balance in the A/C whichever is lower		₹ 500 if account is closed within 6 months or balance in the A/C whichever is lower		₹ 500 if account is closed within 6 months or balance in the A/C whichever is lower		₹ 500 if account is closed within 6 months or balance in the A/C whichever is lower	
Photo Attestation		Free		Free		Free		Free	
Signature Attestation		₹ 50/- per signature		Free		Free		Free	
Stop Payment Charges		₹ 100/- per instruction ₹ 150/- for range of instruction in single mandate		Free Free		Free Free		Free Free	
Inactive Account (>12 months)		₹ 200/- per quarter		₹ 200/- per quarter		Not Applicable		Not Applicable	
Cheque Books									
Issue of Cheque Books - Savings Bank		2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves ₹ 3.50/- per leaf		Unlimited Free		Unlimited Free		Unlimited Free	
Cash Deposits Charges per Month									
To All Customers		Free, subject to AQB maintained in the Account/s. In case AQB not maintained, a charge of ₹ 4 per 1,000 will apply.		Free, subject to AQB maintained in the Account/s. In case AQB not maintained, a charge of ₹ 4 per 1,000 will apply.		Free		Free	
Cashier's Cheque/Demand Drafts Delivery^		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)	
Cheque Pickup^		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)	
Cash Delivery upto ₹ 1 Lac^		₹ 50/- (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)	
Cash Pickup^		Minimum value of ₹ 10,000/- & Maximum ₹ 1/- Lac @ ₹ 130/- per request (only where the mailing address is in India)		4 Free/month; min value of ₹ 10,000/- & Maximum ₹ 1/- Lac; above free limit, ₹ 130/- per request (only where the mailing address is in India)		1 Free/day; min value of ₹ 10,000/- & Maximum ₹ 1/- Lac (only where the mailing address is in India)		1 Free/day; Minimum value of ₹ 10,000/- & Maximum ₹ 2/- Lac (only where the mailing address is in India)	
Pick-up and Delivery of documents from overseas****		NA		NA		NA		1 Request Free per customer per Financial Year. Above the Free limit ₹1,300 per request	

All fees and charges mentioned above will attract Taxes as applicable. The charges indicated above are subject to periodic revision.

*Shortfall means the difference between actual balance maintained and the balance required as per product. **Average Quarterly Balance (AQB) requirement varies with location. ^Available at select branches in India.

***Subject to maintenance of Average Quarterly Balance (AQB). *Plus applicable exchange rate mark up on Foreign Currency Debit Card Transaction. ^FX Currency Conversion Tax will be recovered as per actuals.

**** Document should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only.

- W.e.f 15th Nov’ 2024 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 2 transactions per day.
- 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 change in the charge tariff will be applied after a notice of atleast 30 days. Any suspicious or unusual transaction activity can lead to levy of charges.