IndusInd Bank

SCHEDULE OF SERVICE CHARGES

Indus Privilege Easy Savings Account Variant: Effective July'2026

Particulars	Indus Privilege Easy^	Indus Privilege Easy1	Indus Privilege Easy2
Minimum Balance Requirement Average Monthly Balance (AMB)	Rs.10,000/-	Rs.5,000/-	Rs.2,500/-
Fixed Deposits in lieu of Minimum Balance	Rs.1,00,000/-	Rs.50,000/-	Rs.25,000/-
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall, subject to maximum of Rs 600 per month		
Remittance Facilites through Own Bank			
Demand Draft - Issuance	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000/-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument		
DD Cancellation/ Duplicate Instrument Issuance	Free		
DD Revalidation	Free		
Credit Card Payment through ATM/ Net Banking	Free		
IMPS-Outward	Up to Rs. 10,000 – Rs. 2.50 per txn >Rs. 10,000 to Rs. 1,00,000 – Rs. 5.00 per txn >Rs. 1,00,000 – Rs. 10.00 per txn		
NEFT - Outward (Done from the Branch)	• Up to Rs. 50,000 - Nil, • > Rs. 50,000 to Rs. 1 Lakh - Rs. 4, • > Rs. 1 Lakh to Rs. 2 Lakh - Rs. 14, • > Rs. 2 Lakh - Rs. 24 No Charges applicable for NEFT done through Net Banking or Mobile Banking		
RTGS - Outward (Done from the Branch)	• Rs. 2 Lakh to Rs. 5 Lakh - Rs. 20, • > Rs. 5 Lakh - Rs. 45 No Charges applicable for RTGS done through Net Banking or Mobile Banking		
Remittance Facilites through Own Bank			
DD - Issuance	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non-Correspondent Bank- At Actuals		
DD - Cancellation	Rs. 100/- per instrument		
DD - Revalidation	Rs. 50/- per instrument		
Foreign Exchange Remittance			
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges		
SWIFT/ Wire Transfer	Rs. 500/-		
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-		
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-		
Cheque Collection			
Local Clearing	Free		
Outstation Clearing through Own Bank	Free		
Outstation Clearing through Correspondent Bank	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150		

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Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: Rs.500/- per cheque Local Outward Clearing: Rs.200/- per cheque		
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses		
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses		
Return of Cheque/s - Outstation Cheques Received in Inward Collection	Rs. 100/- plus out of pocket expenses.		
Debit Card			
Card Issuance Fee	Visa Gold Debit Card at Rs. 299/-		
Card Annual/ Renewal Fee	Visa Gold Debit Card at Rs. 299/-		
Card Replacement Fee	Visa Gold Debit Card at Rs. 249/-		
Issuance of Duplicate PIN	Rs. 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 Rs. 23/- per transaction & Non-cash transaction at Rs 10/- per transaction within India# * 3 in metro cities		
Cash Withdrawals - Other Bank ATMs outside India	Outside India: Rs. 125/- for Cash Withdrawal		
Exchange rate mark up on Foreign Currency Debit card transaction	Gold card - 3.5%		
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.25/- per transaction		
Non-Cash Transactions - Other Bank ATMs outside India	Rs. 20/- for Balance Enquiry		
Daily Cash Withdrawal Limit	Visa Gold Card : Rs 50,000		
Daily POS Limit	Visa Gold Card : Rs 100,000		
Other Savings Bank Account Facilities			
Account Statement	Free Monthly E-Statement. Monthly/Quaterly Physical statement: Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge: Rs 15/- per quarter. Statement Adhoc request (Physical): From Contact centre/PhoneBanking/ATM - Delivery Fee of: Rs 50		
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-		
Issuance of Loose Cheque Leaves	Rs 3.5/Leaf		
Issuance of Duplicate Pass Book	Free		

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Internal Transfer/ECS/ NACH/Direct Debit Return transactions due to Insufficient Balance	Rs 500/- per return		
Miscellaneous			
Alerts	Free Transaction Alerts		
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-		
Interest Certificate	Rs. 100/-		
Standing Order/Balance Order/ Instructions	Free		
Enquiry relating to Old Records	Rs. 100/- per enquiry		
Account Closure	No charge if A/C closed within 14 days or post 6 months. Rs.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	Rs. 50/- per signature		
Cheque Stop Payment	Rs. 100/- per instruction • Rs. 150/- for range of instruction in single mandate • Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking		
Cheque Books			
Issuance of Cheque Books	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves Rs.3.50 per leaf		
Charges on Cash Withdrawal/Deposits at Branch/es			
Cash Deposit/Cash Withdrawal at any IndusInd Branch location	(Deposit+ Withdrawal monthly Combined limit) NIL up to 4 transactions or 1 lac/month (whichever is earlier); post this limit – Rs 5/1000 (Minimum Rs 150)		
Door Step Banking			
Cashier's Cheque/Demand Drafts Delivery	Free		
Cheque Pickup	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-		
Cash Delivery	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request		
Cash Pick-Up	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.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. #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. ^DIY sourcing will be allowed for Indus Privilege Easy variant across geography with uniform AMB requirement of 10K
4. 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.
5. 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.
6. For more details on any other Debit Card variants and applicable charges please refer the Debit Card Schedule of Charges.
7. Any changes in the charge tariff will be applied after a notice of at least 30 days.
8. The above fees mentioned are exclusive of GST.