		IndusInd Bank Ltd.		
Balance Requirement	Indus Classic C & C1	SCHEDULE OF SERVICE CHARGES Indus Classic A & B	Indus Privliege	Indus Maxima
Minimum Balance (Average Monthly/ Quarterly Requirement)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012)	Average Quarterly Balance Requirement (AQB)
	C Category Branches – Rs. 2,500/- Rural/C1 Category Branches - Rs. 1,500/-	A Category Branches – Rs. 10,000/- B Category Branches – Rs. 10,000/-	A Category Branches – Rs.10,000/- B Category Branches – Rs.10,000/-	A Category Branches – Rs. 25,000/- B Category Branches – Rs. 25,000/-
			C Category Branches – Rs. 5,000/-	C Category Branches – Rs. 25,000/-
Charges for Balance Non Maintenance	C Category Branches : (i) If MAB in the account is between	A& B Category Branches : (i)If MAB in the account is between	A& B Category Branches : (w.e.f - July,2012)	(i)If AQB in the account is between Rs 25,000 to Rs 18,750, Rs 300/- per
	Rs.2,500 to Rs.1,250/-, Rs 250/- per	Rs.5,000 to Rs.10,000/-, Rs 250/- per	(i)If MAB in the account is between	quarter
	month (ii)If MAB is less than Rs.1,250/-, Rs 350/-	month (ii)If MAB is less than Rs.5,000/-, Rs 350/-	Rs.5,000 to Rs.10,000/-, Rs 250/- per month	(ii)If AQB in the account is between Rs 18,750 to Rs 12,500, Rs 600/- per
	per month	per month	(ii)If MAB is less than Rs.5,000/-, Rs 350/- per month	quarter (iii)If AQB in the account is less than Rs 12,500, Rs 900/- per quarter
	Rural Category Branches :		C & Rural Category Branches :	
	(i) If MAB in the account is between Rs.1,500 to Rs.750/-, Rs 250/- per month		(i)If MAB in the account is between Rs.5,000 to Rs.2,500/-, Rs 250/- per	
	(ii)If MAB is less than Rs.750/-, Rs 350/- per month		month (ii)If MAB is less than Rs.2,500/-, Rs 350/- per month	
Fixed Deposits in lieu of Minimum Balance	FD Amount for C and C1 Category Branches – Rs. 25,000/-	FD Amount for A Category Branches – Rs. Rs.50,000/- FD Amount for B Category Branches – Rs. Rs.35,000/-	N.A	N.A
Remittance Facilities through Own Bank Demand Draft or Pay Order - Issuance	Rs.1.50/- per Rs. 1,000 /-, Minimum of	Free one draft per day upto Rs. 25,000/-;	Free one draft per day upto Rs. 25,000/-;	Unlimited Free
Semand Start of Full Order - Issuance	Rs. 25/- & Maximum of Rs. 3,000/- per instrument	above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	O.I.I.I.I.I.C.C. 1.GC
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Free
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free
NEFT/RTGS - Outward (done at branch) \$\$	i) Upto 10,000 (NEFT)- Rs 2.5 ii) From 10,001 to Rs 1,00,000 (NEFT) -	i) Upto 10,000 (NEFT)- Rs 2.5 ii) From 10,001 to Rs 1,00,000 (NEFT) -	i) Upto 10,000 (NEFT)- Rs 2.5 ii) From 10,001 to Rs 1,00,000 (NEFT) -	Free
	Rs 5	Rs 5	Rs 5	
	iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15,	iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15,	iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15,	
	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25.	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25.	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25.	
	v) Greater than Rs 5,00,000 (NEFT/	v) Greater than Rs 5,00,000 (NEFT/	v) Greater than Rs 5,00,000 (NEFT/	
	RTGS) - Rs 50 *No Charges will be applicable if average	RTGS) - Rs 50 *No Charges will be applicable if average	RTGS) - Rs 50 *No Charges will be applicable if average	
	balance of previous month is greater than Rs 20,000/	balance of previous month is greater than Rs 20,000/ No Charges applicable for	balance of previous month is greater than Rs 20,000/ No Charges applicable for	
	No Charges applicable for NEFT/ RTGS done through net banking or mobile	NEFT/ RTGS done through net banking or mobile banking	NEFT/ RTGS done through net banking or mobile banking	
RTGS - Inward	banking Free	Free	Free	Free
Remittance Facilities through Other Bank				
DD - Issuance	Through Correspondent Bank- Rs. 2/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank- Rs. 2/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank- Rs. 2/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument.
	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals	Non- Correspondent Banks - At Actuals
DD - Cancellation DD - Revalidation	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Rs. 50/- per instrument
Foreign Exchange Remittance Inward Remittances **	(a) 0.12% of the gross amount of	(a) 0.12% of the gross amount of	(a) 0.12% of the gross amount of	(a) 0.12% of the gross amount of
	currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/-, subject to maximum amount of Rs.6000/-	currency exchanged for an amount up to Rs.1,0,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/-, subject to maximum amount of Rs.6000/-	currency exchanged for an amount up to Rs.1,0,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/-, subject to maximum amount of Rs.6000/-	currency exchanged for an amount up to Rs.1,0,000/s, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,0,000/-, subject to maximum amount of Rs.6000/-
FIRC (Foreign Inward Remittance	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Certificate) Issuance Non-Trade Remittance	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer FCY (Foreign Currency) Draft /DD	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-
issuance				
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection				
Local Clearing Outstation Clearing through Own Bank	Free Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Free Free	Free Free	Free 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	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	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	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	Only for Financial Reasons	Only for Financial Reasons	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 Inward Clearing*: - First cheque return in a quarter - Rs.350/ From second cheque return in the same quarter - Rs.500/- per return	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ From second cheque return in the same quarter - Rs.500/- per return	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: -	Local Outward Clearing: -	Local Outward Clearing: -	Local Outward Clearing: -
Return of Cheque/s - Outstation -	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum
through Own Bank	of Rs. 100/- plus actual out of pocket expenses	of Rs. 100/- plus actual out of pocket expenses	of Rs. 100/- plus actual out of pocket expenses	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	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	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	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.

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		SCHEDULE OF SERVICE CHARGES		
Balance Requirement Cards	Indus Classic C & C1	Indus Classic A & B	Indus Privliege	Indus Maxima
ATM	Rs. 25/- p.a	Free	Free	Free
Card Issuance / Renewal Fee Domestic Use Debit Card (Mag stripe)		riee		Fiee
Card Issuance		Classic Card: Rs 99/- p.a Gold Card: Rs. 99/- p.a	Classic Card: Rs 99/- p.a Gold Card: Rs. 99/- p.a	NA NA
International Chip Debit Card				
Card Issuance #	Platinum Card: Rs. 899/- p.a	Gold Card: Rs. 149/- p.a Platinum Card: Rs. 499/- p.a Platinum Plus Card: Rs 1,000/- p.a	Gold Card: Rs. 149/- p.a Platinum Card: Rs. 499/- p.a Platinum Plus Card: Rs 1,000/- p.a	Gold Card: Free for Life Platinum Card: Rs. 149/- p.a on Primary Account & Free for Life on Add-On Accounts (Upto 2 Only) Platinum Plus Card: Rs 1,000/- p.a
Card Renewal (Both domestic & international)		Classic Card: Rs 99/- p.a Gold Card: Rs. 99/- p.a	Classic Card: Rs 99/- p.a Gold Card: Rs. 99/- p.a	NA Gold Card: Free for Life
	Platinum Card: Rs. 899/- p.a	Platinum Plus Card : 799/- p.a.	Platinum Card: Rs. 499/- p.a Platinum Plus Card: 799/- p.a.	Platinum Card: Rs. 99/- p.a on Primary Account & Free for Life on Add-On Accounts (Upto 2 Only) Platinum Plus Card: 799/- p.a.
Card Replacement	Rs.99/-	Rs.99/-	Rs.99/-	Rs.99/-
Issuance of Duplicate PIN Non-cash transactions - Own ATMs		Rs. 20/- Free	Rs. 20/- Free	Rs. 20/- Free
(IndusInd Bank)				
Cash Withdrawals - Own ATMs (IndusInd Bank)		Free	Free	Free
Non-cash transactions - Other Bank ATMs in India	(Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction	5 Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 10,000/ Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 20/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-	5 Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 10,000/ Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 20/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-	
Cash Withdrawals - Other Bank ATMs in India	(Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction	5 Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 10,000/ Beyond 5 transactions, all Cash Withdrawals would be charged at Rs. 20/-per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs. 10,000/-	5 Free Cash or Non-cash transactions (Balance Enquiry, PIIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 10,000/ Beyond 5 transactions, all Cash Withdrawals would be charged at Rs. 20/per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-	Unlimited free withdrawals
Cash Withdrawals - Other Bank ATMs		Outside India: Rs. 125/- for Cash	Outside India: Rs. 125/- for Cash	Outside India: Rs. 125/- for Cash
outside India ATM transaction decline fee : Transactions		Withdrawal	Withdrawal	Withdrawal
declined at other bank ATMs due to	B. 20/	D. 20/	2.20	2.20
insufficient funds Daily Cash Withdrawal Limit		Rs.20/- per transaction Classic Card: Rs 25,000	Rs.20/- per transaction Classic Card : Rs 25,000	Rs.20/- per transaction Classic Card : Rs 25,000
		Gold Card : Rs 50,000 Platinum Card : Rs, 1,00,000	Gold Card : Rs 50,000 Platinum Card : Rs, 1,00,000	Gold Card : Rs 50,000 Platinum Card : Rs, 1,00,000
Daily POS Limit	Classic Card: Rs 50,000	Classic Card : Rs 50,000	Classic Card: Rs 50,000	Classic Card: Rs 50,000
	Gold Card : Rs 100,000 Platinum Card : Rs 3,00,000	Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000	Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000	Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000
Other Savings Bank Account Facilities			7	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account Statement***	Statement with Half Yearly Physical Quarterly physical Statements:Rs 100/- per quarter.Free of charge if average	Free Half yearly Physical OR Monthly E- Statement with Half Yearly Physical Quarterly physical Statements:Rs 100/ per quarter.Free of charge if average balance higher than product AMB	Free Half yearly Physical OR Monthly E- Statement with Half Yearly Physical Quarterly physical Statements:Rs 100/ per quarter.Free of charge if average balance higher than product AMB	Monthly (Physical / E-Statement)
Issuance of Duplicate/Additional		Statement period Less than 90 days as	Statement period Less than 90 days as	Free
Statement	days - 100/-	on date of issuance - FREE Beyond 90 days - 100/-	on date of issuance - FREE Beyond 90 days - 100/-	
Issuance of Loose Cheque Leaves Issuance of Duplicate Pass Book Internal Transfer / ECS Return (Insufficient Balance)*	First ECS return in a quarter - Rs.350/ From second ECS return in the same	Free Frist ECS return in a quarter - Rs.350/-, From second ECS return in the same quarter - Rs.500/- per return	Free Fret First ECS return in a quarter - Rs.350/- From second ECS return in the same quarter - Rs.500/- per return	Free Free Rs. 250/-
Miscellaneous Mobile Alerte #	Free Transaction Alerts	Eron Transaction Alexes	Free Transaction Alerts	Free Daily Balance & Transaction Alerts
Mobile Alerts #	Daily balance alerts will be charged at Rs 25/- per quarter. The same will be free of charge if monthly balance of Rs 20,000 is maintained in the account Daily balance alerts shall be free for	25/- per quarter. The same will be free of	Daily balance alerts will be charged at Rs 25/- per quarter. The same will be free of	,
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate Standing Order/Balance		Rs. 100/- Free	Rs. 100/- Free	Rs. 100/- Free
Order/Instructions Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	Rs. 200/-, if account is closed within 6	Rs. 200/-, if account is closed within 6 months or balance in the A/c whichever is lower	Rs. 200/-, if account is closed within 6 months or balance in the A/c whichever is lower	Rs. 200/-, if account is closed within 6 months or balance in the A/c whichever is lower
Photo Attestation	Rs. 100/- per photo	Free Rs. 50/- per signature	Free Rs. 50/- per signature	Free
Signature Attestation Cheque Stop Payment	Rs. 100/- per instruction	Rs. 100/- per instruction	Rs. 100/- per instruction	Free Free
	mandate	Rs. 150/- for range of instruction in single mandate	Rs. 150/- for range of instruction in single mandate	Free
Inoperative Account (24 Months)		Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter
KYC deficient Account *** Cheque Books	Rs 100/- per month untill compliance	Rs 100/- per month untill compliance	Rs 100/- per month untill compliance	Rs 100/- per month untill compliance
Issuance of Cheque Books #		2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.	Unlimited Free

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		SCHEDULE OF SERVICE CHARGES					
Balance Requirement		Indus Classic A & B	Indus Privliege	Indus Maxima			
Charges on Cash Withdrawal/Deposits at		-	I-	-			
Cash withdrawal at any branch in India	Free	Free	Free	Free			
Cash Deposit at home location***	Free Limit of Rs.2,00,000/- per month or 5	Free Limit of Rs.2,00,000/- per month or 5	Free Limit of Rs.2,00,000/- per month or 5	Free			
			times previous months AMB whichever is				
		higher; Above free limit, Rs.2/- per Rs.1000/-					
			subject to minimum of Rs 50				
			Note :- Free limits applicable only if product				
	AMB is maintained.	AMB is maintained.	AMB is maintained.				
Cash Deposit at non-home location***	Free Limit of Rs.1,00,000/- per month;	Free Limit of Rs.1,00,000/- per month;	Free Limit of Rs.1,00,000/- per month;	N.A			
	Above free limit, Rs.3/- per Rs.1000/-	Above free limit, Rs.3/- per Rs.1000/-	Above free limit, Rs.3/- per Rs.1000/-				
I	subject to minimum of Rs 50	subject to minimum of Rs 50	subject to minimum of Rs 50				
1	Note: -Free limits applicable only is product	Note: -Free limits applicable only is product	Note: -Free limits applicable only is product				
1	AMB is maintained.	AMB is maintained.	AMB is maintained.				
Door Step Banking							
Cashier's Cheque/Demand Drafts Delivery	N/A	Free	Free	Free			
Cheque Pickup	N/A	1 request free per day; Minimum cheque consolidated value Rs. 10,000/-	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	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac			
Cash Pick-Up	,		Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request			

1. Service Tax @ 12.36% (as per Government rules) will be in addition to charges indicated above .

2. Doorstep Banking is available at select branches only.

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.

4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.

5. * Revised charges effective 01/06/13

6. ** Charges effective 01/04/2012

7. # Charges effective 01/04/2013

8.***Charges effective 01/07/2014

9. \$\$ Charges effective 01/09/2014