

IndusInd Bank

Schedule of Charges - Indus Online Savings Account Variants (w.e.f 01st May 2025)

| PRODUCT VARIANT | Indus Delite | Indus Digi-start | Indus Privilege Online Minimum Balance Required | Indus Online Savings Account - MultiplierMax Minimum Balance Required |
|---|---|---|---|---|
| AMB Requirement and NMC Charges | NMC waived subject to Initial Funding + DC Charges Requirement Getting Fulfilled | NMC waived subject to Initial Funding + DC Charges Requirement Getting Fulfilled | ZERO subject to AMB of ₹10,000. In case of Non-maintenance of balance, 6% of balance shortfall subject to max ₹600 per month | ZERO subject to AMB of ₹10,000. In case of Non-maintenance of balance, 6% of balance shortfall subject to max ₹600 per month |
| | | | Live FD of ₹50,000 or more or Live RD of ₹5,000 or more; | Live FD of ₹50,000 or more or Live RD of ₹5,000 or more; |
| Initial Funding Requirement | ₹10,000 | ₹20,000 | ₹10,000 | ₹10,000 |
| DEBIT CARD | | | | |
| Card Issuance Charge | Titanium Delights @₹499 | Visa Platinum @₹249 | Visa Platinum @₹249 | Visa Platinum @₹249 |
| | | Titanium @₹249 | Titanium Plus @₹249 | Titanium @ ₹249 |
| Card Annual/Renewal Charge | Titanium Delights @₹499 | Visa Platinum @₹499 | Visa Platinum @₹499 | Visa Platinum @₹499 |
| | | Titanium @₹249 | Titanium Plus @₹249 | Titanium Plus @₹249 |
| Card Replacement Fee | ₹249 plus taxes | | | |
| Issuance of Duplicate PIN | ₹20 | ₹20 | ₹20 | ₹20 |
| Non-cash transactions - Own ATMs (IndusInd Bank) | Free | Free | Free | Free |
| Cash Withdrawals - Own ATMs (IndusInd Bank) | Free | Free | Free | 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. | 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. | 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. | 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 Withdrawal | ₹125 for Cash Withdrawal | ₹125 for Cash Withdrawal | ₹125 for Cash Withdrawal |
| Exchange rate mark up on Foreign Currency Debit Card transaction | Titanium Delights @3.5% | Visa Platinum @3.5% | Visa Platinum @3.5% | Visa Platinum @3.5% |
| | | Titanium @3.5% | Titanium @3.5% | Titanium @3.5% |
| ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds | ₹20 per transaction | ₹20 per transaction | ₹20 per transaction | ₹20 per transaction |
| Daily Cash Withdrawal Limit | Titanium Delights: ₹50,000 | Titanium: ₹50,000 | Titanium: ₹50,000 | Visa Platinum: ₹1,00,000 |
| | | Visa Platinum: ₹1,00,000 | Visa Platinum: ₹1,00,000 | Titanium: ₹50,000 |
| Daily POS Limit | Titanium Delights: ₹1,00,000 | Titanium: ₹1,00,000 | Titanium: ₹1,00,000 | Visa Platinum: ₹2,00,000 |
| | | Visa Platinum: ₹2,00,000 | Visa Platinum: ₹2,00,000 | Titanium: ₹1,00,000 |
| For details on Premium Debit Cards variants, please refer the Debit Card SoC on our website. | | | | |
| REMITTANCE FACILITIES THROUGH OWN BANK | | | | |
| Demand Draft - Issuance**** | Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument | Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument | Unlimited Free | Free one draft per day up to ₹25,000 above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument |
| DD Cancellation/Duplicate Instrument Issuance | Free | Free | Free | Free |
| DD Revalidation | Free | Free | Free | Free |
| PAYMENT AND FUND TRANSFER | | | | |
| Visa Credit Card Payment through ATM/Net Banking | Free | Free | Free | Free |
| NEFT Outward (done from the branch) | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel |
| RTGS Outward (done from the branch) | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel | W.e.f 1 st July '19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel |
| IMPS - Outward | Free | Free | Free | Free |
| OTHER SAVINGS BANK ACCOUNT FACILITIES | | | | |
| Account Statement | Free Monthly E-Statement. Monthly/Quarterly Physical statement: Collect from Home Branch - Free, Quarterly Physical Statement: Delivery Charge: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50 | Free Monthly E-Statement. Monthly/Quarterly Physical statement: Collect from Home Branch - Free, Quarterly Physical Statement: Delivery Charge: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50 | Free Monthly E-Statement. Monthly/Quarterly Physical statement: Collect from Home Branch - Free, Quarterly Physical Statement: Delivery Charge: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50 | Free Monthly E-Statement. Monthly/Quarterly Physical statement: Collect from Home Branch - Free, Quarterly Physical Statement: Delivery Charge: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50 |
| Issuance of Duplicate/Additional Statement | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100 | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100 | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100 | Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100 |
| Issuance of Loose Cheque Leaves | Free | Free | Free | ₹3.50 per leaf |
| Issuance of Duplicate Pass Book | Free | Free | Free | Free |
| Internal Transfer / ECS Return (Insufficient Balance)* | ₹450 per return | ₹450 per return | ₹450 per return | ₹450 per return |

| Miscellaneous | | | | |
|---|--|--|--|--|
| Transaction *** | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts | Free Transaction Alerts |
| Balance Notification Withdrawal effective 01/08/2021 | Balance Notification Service will be charged at ₹30 per quarter | Balance Notification Service will be charged at ₹30 per quarter | Balance Notification Service will be charged at ₹30 per quarter | Balance Notification Service will be charged at ₹30 per quarter |
| Balance Certificate | Limit Accounts - ₹25 | Limit Accounts - ₹25 | Limit Accounts - ₹25 | Limit Accounts - ₹25 |
| | Other Accounts - ₹100 | Other Accounts - ₹100 | Other Accounts - ₹100 | Other Accounts - ₹100 |
| Interest Certificate | ₹100 | ₹100 | ₹100 | ₹100 |
| Standing Order/Balance Order/Instructions | Free | Free | Free | ₹100 per instructions |
| Enquiry relating to Old Records | ₹100 per enquiry | ₹100 per enquiry | ₹100 per enquiry | ₹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 | 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 | 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 | 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 | Free | Free | ₹100 per photo |
| Signature Attestation | ₹50 per signature | ₹50 per signature | Free | ₹100 per signature |
| Cheque Stop Payment | ₹100 per instruction, | ₹100 per instruction | Free | ₹100 per instruction |
| | ₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking | ₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking | Free | ₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking |
| Inactive Account (>12 Months) | ₹200 per quarter | ₹200 per quarter | ₹200 per quarter | ₹200 per quarter |
| Remittance Facilities Through Other Bank | | | | |
| DD - Issuance | Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument | Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument | Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹2.50 per ₹1,000; min ₹50 max ₹5,000 per instrument | Through Correspondent Bank ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument |
| | Through Non-Correspondent Bank - At Actuals | Through Non-Correspondent Bank - At Actuals | Through Non-Correspondent Bank - At Actuals | 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 | ₹50 per instrument | ₹50 per instrument |
| Foreign Exchange Remittance | | | | |
| Non-Trade Remittance | ₹250 in addition to SWIFT charges | ₹250 in addition to SWIFT charges | ₹250 in addition to SWIFT charges | ₹250 in addition to SWIFT charges |
| SWIFT/ Wire Transfer | ₹500 | ₹500 | ₹500 | ₹500 |
| FCY (Foreign Currency) Draft /DD issuance | ₹350 | ₹350 | ₹350 | ₹350 |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, min ₹25 | 0.25% on the cheque collection, min ₹25 | 0.25% on the cheque collection, min ₹25 | 0.25% on the cheque collection, min ₹25 |
| Cheque Collection | | | | |
| Local Clearing | Free | Free | Free | Free |
| Outstation Clearing through Own Bank | Free | Free | Free | 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 ₹100,000: ₹100; Above ₹1,00,000: ₹150 | 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 ₹100,000: ₹100; Above ₹1,00,000: ₹150 | 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 ₹100,000: ₹100; Above ₹1,00,000: ₹150 | 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 ₹100,000: ₹100; Above ₹1,00,000: ₹150 |
| Return of Cheque/s - Local | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons | Only for Financial Reasons |
| | Local Inward Clearing* | Local Inward Clearing* | Local Inward Clearing* | Local Inward Clearing* |
| | ₹450 per cheque | ₹450 per cheque | ₹450 per cheque | ₹450 per cheque |
| | Local Outward Clearing | Local Outward Clearing | Local Outward Clearing | Local Outward Clearing |
| | ₹100 per cheque | ₹100 per cheque | ₹100 per cheque | ₹100 per cheque |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses | 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 | Collection charges subject to a min of ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹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. |
| Cheque Books | | | | |
| Issuance of Cheque Books [†] | 2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf. | 2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf. | 2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf. | 2 Cheque Books per quarter (30 leaves) free. For additional cheque leaves - ₹3.50 per leaf. |
| Charges on Cash Withdrawal/Deposits at Branch/ES | | | | |
| Cash withdrawal at any IndusInd Bank branch in India | Free | Free | Free | Free |
| Cash Deposit at any IndusInd Bank Branch Location | Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 ₹1000 subject to min ₹100 | Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 ₹1000 subject to min ₹100 | Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 min ₹100 Note: Free limits applicable only if previous month product AMB is maintained | Free Limit of ₹2,00,000 per month or 5 times of previous months AMB 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 min ₹100 Note: Free limits applicable only if previous month product AMB is maintained |

| DOORSTEP BANKING | | | | |
|---|---|---|---|---|
| Cashier's Cheque/Demand Drafts Delivery | Free | Free | Free | Free |
| Cheque Pick-up | 1 request free per day; minimum cheque consolidated value ₹10,000 | 1 request free per day; minimum cheque consolidated value ₹10,000 | 1 request free per day; minimum cheque consolidated value ₹10,000 | 1 request free per day; minimum cheque consolidated value ₹10,000 |
| Cash Delivery | Mini ₹10,000 & max ₹1 Lac @₹50 per request | Min ₹10,000 & max ₹1 Lac @₹50 per request | Min ₹10,000 & max ₹1 Lac @₹50 per request | Min ₹10,000 & max ₹1 Lac @₹50 per request |
| Cash Pick-up | Min ₹10,000 & max ₹1 Lac @₹130 per request | Min ₹10,000 & max ₹1 Lac @₹130 per request | Min ₹10,000 & max ₹1 Lac @₹130 per request | Min ₹10,000 & max ₹1 Lac @₹130 per request |

1. All charges indicated above are exclusive of Taxes (as per Government rules)
2. 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.
3. Any changes in the charge tariff will be applied after a notice of at least 30 days.
4. All Branch related transactions and some other services are available subject to account being Full KYCad i.e once customer due diligence has been completed
5. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person.)
6. W.e.f November 15, 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.

