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| Average Quarterly Balance Requirement | ₹10,000 | Exchange rate mark up on Foreign Currency Debit card transaction | 3.5% |
| Non-maintenance Charges | NMC will be 10% of the balance shortfall* *subject to minimum of ₹100 and maximum of ₹900 per quarter | ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds | ₹20/- per transaction |
| Fixed Deposits in lieu of Minimum Balance | FD Amount of ₹5,00,000 | Non-cash Transactions - Other Bank ATMs outside India | Outside India: ₹20/- for Balance Enquiry |
| Remittance Facilities through Own Bank | | Daily POS Limit | Titanium Card : ₹50,000 Titanium Card : ₹100,000 |
| Demand Draft or Pay Order - Issuance | Unlimited Free | Other Savings Bank Account Facilities | |
| DD/PO Cancellation/Duplicate Instrument Issuance | ₹100/- per instrument | Account Statement | Free Monthly E-Statement |
| DD/PO Revalidation | Free | Issuance of Duplicate/Additional Statement | Free |
| Credit Card Payment through ATM/Net Banking | Free | Issuance of Loose Cheque Leaves | Free |
| IMPS Inward/Outward | No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking | Issuance of Duplicate Passbook | Free |
| NEFT Inward/Outward | | Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance | ₹450/- |
| RTGS Inward/Outward | | Miscellaneous | |
| Remittance Facilities through Other Bank | | Alerts | Free Transaction Alerts |
| DD - Issuance | Free one draft (Correspondent Bank only) per day up to ₹50,000/-; above this ₹1.5/- per ₹1,000/-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-correspondent Banks - At Actuals | Balance Certificate | Limit Accounts - ₹25/- Other Accounts - ₹100/- |
| DD - Cancellation | ₹100/- per instrument | Interest Certificate | Free |
| DD - Revalidation | ₹50/- per instrument | Standing Order/Balance Order/Instructions | Free |
| Foreign Exchange Remittance | | Enquiry relating to Old Records | ₹100/- per enquiry |
| Non-trade Remittance | ₹250/- in addition to SWIFT charges | Account Closure | No Charge, if A/c closed within 14 days. Charge of ₹200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months |
| SWIFT/Wire Transfer | ₹500/- | Photo Attestation | Free |
| FCY (Foreign Currency) Draft/DD issuance | ₹350/- | Signature Attestation | Free |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, Minimum of ₹25/- | Cheque Stop Payment | Free |
| Cheque Collection | | Inactive Account (>12 Months) | ₹200/- per quarter |
| Local Clearing | Free | Phone Banking (@ Contact Centre) | Free |
| Outstation Clearing through Own Bank | Free | Cheque Books | |
| 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 100,000: ₹100/-; Above 100,000: ₹150/- | Issuance of Cheque Books w.e.f 1 st Aug'19 | Unlimited Free |
| Return of Cheque/s - Local Only for Financial Reasons | Local Inward Clearing*: ₹450/- per cheque Local Outward Clearing: ₹100/- per cheque | Charges on Cash Withdrawals/Deposits at Branch/es | |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses | Cash Withdrawals at any branch in India | Free |
| Return of Cheque/s - Outstation - through Another Bank | Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses | Third Party Cash Withdrawals at non-home branch location | Free Limit of ₹50,000/- per month; Above free limit, ₹2.5/- per ₹1,000/- subject to minimum of ₹100/- |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | ₹100/- plus out of pocket expenses | Cash Deposit at home/non-home location | Free Limit of ₹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, ₹4/- per ₹1,000/- subject to minimum of ₹100/- |
| Cards - Debit Card | | Doorstep Banking | |
| Card Issuance/Annual As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only | Titanium Chip Debit Card Issuance Fees - Free Annual Fees - Free For premium Debit Cards, please refer the Debit Card SOC | Cashier's Cheque/Demand Drafts Delivery | Free |
| Card Replacement Fee | ₹249 + taxes | Cheque Pickup | 1 request free per day; Minimum cheque consolidated value ₹10,000/- |
| Issuance of Duplicate PIN | ₹20/- | Cash Delivery | 1 request free per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request |
| Non-cash transactions - Own ATMs (IndusInd Bank) | Free | Cash Pickup | 1 request free per week; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request |
| Cash Withdrawals - Own ATMs (IndusInd Bank) | Free | <ol style="list-style-type: none"> All charges indicated above are exclusive of Taxes (as per Government rules). For Senior Citizens and Differently Abled person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch. 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. Any changes in the charge tariff will be applied after a notice of at least 30 days. W.e.f 20th December'23 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 5 transactions per day. | |
| Non-cash transactions - 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 Non-cash transactions would be charged at ₹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 ₹21/- per transaction. *3 in metro cities | | |
| Cash Withdrawals - Other Bank ATMs outside India | ₹125/- for Cash Withdrawals | | |