

Schedule of Charges for Indus Privilege Prime (Effective 1st January 2026)

Balance Requirement	
Minimum Balance (Average Quarterly Requirement)	₹ 25,000
FD in lieu of minimum balance	₹ 1,00,000
Charges for Balance Non-maintenance	10% of the balance shortfall subject to min. ₹ 100 and max. ₹ 900 per quarter. (Applicable for accounts opened on or after 1 st May 2024)
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Free
DD Cancellation / Duplicate Instrument Issuance	Free
DD Revalidation	Free
Credit Card Payment through ATM / Netbanking	Free
NEFT Outward	<ul style="list-style-type: none"> • 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
IMPS Outward	Free
RTGS Outward	<ul style="list-style-type: none"> • ₹ 2 Lakh to ₹ 5 Lakh - ₹ 20, • > ₹ 5 Lakh - ₹ 45 No Charges applicable for RTGS done through Net Banking or Mobile Banking
Remittance Facilities through Other Bank	
DD - Issuance	Free
DD - Cancellation	Free
DD - Revalidation	Free
Foreign Exchange Remittance	
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	₹ 50
Cheque Collection	
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 up to and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and up to and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150
Return of Cheque/s - Local	Free
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min. ₹ 100 plus actual out of pocket expenses
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a min. ₹ 100 plus actual out of pocket expenses
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 200 plus out of pocket expenses
Debit Card	
Card Issuance / Renewal / Re-issuance Fee	Free - Platinum Debit Card
Card Replacement	₹ 150
Issuance of Duplicate PIN	Free
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawal - Own ATMs	Unlimited free transactions
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
Cash Withdrawals - Other Bank ATMs outside India	₹ 125 per withdrawal
Exchange rate markup on Foreign Currency Debit Card Transaction	2%
ATM transaction decline fee: Transactions declined at other Bank ATMs due to insufficient funds	Free
Non-cash Transactions - Other Bank ATMs outside India	₹ 20 per transaction
Daily Cash Withdrawal Limit	₹ 1,00,000
Daily POS Limit	₹ 2,00,000

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Other Savings Bank Account Facilities

Account Statement	Free
Issuance of Duplicate / Additional Statement	Free
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 500 per return

Miscellaneous

Mobile Alerts	Free
Balance Certificate	Free
Interest Certificate	Free
Standing Order / Balance Order / Instructions	Free
Enquiry relating to old records	Free
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

Cheque Books

Issuance of Cheque Books	1 Cheque Book per quarter (25 leaves) free. For every additional cheque book per quarter: ₹ 100 + GST
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Charges on Cash Withdrawal / Deposits at Branch/es

Cash withdrawal at any IndusInd Bank Branch in India	Free
Cash Deposit at any IndusInd Bank Branch Location	Free

Doorstep Banking

Cheque Pick up	NA
Cash Delivery	NA
Cash Pick up	NA

Note Section:

- All charges indicated above are exclusive of Taxes. (As per Government Rules)
- Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior Citizen and Differently Abled 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 suspicious or unusual transaction activity can lead to levy of charges.
- Any changes in the charge tariff will be applied after a notice of at least 30 days.
- 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.