

Schedule of Charges for Non Resident Indian Accounts (w.e.f. 15th October, 2018)

	NRE/NRO Regular		NRE/NRO Indus Maxima		NRE/NRO Indus Select		NRE/NRO Indus Exclusive		
Minimum Balance Requirement									
Minimum Balance (Average Quarterly Balance Requirement)**	A & B Category Branches - ₹ 10,000/- (Single Account) ₹ 20,000/- (NRE & NRO Account, Combined Balance) C & Rural Category Branches - ₹ 5,000/- (Single Account) ₹ 10,000/- (NRE & NRO Account, Combined Balance)		₹ 20,000/ 40,000 (Single Account) ₹ 40,000/- (Grouped)		₹ 50,000/ 1,00,000 (Single Account) ₹ 1,00,000/- (Grouped)		₹ 1,00,000/ 2,00,000 (Single Account) ₹ 2,00,000/- (Grouped)		
Charges for Balance Non Maintenance of Average Quarterly Balance (AQB)	10% of the shortfall* subject to maximum of ₹ 750		10% of the shortfall* subject to maximum of ₹ 900		10% of the shortfall* subject to maximum of ₹ 900		10% of the shortfall* subject to maximum of ₹ 900		
Free Add-on Accounts	Grouping under same Customer ID permitted		Grouping with Blood relatives & Spouse		Grouping with Blood relatives & Spouse		Grouping with Blood relatives & Spouse		
Demand Drafts through own Bank									
DD - Issue	Free one draft per day upto ₹ 25,000/- Above this - ₹ 1.50/- per ₹ 1,000/- Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument		Unlimited Free		Unlimited Free		Unlimited Free		
DD/ PO Cancellation/ Duplicate	₹ 100/- per instrument		₹ 100/- per instrument		Free		Free		
DD/ PO Revalidation	₹ 50/- per instrument		Free		Free		Free		
Visa Money Transfer	Free		Free		Free		Free		
NEFT Charges - Inward/Outward	Free		Free		Free		Free		
RTGS Charges - Inward/ Outward	Free		Free		Free		Free		
Demand Drafts through other Bank									
DD - Issue	Through correspondent bank - ₹ 2/- per ₹ 1,000/- Through non-correspondent bank - ₹ 3/- per ₹ 1,000/- Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument		Free one draft (correspondent bank only) per day upto ₹ 50,000/-; above this ₹ 1.5/- per ₹ 1,000 /- Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument		Free one draft (correspondent bank only) per day upto ₹ 1,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /- Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument		Free one draft (correspondent bank only) per day upto ₹ 2,00,000/-; above this ₹ 1.5/- per ₹ 1,000 /- Minimum ₹ 25/- Maximum ₹ 3,000/- per instrument Non-correspondent banks - ₹ 2/- per ₹ 1,000/-; Minimum ₹ 50/- Maximum ₹ 5,000/- per instrument		
DD - Cancellation	₹ 100/- per instrument		₹ 100/- per instrument		₹ 100/- per instrument		₹ 100/- per instrument		
DD - Revalidation	₹ 50/- per instrument		₹ 50/- per instrument		₹ 50/- per instrument		₹ 50/- per instrument		
Foreign Exchange Remittance (Non-trade)									
Inward Remittances	Free**		Free**		Free**		Free**		
FIRC (Foreign Inward Remittance Certificate) Issuance charges	₹ 100/-		₹ 100/-		₹ 100/-		₹ 100/-		
Outward Remittance other than Imports - A2 Remittances	₹ 250/-		₹ 250/-		₹ 250/-		₹ 250/-		
SWIFT/ Wire Transfer	₹ 500/-		₹ 500/-		₹ 500/-		₹ 500/-		
FCY (Foreign Currency) Draft/ DD Issuance	₹ 350/-		₹ 350/-		₹ 350/-		₹ 350/-		
FCY (Foreign Currency) Cheque Collection	0.25%, Min. ₹ 25		0.25%, Min. ₹ 25		0.25%, Min. ₹ 25		0.25%, Min. ₹ 25		
Cheque Collection									
Local	Free		Free		Free		Free		
Outstation through Own Bank	₹ 1/- per ₹ 1,000/-, Minimum ₹ 50; Maximum ₹ 150/-		Free		Free		Free		
Outstation through other Bank	Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150		Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150		Upto and including ₹ 5,000: ₹ 25; Above ₹ 5,000 and upto and including ₹ 10,000: ₹ 50; Above ₹ 10,000 and upto and including ₹ 1,00,000: ₹ 100; Above ₹ 1,00,000: ₹ 150		Free		
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: - ₹ 250/- per instrument Local Outward Clearing: - SB A/c - ₹ 50/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 250/- per instrument Local Outward Clearing: - SB A/c - ₹ 50/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 250/- per instrument Local Outward Clearing: - SB A/c - ₹ 50/- per cheque		Only for Financial Reasons Local Inward Clearing: - ₹ 250/- per instrument Local Outward Clearing: - SB A/c - ₹ 50/- per cheque		
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		
Return of Cheque/s - Outstation - through other Bank	Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		Collection charges subject to a minimum of ₹ 100/- plus actual out of pocket expenses		
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 100/- plus out of pocket expenses		₹ 100/- plus out of pocket expenses		₹ 100/- plus out of pocket expenses		₹ 100/- plus out of pocket expenses		
Cards									
Debit Card									
Fee	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	
	Regular Debit Card Issuance ₹ 249 + Annual ₹ 249	NA	NA	NA	NA	NA	NA	NA	
	Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card, Issuance ₹ 249 + Annual ₹ 249	Gold/ Titanium Debit Card - Free	Gold/ Titanium Debit Card - Free	NA	NA	NA	NA	
	Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 899 + Annual ₹ 899	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299	Platinum Debit Card, Issuance ₹ 299 + Annual ₹ 299	NA	NA	NA	NA	
	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	Platinum Plus Debit Card, without voucher Issuance ₹ 1000 + Annual ₹ 799	NA	NA	NA	NA	
	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	Platinum Plus Debit Card, with voucher Issuance ₹ 1500 + Annual ₹ 799	NA	NA	NA	NA	
	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	Platinum Premier Debit Card, Issuance ₹ 2500 + Annual ₹ 799	NA	NA	NA	NA	
	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature Debit Card, at ₹ 5,000/ 7,500/10,000 + Annual ₹ 1,499	Signature/ World Select Debit Card - Free***	Signature/ World Select Debit Card - Free***	Signature/ World Exclusive Debit Card - Free***	Signature/ World Exclusive Debit Card - Free***	
Replacement Charges	₹249/-		₹249/-		Free		Free		
Issuance of Duplicate PIN	₹ 20/-		₹ 20/-		Free		Free		
Balance Inquiry at any ATM in India	Free		Free		Free		Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		Free		Free		Free		
Cash Withdrawal - Other Bank ATMs - within India	5 Free transactions per month. Beyond 5 transactions, all cash withdrawals charged at ₹ 20 per transaction		Unlimited withdrawals free		Unlimited withdrawals free		Unlimited withdrawals free		
Outside India	₹ 125/- for each cash withdrawal# ₹ 20/- for Balance Enquiry		₹ 125/- for each cash withdrawal# ₹ 20/- for Balance Enquiry		Zero cash withdrawal charges# ₹ 20/- for Balance Enquiry		Zero cash withdrawal charges# ₹ 20/- for Balance Enquiry		
Exchange Rate mark up on Foreign Currency Debit Card Transactions	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	NRO (Domestic Usage only)	NRE	
	NA	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Platinum Premier/ Signature/ World Debit Card - 2%	NA	Regular/ Gold/ Titanium Debit Card - 3.5% Platinum/ Platinum Plus/ Platinum Premier/ Signature/ World Debit Card - 2%	NA	Platinum Select Debit Card - 2% Signature/ World Select Debit Card - 1%	NA	Platinum Exclusive Debit Card - 1% Signature/ World Exclusive Debit Card - 0%	
Daily Cash Withdrawal Limit	Regular Debit Card - ₹25,000/- Gold/ Titanium Debit Card - ₹50,000/- Platinum Debit Card - ₹1,00,000/- Platinum Plus Debit Card - ₹1,25,000/- Platinum Premier Debit Card - ₹1,25,000/- Signature/ World Debit Card - ₹1,50,000/-		Regular Debit Card - ₹25,000/- Gold/ Titanium Debit Card - ₹50,000/- Platinum Debit Card - ₹1,00,000/- Platinum Plus Debit Card - ₹1,25,000/- Platinum Premier Debit Card - ₹1,25,000/- Signature/ World Debit Card - ₹1,50,000/-		Platinum Select Debit Card - ₹1,50,000/- per day Signature/ World Select Debit Card - ₹1,50,000/-		Platinum Exclusive Debit Card - ₹2,00,000/- per day Signature/ World Exclusive Debit Card - ₹2,00,000/-		
Daily POS Limit	Regular Debit Card - ₹50,000/- Gold/ Titanium Debit Card - ₹1,00,000/- Platinum Debit Card - ₹2,00,000/- Platinum Plus Debit Card - ₹2,50,000/- Platinum Premier Debit Card - ₹2,50,000/- Signature/ World Debit Card - ₹3,00,000/-		Regular Debit Card - ₹50,000/- Gold/ Titanium Debit Card - ₹1,00,000/- Platinum Debit Card - ₹2,00,000/- Platinum Plus Debit Card - ₹2,50,000/- Platinum Premier Debit Card - ₹2,50,000/- Signature/ World Debit Card - ₹3,00,000/-		Platinum Select Debit Card - ₹3,00,000/- per day Signature/ World Select Debit Card - ₹3,00,000/-		Platinum Exclusive Debit Card - ₹4,00,000/- per day Signature/ World Exclusive Debit Card - ₹4,00,000/-		
Other Savings Bank Account Facilities									
Account Statement	Free Quarterly Physical OR Monthly E-Statement with Quarterly Physical		Monthly (Physical / E-Statement)		Monthly (Physical / E-Statement)		Monthly (Physical / E-Statement)		
Issue of Duplicate/ Additional Statement	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - ₹ 100/-		Free		Free		Free		
Issue of Loose Cheque Leaves	Free		Free		Free		Free		
Issue of Duplicate Pass Book	Free		Free		Free		Free		
Internal Transfer/ECS Return (Insufficient Balance)	₹ 250/-		₹ 250/-		₹ 250/-		₹ 250/-		
Miscellaneous									
Mobile Alerts	Transaction Alerts	Free		Free		Free		Free	
	Balance Alerts	Weekly, ₹30 per quarter. Charges waived if AQB >= ₹25,000		Weekly, ₹30 per quarter. Charges waived if AQB is maintained		Daily, ₹ 30 per quarter. Charges waived if AQB is maintained		Daily, ₹ 30 per quarter. Charges waived if AQB is maintained	
Balance Certificate	Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		Limit Accounts - ₹ 25/- Other Accounts - ₹ 100/-		
Interest Certificate	₹ 100/-		₹ 100/-		₹ 100/-		₹ 100/-		
Standing Order/ Balance Order/ Instructions	Free		Free		Free		Free		
Enquiry relating to Old Records	₹ 100/- per enquiry		₹ 100/- per enquiry		₹ 100/- per enquiry		₹ 100/- per enquiry		
Account Closure	₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower		₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower		Not Applicable		Not Applicable		
Photo Attestation	Free		Free		Free		Free		
Signature Attestation	₹ 50/- per signature		Free		Free		Free		
Stop Payment Charges	₹ 100/- per instruction ₹ 150/- for range of instruction in single mandate		Free Free		Free Free		Free Free		
Inactive Account (>12 months)	₹ 200/- per quarter		₹ 200/- per quarter		Not Applicable		Not Applicable		
Cheque Books									
Issue of Cheque Books - Savings Bank	2 Cheque Books per month (50 leaves) free. For additional cheque leaves - ₹ 1/- per leaf		Unlimited Free		Unlimited Free		Unlimited Free		
Cash Deposits Charges per Month									
To All Customers	Free		Free		Free		Free		
Doorstep Banking (In India only)									
Cashier's Cheque/Demand Drafts Delivery	Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		
Cheque Pickup	Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		Free (Only where the mailing address is in India)		
Cash Delivery upto ₹ 1 Lac	₹ 50/- (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		
Cash Pickup upto ₹ 2 Lac	₹ 130/- per request (Only where the mailing address is in India)		1 Free / Week (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		1 Free / Day (Only where the mailing address is in India)		

All fees and charges mentioned above will attract Taxes as applicable. The charges indicated above are subject to periodic revision.

*Shortfall means the difference between actual balance maintained and the balance required as per product. **Average Quarterly Balance (AQB) requirement varies with location.

***Subject to maintenance of Average Quarterly Balance (AQB). #Plus applicable exchange rate mark up on Foreign Currency Debit Card Transaction. **FX Currency Conversion Tax will be recovered as per actuals.



IndusInd Bank

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