Schedule of Benefits

Privilege Max Savings Account

Effective 1st Nov 2026

Schedule Of Service Charges - Privilege Max Savings Account

Particulars	Indus Privilege Max Account
Minimum Balance Requirement Average Monthly Balance (AMB)	₹20,000
Balance Non Maintenance Charges (NMC)	NMC will be 6% of the balance shortfall, subject to maximum of Rs. 600 per month
Fixed Deposits in lieu of Min Balance	₹2,00,000
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Free
DD Cancellation / Duplicate Instrument Issuance	Free
DD Revalidation	Free
Credit Card Payment through ATM/Net Banking	Free
IMPS-Outward	Up to ₹10,000 - ₹2.50 per txn, >₹10,000 to ₹1 lakh - ₹5.00 per txn, > ₹1 lakh - ₹10.00 per txn
NEFT - Outward	• 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
RTGS - Outward	• ₹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 one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹2.5 per ₹1,000, min ₹50 max ₹5,000 per instrument Non-Correspondent Banks - At Actuals
DD - Cancellation	₹100/- per instrument
DD - Revalidation	₹50/- per instrument
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	0.25% on the cheque collection, Minimum of ₹25/-
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	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 other 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
Cheque Return-Non-Financial Reason	₹50 per cheque
Debit Card	
Card Issuance/Annual/Renewal Fees:	Rupay/Classic/Gold/ Titanium Debit card: ₹299 p.a Platinum (Chip International): ₹499 p.a Duo Card: ₹249 p.a For more details on any other Debit Card variants and applicable charges please refer the Debit Card Schedule of Charges
Card Replacement Fee	All card variants (Classic/Gold/Titanium/Titanium Plus/Platinum/Paid Premium Cards) - ₹249
Issuance of Duplicate PIN	₹20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free
CashWithdrawal & 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 Withdrawal
Exchange rate markup on Foreign Currency Debit Card transaction	Classic/Gold/ Titanium/Platinum Debit Card: 3.5%
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds	₹25 per transaction
Non-Cash Transactions - Other Bank ATMs outside India	₹20 for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: ₹25,000 NA Gold/Titanium Card: ₹50,000 Platinum Card: ₹1,00,000
Daily POS Limit	Classic Card: ₹50,000 NA Gold/Titanium Card: ₹1,00,000 Platinum Card: ₹2,00,000
POS Transaction Decline Charges	₹ 25 Per txn
ATM Transaction Decline (Insufficient Funds on IndusInd Bank ATMs)	₹ 25 Per txn
For details on Paid Debit Card variants (Titanium Delights & Premium Debit Cards), and Program Debit card variants please refer the Debit Card SoC on our website.	
Other Savings Bank Account Facilities	
Account Statement	Monthly E-Statement - Free. Monthly/Quarterly Physical Statement: Collect from Home Branch - Free. Quarterly Physical Statement Delivery Charges - Free. Statement Adhoc Request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee - Free
Issuance of Duplicate/Additional Statement	Free

Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	₹3.50 per leaf
Issuance of Duplicate Pass Book	Free
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹500 per return
Miscellaneous	
Alerts	Free Transaction Alert
Balance Certificate	Limit Accounts - ₹25/- Other Accounts - ₹100/-
Interest Certificate	₹100/-
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
Cheque Books	
Issuance of Cheque Books w.e.f 1st Aug'19	Unlimited Free
Cash Deposit +Withdrawal Charges (Monthly Limit)	
At any Branch in India	Nil up to 4 transactions of ₹1 lac/month (whichever is earlier); post this limit - ₹5 / 1000 (minimum ₹150)
Door-Step Banking	
Cashier's Cheque/Demand Drafts Delivery	Free
Cheque Pick-up	1 request free per day; Minimum cheque consolidated value ₹10,000/-
Cash Delivery	Minimum value of ₹10,000/- & Maximum ₹1 Lac at ₹50/- per request
Cash Pick-Up	Min value of ₹10,000 & max ₹1 Lac @ ₹130 per request

Note Section:

1. Doorstep Banking is available at select branches only (Doorstep Banking is free for Senior Citizen and Differently Abled Person).

2. 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 Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 10 transactions per month.

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.

4. 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.

5. Any changes in the charge tariff will be applied after a notice of at least 30 days.

6. All charges indicated above are exclusive of GST (as per Government Rules).

Privilege_Max/SA/SOB/VERS/11-26

IndusInd Bank

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