

## SAVINGS BANK - SCHEDULE OF CHARGES

	Savings Bank - Classic Account	Saving Bank - Privilege Account	Saving Bank - Privilege Plus Account
<b>Average Balance Requirement</b>			
Average Monthly Balance	A category Branches - Rs. 5,000/-	A category Branches - Rs. 10,000/-	A category Branches - Rs. 50,000/-
	B category Branches - Rs. 3,000/-	B category Branches - Rs. 10,000/-	B category Branches - Rs. 30,000/-
	C category Branches - Rs. 1,500/-	C category branches - Rs. 5,000/-	C category branches - Rs. 20,000/-
Service Charges for Non Maintenance	A category Branches - Rs. 250/- per month	>75%<100% of the Stipulated Average Balance - Rs. 300/- perqtr	>75%<100% of the Stipulated Average Balance - Rs. 300/- perqtr
	B category Branches - Rs. 200/- per month	>50%<=75% of the Stipulated Average Balance - Rs. 450/- perqtr	>50%<=75% of the Stipulated Average Balance - Rs. 600/- perqtr
	C category branches - Rs. 150/- per month	<=50% of the Stipulated Average Balance - Rs. 600/- per qtr	<=50% of the Stipulated Average Balance - Rs. 900/- per qtr
<b>Payments</b>			
Cheque Book (Local)	1 Cheque Book of 25 leaves free per Quarter (if balance maintained in the last month). For additional cheque leaves - Rs. 1/- per leaf.	2 Cheque Book per month (50 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.	Unlimited
Cheque Usage Local / Multi-city	Free unlimited		
Fund Transfer (Within IndusInd)	Free		
DD / PO (On IndusInd)	Rs. 1.5/- per 1,000 /-, Min of Rs. 25/- and Max of Rs. 3,000/- per instrument	Free upto Rs. 25,000/- and one draft per day above this rates as per Classic Account charges	Unlimited
DD (Correspondent Bank)	Rs. 2/- per 1,000/- ( Min of Rs. 50/- and Max of Rs. 5,000/- per instrument)		Non- Corr Banks - Rs.2/- per 1000/-; Min 50/- Max 5,000/- per inst. Free upto Rs. 50,000/- and one draft per day - Corr Bank
DD / PO Cancellation / Duplicate (Only for IndusInd)	Rs. 100/- per instrument		
DD / PO Revalidation (Only IndusInd)	Rs. 50/- per instrument		
Cash Withdrawal (Non-Home Location)	Rs. 1/1000		
NEFT	Free		
RTGS	Free		
ECS Payments	Free		
<b>Collection</b>			
Local Cheque / DD / PO (Home Location)	Free		
Cheque / DD / PO (Non-Home Location)	Free		
Outstation Cheque on IndusInd Location / Non-IndusInd Location	Upto Rs. 10,000 => Not exceeding Rs. 50 per instrument		
	Rs. 10,000 to Rs. 1,00,000 => Not exceeding Rs. 100 per instrument		
	Rs. 1,00,001 and above => Not exceeding Rs. 150 per instrument		
Cash Deposit (Home Location)	10 times of AMB => free	Free	Free
	Upto 5 lacs over and above 10 times of AMB in a month =>Rs. 2/1000		
	More than 5 lacs over and above 10 times of AMB in a month =>Rs. 3.5/1000		
Cash Deposit (Non-Home Location)	Rs. 2/1000, deposited	Rs. 2/1000, deposited	
NEFT	Free		
RTGS	Free		
<b>Channel Services</b>			
<b>Internet Banking</b>			
Account Information	Free		
Account Transactions	Free		
Cheque Book Request	At no extra cost		
E-Wallet / Bill Pay	Free		
Internet Banking Password Re-issuance	Free		

	Savings Bank - Classic Account	Saving Bank - Privilege Account	Saving Bank - Privilege Plus Account
Creating Fixed Deposit	Free		
Statement Request	Free		
Hotlisting of Card	Free		
Visa Money Transfer	Free		
Fund Transfer within IndusInd Network	Free		
Stop Payment	At no extra cost		
<b>Phone Banking</b>			
Balance Enquiry	Free		
Cheque Status	Free		
Cheque Book Request	At no extra cost		
Creating Fixed Deposit	Free		
Fund Transfer (Within own Accounts)	Free		
Hotlisting of Card	Free		
Statement Request by Fax	At no extra cost		
Stop Payment	At no extra cost		
Dial a Demand Draft	At no extra cost		
TDS Certificate	Free		
<b>Mobile Banking</b>			
BOD Balance Alerts	Free		
Transaction Alerts	Free		
<b>Doorstep Banking*</b>			
Cash Delivery upto Rs. 1 lac	Not Available	Rs. 50/- per request	1 Free / Day
Cash Pick-Up upto Rs. 2 lacs	Not Available	Rs. 130/- per request	1 Free / Week
Cheque Pickup	Not Available	Free	1 Free / Week
Cashier's cheque / Demand Draft Delivery	Not Available	Free	Free
<b>Others</b>			
Email Account Statement (Monthly)	Free		
Duplicate Statement / Ad hoc Statement	Rs. 10/-per page		Free
Internal Transfer Return / ECS Return	Rs. 200/-		
Cheque Return (Inward) for Financial Reasons	Rs. 250/- per instrument		
Cheque Return (Outward - IndusInd Location)	Rs. 50/- per cheque		
Cheque Return (Outward - Outstation)	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses		
Stop Payment (Single Instrument)	Rs. 100/- per instruction		Free
Stop Payment (Cheque Series)	Rs. 150/- for range of instruction in single mandate		Free
ATM Card Annual Fees	ATM Card (only Classic A/c) => Rs. 25/-		
Membership Fees Debit Card	Free	Free	Free
Debit Card Annual Fees	Regular Debit Card: => Rs. 100/- p.a. Gold Debit Card: => Free for 1st Year, 2nd Year onwards Rs. 250/- p.a	Regular Debit Card: => Free for Life	Regular Debit Card: => Free for Life Gold Debit Card: => Free for Life
ATM / Debit Card Replacement	Rs.100/- for Regular Debit Card & ATM Card, Rs.250/- for Gold Debit Card		
Add-on Card / Supplementary Card	Rs. 50/-		
Transactions IndusInd ATMs	Nil		
Transactions Non-IndusInd ATMs			
A) Cash Withdrawal	Nil		
B) Balance Enquiry	Nil		
C) Outside India	Outside India: Rs. 125/- for Financial Transaction Outside India: Rs. 20/- for Non Financial Transaction		
ATM Cash Withdrawal Limit	Regular Card - Rs. 25,000/- per day Gold Card - Rs. 50,000/- per day		Gold Card - Rs. 50,000/- per day

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Daily POS Limit	Regular Card - Rs. 50,000/- per day	Gold Card - Rs. 1,00,000/- per day	Gold Card - Rs. 1,00,000/- per day
Closure of Lost Card	Nil		
Issue of Duplicate PIN	Rs. 20/-		
Inoperative Account charges (24 Months)	Rs. 200/- per quarter		
Dormant Account Activation	Free		
Account Closure (Within 6 months)	Rs. 250/- within 6 months or balance in the a/c whichever is lower.		
Account Closure (After 6 months)	Rs. 200/-		
Balance Certificate	Limit Accounts- Rs. 25/-	Other Accounts- Rs. 100/-	
Photo Attestation	Rs. 100/- per photo	Free	
Signature Attestation	Rs. 100/- per signature	Rs. 50/- per signature	Free
Standing Instruction Set up	Rs. 100/- per instruction	Free	
Standing Instruction Amendment	Rs. 100/- per instruction	Free	
Standing Instruction Cancellation	Rs. 100/- per instruction	Free	
Issue of Loose Cheque Leaves	Nil		
Issue of Duplicate Pass Book	Rs. 100/-		
Interest Certificate	Rs. 100/-		
Enquiry Relating to Old Records	Rs. 100/- per enquiry		
<b>Remittance</b>			
Remittance Inward	<b>For effecting clean inward remittance - Rs. 50/- per payment</b>		
	If inward remittance is to be executed in Foreign currency by issuing DD/ TT etc a commission of @ 0.125% shall be recovered from beneficiary		
Remittance Outward	<b>For effecting cash clean remittance - Up to Rs. 10,000/-, Rs. 50/- &amp; Over Rs. 10,000 /-, Rs. 100/-</b>		
	Where Outward remittance is effected to the debit of EEFC account of the customer, commission at @ 0.125% in lieu of exchange shall be recovered additionally		
FCY DD Issued	Rs. 300 + Out of pocket expenses		
FCY DD Collected	Rs. 500 + Out of pocket expenses		
FCY DD Cancellation / Re-issue / Duplicate	Rs. 300 + Out of pocket expenses		
FCY Cheque / DD return	Rs. 300 + Out of pocket expenses		
FIRC	Rs. 100		