

Revision in Service Charges for IndusInd Bank Savings Account: Oct-Nov'26

1) Effective 1st October 2026

Effective 1st October 2026, following charges and fees applicable to your Savings Account will be revised. Please review the updated schedule of charges below.

a) IMPS Charges

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	Up to ₹10,000 – ₹2.50 per txn >₹10,000 to ₹1,00,000 – ₹5.00 per txn >₹1,00,000 – ₹10.00 per txn	Indus Delite Indus Digi-start Indus Online-Min Bal required Indie (Star/ Superstar/Megastar)

b) Revision in Cash Transaction Charges (Cash Deposit & Withdrawal)

Current Charges	Revised Charges	Applicable for Savings Account Variants
Cash Deposit 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 Cash Withdrawal: Nil	Cash Deposit +Withdrawal Charges (Monthly Limit) NIL up to 4 transactions or ₹1 lac/month (whichever is earlier); post this limit – ₹5/1000 (Minimum ₹ 150)	Indus Delite Indus Digi-start Indus Online-Min Bal required
Cash Deposit & Withdrawal: Nil	Cash Deposit +Withdrawal Charges (Monthly Limit) NIL up to 4 transactions or ₹1 lac/month (whichever is earlier); post this limit – ₹5/1000 (Minimum ₹ 150)	Indie (Star/ Superstar/Megastar)

c) Revision in Inward Cheque Return Charges (Financial Reasons)

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹500	Indie (Star/ Superstar/Megastar)

d) Revision in Outward Cheque Return Charges (Financial Reasons)

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹200	Indie (Star/ Superstar/Megastar)

e) Revision in ECS/NACH Return Charges

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹500	Indie (Star/ Superstar/Megastar)

f) Revision in RTGS / NEFT Charges: Transaction done via IndusInd Bank Branches

Transaction Type	Current Charges	Revised Charges	Applicable for Savings Account Variants
RTGS	NIL	Rs. 2 Lakh to 5 Lakh - Rs. 20, > Rs. 5 Lakh - Rs. 45	Indie (Star/ Superstar/Megastar)
NEFT		Up to Rs. 50,000 - Nil, Rs. 50,001 to Rs. 1 Lakh - Rs. 4, Rs. 1 Lakh to 2 Lakh - Rs. 14, > Rs. 2 Lakh - Rs. 24	

2) Effective 1st November 2026

Effective 1st November 2026, following charges and fees applicable to your Savings Account will be revised. Please review the updated schedule of charges below.

a) POS Transaction Decline Charges

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹25 Per Transaction	Indus Delite Indus Digi-start Indus Online-Min Bal required Indie (Star/ Superstar/Megastar)

b) ATM Transaction Decline: Insufficient Funds- IndusInd Bank ATM

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹25 Per Transaction	Indus Delite Indus Digi-start Indus Online-Min Bal required Indie (Star/ Superstar/Megastar)

c) Cheque Return Charges – Non-Financial Reason

Current Charges	Revised Charges	Applicable for Savings Account Variants
Nil	₹50 Per Cheque	Indus Delite Indus Digi-start Indus Online-Min Bal required Indie (Star/ Superstar/Megastar)

Please note all the above fees mentioned are exclusive of GST.

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 get in touch with your Relationship manager or Branch Representative. Our team will be happy to assist you.