

Schedule of Charges for Indus Green Farmer Savings Account (w.e.f 01<sup>st</sup> May 2025)

PARTICULAR	INDUS GREEN FARMER	PARTICULAR	INDUS GREEN FARMER
Minimum Balance (Half-Yearly Average Balance (HAB) Requirement)	₹2,000 on Half-Yearly basis across all branch category	Cash Withdrawals - Other Bank ATMs outside India	₹125 for Cash Withdrawal
Charges for Balance Non-maintenance	NMC will be 6% of the balance shortfall* *subject to max ₹150	Exchange rate mark up on Foreign Currency Debit Card transaction	Classic/Gold/Titanium Card - 3.5% Platinum - 2%
Transaction/Credit Value in lieu of Minimum Balance	Half-Yearly Throughput/Credit of ₹50,000 & above	ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds	₹20 per transaction
REMITTANCE FACILITIES THROUGH OWN BANK		OTHER SAVINGS BANK ACCOUNT FACILITIES	
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	Daily Cash Withdrawal Limit	Classic Card: ₹25,000 Gold/Titanium Card: ₹50,000 Platinum Card: ₹1,00,000
DD Cancellation/ Duplicate Instrument Issuance	₹100 per instrument	Daily POS Limit	Classic Card: ₹50,000 Gold/Titanium Card: ₹100,000 Platinum Card: ₹2,00,000
DD Revalidation	₹50 per instrument	Account Statement	
Visa Credit Card Payment through ATM/Net Banking	Free	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 Charge Fee of: ₹50	
NEFT - Outward (done from the branch)	i) Up to ₹10,000 - ₹2.50 ii) From ₹10,001 to ₹1,00,000 - ₹5 iii) From ₹1,00,001 to ₹2,00,000 - ₹15 iv) Greater than ₹2,00,000 - ₹25 *No Charges will be applicable if average balance of previous month is greater than ₹20,000 No Charges applicable for NEFT done through Net Banking or Mobile Banking	Issuance of Duplicate/Additional Statement	
RTGS - Outward(done from the branch)	i) From ₹2,00,000 to ₹5,00,000: ₹25 ii) Greater than ₹5,00,000: ₹50 *No Charges will be applicable if average balance of previous month is greater than ₹20,000 No Charges applicable for RTGS done through Net Banking or Mobile Banking	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹100	
REMITTANCE FACILITIES THROUGH OTHER BANK		Issuance of Loose Cheque Leaves	
DD - Issuance	Through Correspondent Bank - ₹3 per, ₹1,000 min ₹50 max ₹5,000 per instrument	Issuance of Duplicate Pass Book	
DD - Cancellation	₹100 per instrument	Internal Transfer / ECS Return (Insufficient Balance)	
DD - Revalidation	₹50 per instrument	₹450 per return	
FOREIGN EXCHANGE REMITTANCE		Miscellaneous	
Inward Remittances	a) 0.12% of the gross amount of currency exchanged for an amount up to ₹1,00,000 subject to the min ₹30 b) ₹120 and 0.06% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000 and up to ₹10,00,000 c) ₹660 and 0.012% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000 subject to maximum amount of ₹6,000	Mobile Alerts	
FIRC (Foreign Inward Remittance Certificate) Issuance	₹100	Balance Certificate	
Non-trade Remittance	₹250 in addition to SWIFT charges	Interest Certificate	
SWIFT / Wire Transfer	₹500	Standing Order/Balance Order/Instructions	
FCY (Foreign Currency) Draft / DD issuance	₹350	Enquiry relating to Old Records	
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, minimum ₹25	Account Closure	
CHEQUE COLLECTION		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	
Local Clearing	Free	Photo Attestation	
Outstation Clearing through Own Bank	Free	Signature Attestation	
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	Cheque Stop Payment	
Return of Cheque/s - Local	Only for Financial Reasons <b>Local Inward Clearing*</b> ₹450 per cheque <b>Local Outward Clearing</b> ₹100 per cheque	Inactive Account (>12 Months)	
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	Phone Banking (@Contact Center)	
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a min of ₹100 plus actual out of pocket expenses	₹50 per call for call made to contact center executive. Free, if average balance of product is maintained No Charge for use of IVR Balance of ₹10,000 in case of Privilege Active	
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100 plus out of pocket expenses	CHEQUE BOOKS	
DEBIT CARD		Issuance of Cheque Books	
Card Issuance/Renewal/Reissuance/Fee As per regulatory directive - Effective 01.09.2015 new Debit Cards issued will be chip variant only	Classic (Chip): ₹249 p.a. Gold/Titanium (Chip): ₹249 p.a. Platinum (Chip International): ₹499 p.a.	2 Cheque Book per quarter (30 leaves) free For additional cheque leaves - ₹1 per leaf	
Card Replacement Fee	₹249	CHARGES ON CASH WITHDRAWAL/DEPOSITS AT BRANCH/ES	
Debit Card Service Charge	Charge of ₹30 per month, If AMB Maintained is less than stipulated requirement	Cash withdrawal at any IndusInd Bank branch in India	
Issuance of Duplicate PIN	₹20	Free	
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Cash Deposit at any IndusInd Bank branch Location	
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free Limit of ₹2,00,000 per month or 5 times previous months AMB whichever is higher; Above free limit, ₹4 per ₹1000 subject to min ₹100 Note: Free limits applicable only if product AMB is maintained.	
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.	DOORSTEP BANKING	
		Cashier's Cheque/Demand Drafts Delivery	
		Free	
		Cheque Pick-up	
		1 request free per day; minimum cheque consolidated value ₹10,000	
		Cash Delivery	
		Min ₹10,000 max ₹1 Lac @₹50 per request	
		Cash Pick-up	
		Min ₹10,000 max ₹1 Lac @₹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.	
		T&C apply	

