

SCHEDULE OF SERVICE CHARGES-Savings Account Variants (w.e.f September 01, 2024)

Balance Requirement	Indus BFL Classic	Indus BFL Privilege
Minimum Balance (Average Monthly Requirement)	Monthly Average Balance (MAB)	
	Rs. 2,500/-	Rs. 5,000/-
Charges for Balance Non Maintenance	NMC will be 6% of the balance shortfall *	
	* subject to minimum of Rs 50 and maximum of Rs 150 per month	
Fixed Deposits in lieu of Minimum Balance	Rs 50,000	Rs 1,00,000
Remittance Facilities through Own Bank		
Demand Draft - Issuance	Rs.250/- 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
DD Cancellation/ Duplicate Instrument Issuance	Free	Free
DD Revalidation	Free	Free
Credit Card Payment through ATM/Net Banking	Free	Free
IMPS-Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	
NEFT - Outward - w.e.f 1st July'19		
RTGS - Outward - w.e.f 1st July'19		
Remittance Facilities through Other Bank		
DD - Issuance	Not Applicable	Not Applicable
DD - Cancellation	Not Applicable	Not Applicable
DD - Revalidation	Not Applicable	Not Applicable
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/-	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-	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*:-	
	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/Reissuance/Fee <small>As per regulatory directive - Effective 01.09.2015 new debit cards issued will be chip variant only</small>	Rupay : Rs 249/- p.a	
Card Replacement Fee	All cards variants: Rs. 249 + taxes	
Issuance of Duplicate PIN	Rs. 20/-	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	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 21 /- per transaction & non-Financials transaction at Rs 10 /- per transaction within India. *3 in metro cities	
Cash Withdrawals - Other Bank ATMs outside India	Not applicable	
Exchange rate mark up on Foreign Currency Debit card transaction	Not applicable	
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction	
Non-Cash Transactions - Other Bank ATMs outside India	Not applicable	

Daily Cash Withdrawal Limit	Rupay : Rs 25,000	Rupay : Rs 25,000
Daily POS Limit	Rupay : Rs 50,000	Rupay : Rs 50,000
Daily AEPS Cash deposit / withdrawal Limit	Rs 10000	Rs 10000
AEPS Cash deposit / withdrawal Transaction Limit	Rs 10000	Rs 10000
Other Savings Bank Account Facilities		
Account Statement	Free Monthly/Quarterly 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/Quarterly 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/-
Issuance of Loose Cheque Leaves (w.e.f 1st Aug'19)	Rs 3.5/Leaf	Rs 3.5/Leaf
Issuance of Duplicate Pass Book	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)	Rs 450/- per return	Rs 450/- per return
Miscellaneous		
Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Withdrawn 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 Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	Free
Enquiry relating to Old Records	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
Photo Attestation	Rs. 100/- per photo	Free
Signature Attestation	Rs. 100/- per signature	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	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking
Inactive Account (>12 Months)	Rs. 200/- per quarter	Rs. 200/- per quarter
Cheque Books		
Issuance of Cheque Books w.e.f 1st Aug'19	Rs 3.5/Leaf	1 Cheque Book per quarter (25 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
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
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/- 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 (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/- Note :- Free limits applicable only if previous month product AMB is maintained
Door Step Banking for Senior Citizen Customers		
Cashier's Cheque/Demand Drafts Delivery	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/-
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
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
<p>1. Service Tax as per Government rules will be in addition to charges indicated above .</p> <p>2. Doorstep Banking is available at select branches only.</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.</p> <p>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5. No Penal interest shall be applicable on Weekly Recurring Deposit - Product Code: RDMIC</p> <p>6. DD cancellation and revalidation is only if the DD amount is higher than the charges amount</p> <p>7. Cheque book issuance is subject to customer submitting the signature updation form in branch</p> <p>8. Delights debit card to be available as an additional card on chargeable basis [Rs 499 issuance fee] on the Rs 5000 AMB variant</p>		

