IndusInd Bank

	Indusind Bank
Indusind Bank Ltd.	
	ICE CHARGES: Effective November 15, 2024
Balance Requirement	BFIL - BSBA with Debit Card-BM
Minimum Balance (Average Monthly/ Quarterly Requirement)	Minimum Balance - Zero
Charges for Balance Non Maintenance	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable
Remittance Facilities through Own Bank	
Demand Draft - Issuance	₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD Revalidation	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free
NEFT - Outward (done from the branch)	Free
RTGS - Outward(done from the branch)	Free
Remittance Facilities through Other Bank	
DD - Issuance	Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument Through Non- Correspondent Bank- At Actuals
DD - Cancellation	₹ 100/- per instrument
DD - Revalidation	₹ 50/- per instrument
Foreign Exchange Remittance	C 30/- per instrument
Inward Remittances **	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
FIRC (Foreign Inward Remittance Certificate)	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addtion 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	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
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
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ From second cheque return in the same quarter - Rs.500/- per return
	Local Outward Clearing: -
Return of Cheque/s - Outstation - through Own Bank	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses

Return of Cheque/s - Outstation - through	Collection charges subject to a minimum of Rs. 100/- plus actual out
Another Bank Return of Cheque/s - Outstation Cheques	of pocket expenses Rs. 100/- plus out of pocket expenses
Received in Inward Collection Cards	rs. 1007- pius out of pocket expenses
Debit Card	
Card Issuance / Renewal Fee	Free
Card Replacement	Rs.99/- per instance
Issuance of Duplicate PIN	Rs.20/- per instance
Non-cash transactions - Own ATMs (IndusInd	Free
Bank)	
Cash Withdrawals - Own ATMs (IndusInd Bank)	Upto 5 withdrawals free per month across branch & ATM.
Cash Withdrawal & Non-Cash transaction at Other Bank ATMs in 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. 21 /- per transaction & Non-cash transaction at Rs 10 /- per transaction within India. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs outside	Not Applicable
India Non-Cash Transactions - Other Bank ATMs	Not Applicable
outside India	
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction
Daily AEPS Cash deposit / withdrawal Limit	₹ 10,000
AEPS Cash deposit / withdrawal Transaction Limit	₹ 10,000
Other Savings Bank Account Facilities	
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS Return (Insufficient Balance)*	Free ₹ 250/-
Miscellaneous	le e e e
Mobile Alerts ### Balance Certificate	Free Transaction Alerts Limit Accounts - Rs. 25/-
balance Cermicale	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. INR 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
Inactive Account (>12 Months)	Not Applicable
Cheque Books	11 222
Issuance of Cheque Books # Not Applicable (Cheque books shall not be issued)	
Charges on Cash Withdrawal/Deposits at Branc	h/es
	Up to 5 withdrawals free per month across branch. Above free limit,

Cash Deposit at home location	Free
Cash Deposit at non-home location	Free
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	N/A
Cheque Pickup	N/A
Cash Delivery	N/A
Cash Pick-Up	N/A

- 1. Service Tax as per Government rules will be in addition to charges indicated above.
- 2. Doorstep Banking is available at select branches only.
- 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.
- 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
- 5. No Penal interest shall be applicable on Weekly Recurring Deposit Product Code: RDMIC *Changes with effect from 1st August 2015
- 6. 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 Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 2 transactions per day.



IndusInd Bank	
SCHEDULE OF S	ERVICE CHARGES: Effective November 15, 2024
Balance Requirement	BFIL - BSBA without Debit Card-BN
Minimum Balance (Average Monthly/ Quarterly Requirement)	Minimum Balance - Zero
Charges for Balance Non Maintenance	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable
Remittance Facilities through Own Bank	
Demand Draft - Issuance	₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD Revalidation	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free
NEFT - Outward (done from the branch)	Free
RTGS - Outward(done from the branch)	Free
Remittance Facilities through Other Bank	
	Through Company death Death T2 5/ and T4 000/ Minimum of T50/ and Marine un-
DD - Issuance	Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals
DD - Cancellation	₹ 100/- per instrument
DD - Revalidation	₹50/- per instrument
Foreign Exchange Remittance	
Inward Remittances **	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addtion to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-
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FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection	Te
Local Clearing	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
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
Return of Cheque/s - Local	Only for Financial Reasons
	Local Inward Clearing*: -
	First cheque return in a quarter - Rs.350/ From second cheque return in the same quarter - Rs.500/- per return
	Local Outward Clearing: -
2	SB A/c – Rs. 50/- 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 / Renewal Fee	Not Applicable
Card Replacement	Not Applicable
Issuance of Duplicate PIN	Not Applicable Not Applicable
Non-cash transactions - Own ATMs (IndusInd Bank)	Not Applicable Not Applicable
Cash Withdrawals - Own ATMs (IndusInd Bank)	Not Applicable
Non-cash transactions - Other Bank ATMs in India	Not Applicable
Cash Withdrawals - Other Bank ATMs in India	Not Applicable
	Not Applicable
Debit Card Service Charge	Not Applicable
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable
	Not Applicable

ATM transaction decline fee : Transactions declined at other	Not Applicable
bank ATMs due to insufficient funds	Not Applicable
Daily Cash Withdrawal Limit	Not Applicable
Daily AEPS Cash deposit / withdrawal Limit	₹40,000
AEPS Cash deposit / withdrawal Transaction Limit	₹10,000
Other Savings Bank Account Facilities	
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS Return (Insufficient Balance)*	Free ₹ 250/-
Miscellaneous	
Mobile 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. INR 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
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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
Inactive Account (>12 Months)	Not Applicable
Cheque Books	
Issuance of Cheque Books #	Not Applicable (Cheque books shall not be issued)
Charges on Cash Withdrawal/Deposits at Branch/es	
Cash withdrawal at any branch in India	Up to 5 withdrawals free per month across branch. Above free limit, for branch based withdrawals ₹ 3/- per ₹ 1,000/-
Cash Deposit at home location	Free
Cash Deposit at non-home location	Free
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	N/A
Cheque Pickup	N/A
Cash Delivery	N/A
Cash Pick-Up	N/A

- 1. Service Tax as per Government rules will be in addition to charges indicated above .
- 2. Doorstep Banking is available at select branches only.
- 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.

- 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
- 5. No Penal interest shall be applicable on Weekly Recurring Deposit Product Code: RDMIC
- *Changes with effect from 1st November 2017



Balance Requirement Product Variant	Indus Indus Flexi Merchant
Balance Requirement Product Variant	
Product Variant	Indus Flexi Merchant
C5	CM
Scheme Code	SBMIC
Minimum Balance (Average Monthly/	Minimum Balance - Zero
Quarterly Requirement)	
Charges for Balance Non Maintenance	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable
Remittance Facilities through Own Bank	
Demand Draft - Issuance	₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD Revalidation	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free
NEFT - Outward (done from the branch)	Free
RTGS - Outward(done from the branch)	Free
Remittance Facilities through Other Bank	
DD - Issuance	Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument
	Through Non- Correspondent Bank- At Actuals
DD - Cancellation	₹ 100/- per instrument
DD - Revalidation	₹ 50/- per instrument
Foreign Exchange Remittance	
Inward Remittances **	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
FIRC (Foreign Inward Remittance Certificate)	Rs. 100/-
Issuance Non-Trade Remittance	Ps 250/ in addition to SWIET charges
	Rs. 250/- in addtion to SWIFT charges
SWIFT/ Wire Transfer 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	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
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
Return of Cheque/s - Local	Only for Financial Reasons
	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ From second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: -

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	SB A/c - Rs. 50/- 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	Rs. 100/- plus out of pocket expenses
Received in Inward Collection	
Cards Debit Card	
Card Issuance / Renewal Fee	DUDAY AFDS Coved # 140/
Cara issuance / Kenewai ree	RUPAY AEPS Card - ₹ 149/- RUPAY Debit Card - ₹ 149/- (TATKAL - Without Customer Name)
Card Replacement	Rs.99/- per instance
Issuance of Duplicate PIN	Rs.20/- per instance
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Upto 5 withdrawals free per month across branch & ATM.
Non-cash transactions - Other Bank ATMs in India	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/- per cash transaction post free limit
Cash Withdrawals - Other Bank ATMs in India	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/-per cash transaction post free limit
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable
Non-Cash Transactions - Other Bank ATMs outside India	Not Applicable
ATM transaction decline fee : Transactions	Rs.20/- per transaction
declined at other bank ATMs due to insufficient funds	10.20, por ilandenon
Daily Cash Withdrawal Limit	RUPAY AEPS Card - ₹ 25,000/- RUPAY Debit Card - ₹ 25,000/-
Daily POS Limit	RUPAY AEPS Card - ₹ 25,000/-
	RUPAY Debit Card - ₹ 50,000/-
Daily AEPS Cash deposit / withdrawal Limit	₹ 40,000
AEPS Cash deposit / withdrawal Transaction Limit	₹ 10,000
Other Savings Bank Account Facilities	
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS Return (Insufficient Balance)*	Free ₹ 250/-
Miscellaneous	
Mobile 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. INR 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	Free
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Signature Attestation	Rs. 50/- per signature
Cheque Stop Payment	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate
Inactive Account (>12 Months)	Not Applicable
Cheque Books	
Issuance of Cheque Books #	Not Applicable (Cheque books shall not be issued)
Charges on Cash Withdrawal/Deposits at Branch/es	
Cash withdrawal at any branch in India	Up to 5 withdrawals free per month across branch. Above free limit, for branch based withdrawals ₹ 3/- per ₹ 1,000/-
Cash Deposit at home location	Free
Cash Deposit at non-home location	Free
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	N/A
Cheque Pickup	N/A
Cash Delivery	N/A
Cash Pick-Up	N/A

- 1. Service Tax as per Government rules will be in addition to charges indicated above.
- 2. Doorstep Banking is available at select branches only.
- 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.
- 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
- 5. No Penal interest shall be applicable on Weekly Recurring Deposit Product Code: RDMIC *Changes with effect from 1st August 2015

6.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 Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 2 transactions per day.

