

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

PARTICULARS		INDUS FORCE & INDUS ESTEEM SALARY ACCOUNT	
Average Balance Requirement		Zero Balance Account subject to Salary Credits	
REMITTANCE FACILITIES THROUGH OWN BANK			
Demand Draft - Issuance		Unlimited Free	
DD Cancellation/Duplicate Instrument Issuance		₹100 per instrument	
DD Revalidation		Free	
Credit Card Payment through ATM/Net Banking		Free	
NEFT - Outward - w.e.f 1 st July'19		No Charges @ Branch/Mobile Banking/Net Banking/ Alexa/WhatsApp Banking	
RTGS - Outward - w.e.f 1 st July'19			
REMITTANCE FACILITIES THROUGH OTHER BANK			
DD - Issuance		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	
		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, min ₹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*	
		₹450 per cheque	
		Local Outward Clearing	
		₹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	
Return of Cheque/s - Outstation - through other Bank		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.	
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 - Free Annual Fees - Free	
		Platinum Chip Debit Card Issuance Fees - ₹299 Annual Fees - ₹299 p.a.	
		Duo Card Issuance Fees - ₹249 Annual Fees - ₹249 p.a.	
		For paid Debit Cards, please refer the Debit Card SOC.	
Card Replacement Fee		All card variants (Classic/Gold/Titanium/Titanium Salary/ Titanium Plus/Platinum/Paid Debit Cards) - ₹249 + taxes	
Issuance of Duplicate PIN		₹20	
Non-cash transactions - Own ATMs (IndusInd Bank)		Free	
Cash Withdrawals - Own ATMs (IndusInd Bank)		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.	
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%	
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds		₹20 per transaction	
PARTICULARS		INDUS FORCE & INDUS ESTEEM SALARY ACCOUNT	
Non-cash Transactions - Other Bank ATMs outside India		Outside India: ₹20 for Balance Enquiry	
Daily Cash Withdrawal Limit		Classic Card: ₹25,000	
		Gold/Titanium Card: ₹50,000	
		Platinum Card: ₹1,00,000	
Daily POS Limit		Classic Card: ₹50,000	
		Gold/Titanium Card: ₹100,000	
		Platinum Card: ₹2,00,000	
OTHER SAVINGS BANK ACCOUNT FACILITIES			
Account Statement		Free Monthly E-Statement Monthly/Quarterly Physical Statement: Collected from Home Branch - Free Quarterly Physical Statement Delivery Charge: Free Statement Adhoc (Physical): From Contact Centre/ Phone Banking/ATM - Delivery Charge: Free	
Issuance of Duplicate/Additional Statement		Free	
Issuance of Loose Cheque Leaves		Free	
Issuance of Duplicate Pass Book		Free	
Internal Transfer/ECS Return (Insufficient Balance)		₹450 per return	
MISCELLANEOUS			
Alerts		Free Transaction Alerts	
Balance Notification Service Note: Withdrawn effective 01/08/2021		₹30 per quarter	
Balance Certificate		Limit Accounts - ₹25	
		Other Accounts - ₹100	
Interest Certificate		Free	
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)		₹200 per quarter	
Phone Banking (@Contact Center)		Free	
CHEQUE BOOKS			
Issuance of Cheque Books w.e.f 1 st Aug'19		Unlimited Free	
CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES			
Cash withdrawal at any branch in India		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	
DOORSTEP BANKING			
Cashier's Cheque/Demand Drafts Delivery		Free	
Cheque Pick-up		1 request free per day; min cheque consolidated value ₹10,000	
Cash Delivery		1 request free per day; min value of ₹10,000 & max ₹1 Lac thereafter @ ₹50 per request	
Cash Pick-up		4 Free requests per month; min value of ₹10,000 & max ₹1 Lac; thereafter @ ₹130 per request	
		<div>1. All charges indicated above are exclusive of Taxes (as per Government rules)</div> <div>2. For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.</div> <div>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.</div> <div>4. Any changes in the charge tariff will be applied after a notice of at least 30 days.</div> <div>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.</div>	
		T&C apply	

