IndusInd Bank

Schedule of Charges for Salary Savings Account (w.e.f 01st May 2025)

	Indus Comfort Regular	Indus Comfort	Indus Comfort Premium	Indus Comfort Maxima	Indus Comfort Max Prime	Indus Comfort Maxima Plus	
Minimum Balance (Average Monthly / Quarterly Requirement)	Zero Balance Account subject to Salary Credits						
Remittance Facilities through	1 Own Bank						
Demand Draft - Issuance	₹2.50 per ₹1,000, min ₹50 max ₹5,000 per instrument	₹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	Unlimited Free	Unlimited Free	
DD Cancellation / Duplicate Instrument Issuance	₹100 per instrument						
DD Revalidation	₹50 per instrument	₹50 per instrument	₹50 per instrument	Free	Free	Free	
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free	Free	Free	
IMPS - Outward							
NEFT - Outward - w.e.f 1st July'19	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking						
RTGS - Outward - w.e.f 1st July'19							
Remittance Facilities through		TI 16	TI 16	F 1.676	F 1.676	F 1.675	
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	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 ₹1.50 per ₹1,000, min ₹50 max ₹5,000 per instrument	Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹1.50 per ₹1,000, min ₹50 max ₹5,000 per instrument	Free one draft (Correspondent Bank only) per day up to ₹50,000; above this ₹1.50 per ₹1,000, min ₹50 max ₹5,000 per instrument	
	Through Non-Correspondent Bank - At Actuals						
DD - Cancellation	₹100 per instrument						
DD - Revalidation	₹50 per instrument						
Foreign Exchange Remittance	2						
Non-Trade Remittance	₹250 in addition to SWIFT charges						
SWIFT/ Wire Transfer	₹500	₹500	₹500	₹500	₹500	₹500	
FCY (Foreign Currency) Draft / DD Issuance	₹350	₹350	₹350	₹350	₹350	₹350	
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, min of ₹25	0.25% on the cheque collection, min of ₹25	0.25% on the cheque collection, min of ₹25	0.25% on the cheque collection, min of ₹25	0.25% on the cheque collection, min of ₹25	0.25% on the cheque collection, min of ₹25	
Cheque Collection							
Local Clearing	Free	Free	Free	Free	Free	Free	
Outstation Clearing through Own Bank	₹1 per ₹1,000, min ₹25; max ₹150	₹1 per ₹1,000, min ₹25; max ₹150	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 ₹1,00,000: ₹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 ₹1,00,000: ₹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 ₹1,00,000: ₹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 ₹1,00,000: ₹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 ₹1,00,000: ₹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 ₹1,00,000: ₹100; Above ₹1,00,000: ₹150	
Return of Cheque/s - Local	Only for Financial Reasons						
	Local Inward Clearing*						
	₹450 per cheque return						
	Local Outward Clearing						
	SB A/c - ₹100 per cheque						
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min of ₹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 of ₹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 of ₹100 plus actual out of pocket expenses	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	
Return of Cheque/s - Outstation - through other Bank	Collection charges subject to a min of ₹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 of ₹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 of ₹100 plus actual out of pocket expenses	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100 plus out of pocket expenses						

Cards - Debit Card								
Card Issuance / Reissuance / Renewal / Replacement Fee As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹349 Annual Fees - ₹349 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹349 Annual Fees - ₹349 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - ₹199 Annual Fees - ₹199 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - Free Annual Fees- ₹149 p.a.	Classic/Gold/Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free	Classic/Gold/Titanium Chip Debit Card Issuance Fees - Free Annual Fees - ₹ Free		
	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹499 Annual Renewal Fees - ₹499 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.	Platinum Chip Debit Card Issuance Fees - ₹299 Annual Renewal Fees - ₹299 p.a.		
	Duo Card ₹249 p.a.		Duo Card ₹249 p.a.					
	For Premium Debit Cards, please refer the Debit Card SOC.							
Card Replacement Fee	All card variants (Classic/Gold/Titanium/Titanium Salary/Titanium Plus/Platinum/Paid Premium Cards) - ₹249 + taxes							
Issuance of Duplicate PIN	₹20	₹20	₹20	₹20		₹20		
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free		Free		
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	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.	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							
Exchange rate mark-up on Foreign Currency Debit Card transaction	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium Card - 3.5% Platinum - 2%	Classic / Gold / Titanium / Titanium Salary Card - 3.5% Platinum - 2%		
ATM transaction decline fee: transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction							
Non-cash Transactions - Other Bank ATMs outside India	₹20 for Balance Enquiry							
Daily Cash Withdrawal Limit	Classic Card: ₹25,000							
	Gold/Titanium Card: ₹50,000	Gold/Titanium/Titanium Salary Card: ₹50,000						
	Platinum Card: ₹1,00,000							
Daily POS Limit	Classic Card: ₹50,000							
	Gold/Titanium Card: ₹100,000	Gold/Titanium/Titanium Salary Card: ₹100,000						
Othor Coulings Book Assessed F	Platinum Card: ₹2,00,000							
Other Savings Bank Account F Account Statement	Free Monthly E-Statement.							
Account statement	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.	Quarterly physical Statement: Delivery Charges: ₹15 per quarter.		
	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50	Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50		
lssuance 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	Free	Free	Free		
Issuance of Loose Cheque Leaves	₹3.50 per Leaf	₹3.50 per Leaf	₹3.50 per Leaf	Free	Free	Free		
Issuance of Duplicate Pass Book	Free	Free	Free	Free	Free	Free		
Internal Transfer / ECS Return (Insufficient Balance)	₹450 per return							

Miscellaneous						
Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Service Note: Withdrawn 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 Notification Service will be charged at ₹30 per quarter	Balance Notification Service will be charged at ₹30 per quarter
Balance Certificate	Limit Accounts - ₹25					
	Other Accounts - ₹100					
Interest Certificate	₹100	₹100	₹100	Free	Free	₹100
Standing Order/Balance Order/Instructions	₹100 per instructions	₹100 per instructions	Free	Free	Free	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	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	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	₹100 per photo	₹100 per photo	Free	Free	Free	Free
Signature Attestation	₹100 per signature	₹100 per signature	₹50 per signature	Free	Free	Free
Cheque Stop Payment	₹100 per instruction	₹100 per instruction	₹100 per instruction	Free	Free	Free
	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	₹150 for range of instructions in single mandate Free, if instruction given through Direct Channels - IVR, Mobile & Net Banking	Free	Free	Free
Phone Banking (@Contact Center)***	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR	₹50 per call for call made to contact center executive. Free if average balance of previous month greater than ₹10,000. No Charge for use of IVR
Inactive Account (>12 Months)	₹200 per quarter					
Cheque Books						
Issuance of Cheque Books w.e.f 1st Aug'19#	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	2 Cheque Book per quarter (50 leaves) free. For additional cheque leaves - ₹3.50 per leaf.	Unlimited Free	Unlimited Free	Unlimited Free
Charges on Cash Withdrawal/	Deposits at Branch/es					
Cash withdrawal at any branch in India	Free	Free	Free	Free	Free	Free
Cash Deposit at Home / Non-home Location##	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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	Free Limit of ₹2,00,000 per month or 5 times of previous months AMB (whichever is higher) 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
Doorstep Banking						
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A	Free	Free	Free	Free
Cheque Pick-up	N/A	N/A	N/A	1 request free per day; min cheque consolidated value ₹10,000	1 request free per day; min cheque consolidated value ₹10,000	1 request free per day; min cheque consolidated value ₹10,000
Cash Delivery	N/A	N/A	N/A	1 request free per day; min value of ₹10,000 max ₹1 Lac	1 request free per day; min value of ₹10,000 max ₹1 Lac	1 request free per day; min value of ₹10,000 max ₹1 Lac
Cash Pick-Up	N/A	N/A	N/A	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request	4 Free requests per month; min value of ₹10,000 max ₹1 Lac; Above free limit, ₹130 per request

- 1. All charges indicated above are exclusive of Taxes (as per Government rules)
- 2. For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.
- 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. Any changes in the charge tariff will be applied after a notice of at least 30 days.
- 5. 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.

