

**Schedule of Charges - Indus Online Savings Account Variants
(w.e.f 1st November 2022)**



Product Variant	Indus Deltte	Indus Digi-Start	Indus Online Savings Account - Privilege Minimum Balance Required	Indus Online Savings Account - MultiplierMax Minimum Balance Required
AMB Requirement & NMC Charges	NMC Waived subject to Intial Funding + DC Charges Requirement Getting Fulfilled. IP Rs 10,000	NMC Waived subject to Initial Funding + DC Charges Requirement Getting Fulfilled	ZERO subject to AMB of Rs 10,000. In case of non maintenance of balance, 6% of balance shortfall subject to a minimum 100 and a maximum of Rs 600 per month;	ZERO subject to AMB of Rs 10,000. In case of non maintenance of balance, 6% of balance shortfall subject to a minimum Rs.100 and a maximum of Rs 600 per month
			Live FD of Rs 50,000 or more or Live RD of Rs 5,000 or more;	Live FD of Rs 50,000 or more or Live RD of Rs 5,000 or more;
Initial Funding Requirement	Minimum IP of Rs 10,000	Minimum IP of Rs 20000	Minimum IP of Rs 10000	Minimum IP of Rs 10000
Debit Card				
Card Issuance Charge	Platinum Plus:Rs 500 p.a	Visa Platinum @ Rs 249	Titanium Plus @ Rs 249	Visa Platinum @ Rs 249
Card Renewal Charge	Platinum Plus : Rs 500	Visa Platinum @ Rs 500	Titanium Plus @ Rs 249	Visa Platinum @ Rs 500
Card Replacement Fee	Platinum Plus : Rs 500	Visa Platinum @ Rs 500	Titanium Plus @ Rs 249	Visa Platinum @ Rs 500
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Non-cash transactions - Other Bank ATMs in India	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	w.e.f 1st Aug'19, 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs in India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 21 /- per transaction. * 3 in metro cities
Cash Withdrawals - Other Bank ATMs outside India	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	Platinum -2%	Platinum -2%	Titanium Plus -3.5%	Platinum -2%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction
Daily Cash Withdrawal Limit	Platinum Card : Rs, 1,00,000	Platinum Card : Rs, 1,00,000	Titanium Card : Rs 50,000	Platinum Card : Rs, 1,00,000
Daily POS Limit	Platinum Card : Rs 2,00,000	Platinum Card : Rs 2,00,000	Titanium Card : Rs 100,000	Platinum Card : Rs 2,00,000
Remittance Facilities through Own Bank				
Demand Draft or Pay Order - 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	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	Unlimited Free	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/ PO Cancellation/ Duplicate Instrument Issuance	Free	Free	Free	Free
DD/ PO Revalidation	Free	Free	Free	Free

Payment and Fund Transfer				
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free
NEFT Outward (done from the branch)	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel
RTGS Outward (done from the branch)	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel	w.e.f 1st July'19, Bank will not levy any charge on any NEFT/RTGS transaction made via Branches or any other channel
IMPS Outward	Upto 1 lakh @ Rs 2.5 per txn 1-5 lakhs@Rs 10 per txn	Upto 1 lakh @ Rs 2.5 per txn 1-5 lakhs@Rs 10 per txn	Upto 1 lakh @ Rs 2.5 per txn 1-5 lakhs@Rs 10 per txn	Upto 1 lakh @ Rs 2.5 per txn 1-5 lakhs@Rs 10 per txn
Other Savings Bank Account Facilities				
Account Statement	Free Monthly E-Statement. Monthly/Quarterly 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	Free Monthly E-Statement. Monthly/Quarterly 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	Free Monthly E-Statement. Monthly/Quarterly 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	Free Monthly E-Statement. Monthly/Quarterly 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/-	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/-
Issuance of Loose Cheque Leaves	Free	Free	Free	Rs 3.5/Leaf
Issuance of Duplicate Pass Book	Free	Free	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)*	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return
Miscellaneous				
Transaction ###	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification/Withdrawan effective 01/08/2021	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter
Balance Certificate	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-
	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Free	Free	Free	Rs. 100/- per instructions
Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, 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 . Charge of Rs. 200/-, 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 . Charge of Rs. 200/-, 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 . Charge of Rs. 200/-, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	Free	Free	Free	Rs. 100/- per photo
Signature Attestation	Rs. 50/- per signature	Rs. 50/- per signature	Free	Rs. 100/- per signature
Cheque Stop Payment	Rs. 100/- per instruction	Rs. 100/- per instruction	Free	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Free	Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking

Remittance Facilities through Other 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 Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument.	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	Through Non- Correspondent Bank- At Actuals	Non- Correspondent Banks - At Actuals	Through Non- Correspondent Bank- At Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance				
Inward Remittances	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD Issuance	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection				
Local Clearing	Free	Free	Free	Free
Outstation Clearing through Own Bank	Free	Free	Free	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	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	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	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	Only for Financial Reasons	Only for Financial Reasons	Only for Financial Reasons
	Local Inward Clearing*:-	Local Inward Clearing*:-	Local Inward Clearing*:-	Local Inward Clearing*:-
	Rs 450/- per cheque	Rs 450/- per cheque	Rs 450/- per cheque	Rs 450/- per cheque
	Local Outward Clearing:-	Local Outward Clearing:-	Local Outward Clearing:-	Local Outward Clearing:-
	Rs. 100/- per cheque	Rs. 100/- per cheque	Rs. 100/- per cheque	Rs. 100/- 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	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	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	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	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.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.
Cheque Books				
Issuance of Cheque Books #	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.

Charges on Cash Withdrawal/Deposits at Branch/es

Cash withdrawal at any Indusind branch in India	Free	Free	Free	Free
Third Party Cash withdrawal at non home Indusind branch in India ###	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100
Cash Deposit at any Indusind Branch location###	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever 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, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB (whichever 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, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB 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, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/- Note :- Free limits applicable only if previous month product AMB is maintained	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB 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, Rs.4/- per Rs.1000/- subject to minimum of Rs 100/- Note :- Free limits applicable only if previous month product AMB is maintained

Door Step Banking

Cashier's Cheque/Demand Drafts Delivery	Free	Free	Free	Free
Cheque Pickup	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-	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	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request	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	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request

1. All charges indicated above are exclusive of Taxes (as per Government rules)
2. 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.
3. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
4. All Branch related transactions and some other services are available subject to account being Full KYCed i.e once customer due diligence has been completed
5. Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Abled Person.)

