

## IndusInd Bank Ltd.

### SCHEDULE OF SERVICE CHARGES (w.e.f 20th December 2023)

Particulars	Indus Multiplier Plus
Minimum Balance (Average Quarterly Requirement)	Rs. 25000
Charges for Balance Non Maintenance	NMC will be 10% of the balance shortfall ** subject to minimum of Rs 100 and maximum of Rs 900 per quarter
Fixed Deposits in lieu of Minimum Balance	FD Amount of Rs 5,00,000
<b>Remittance Facilities through Own Bank</b>	
Demand Draft or Pay Order - Issuance	Unlimited Free
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD/ PO Revalidation	Free
Credit Card Payment through ATM/Net Banking	Free
IMPS	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
NEFT - Outward	
RTGS - Outward	
<b>Remittance Facilities through Other Bank</b>	
DD - Issuance	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non- Correspondent Banks - At Actuals
DD - Cancellation	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument
<b>Foreign Exchange Remittance</b>	
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/-
<b>Cheque Collection</b>	
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
Return of Cheque/s - Local Only for Financial Reasons	<b>Local Inward Clearing*:</b> -
	Rs 450/- per cheque
	<b>Local Outward Clearing:</b> -
Return of Cheque/s - Outstation - through Own Bank	Rs. 100/- per cheque
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	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Cards - Debit Card</b>	
Card Issuance/Reissuance/Renewal/Replacement Fee As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Platinum Max Debit Card Issuance Fees- 249 + taxes Annual Fees- 249 + taxes  For premium Debit Cards, please refer the Debit Card SOC.
Card Replacement Fee	Rs. 249 + taxes
Issuance of Duplicate PIN	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free
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 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
Cash Withdrawals - Other Bank ATMs outside India	Rs. 125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	2%
ATM transaction decline fee : Transactions	Rs.20/- per transaction
Non-Cash Transactions - Other Bank ATMs	Outside India:Rs. 20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Platinum Max : Rs 100,000
Daily POS Limit	Platinum Max : Rs 200,000

Other Savings Bank Account Facilities	
<b>Account Statement</b>	Free Monthly E-Statement .
<b>Issuance of Duplicate/Additional Statement</b>	Free
<b>Issuance of Loose Cheque Leaves</b>	Free
<b>Issuance of Duplicate Pass Book</b>	Free
<b>Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance</b>	Rs. 450/-
Miscellaneous	
<b>Alerts</b>	Free Transaction Alerts
<b>Balance Certificate</b>	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
<b>Interest Certificate</b>	Free
<b>Standing Order/Balance</b>	Free
<b>Enquiry relating to Old Records</b>	Rs. 100/- per enquiry
<b>Account Closure</b>	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
<b>Photo Attestation</b>	Free
<b>Signature Attestation</b>	Free
<b>Cheque Stop Payment</b>	Free
<b>Inactive Account (&gt;12 Months)</b>	Rs. 200/- per quarter
<b>Phone Banking (@Contact Center)</b>	Free
Cheque Books	
<b>Issuance of Cheque Books w.e.f 1st Aug'19</b>	Unlimited Free
Charges on Cash Withdrawal/Deposits at Branch/es	
<b>Cash withdrawal at any branch in India</b>	Free
<b>Third Party Cash Withdrawal at non home branch location</b>	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100
<b>Cash Deposit at home /non home location</b>	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/-
Door Step Banking	
<b>Cashier's Cheque/Demand Drafts Delivery</b>	Free
<b>Cheque Pickup</b>	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-
<b>Cash Delivery</b>	1 request free per day ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac Thereafter @ Rs.50/- per request
<b>Cash Pick-Up</b>	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Thereafter @ Rs.130/- per request
<p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2. For Senior Citizens and Differently Abled person Doorstep Banking is available across savings account variants free of cost subject to availability at branch.</p> <p>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.</p> <p>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5. 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, Statement request and Aadhar Number Seeding etc. on Non-IndusInd Bank ATMs will be limited to 5 transactions per day.</p>	
	