		IndusInd Bank Ltd.		
Balance Requirement	Indus Classic C & C1	LE OF SERVICE CHARGES Indus Classic A & B	Indus Privilege /Privilege Active	Indus Maxima /Diva/Senior Maxima
Minimum Balance (Average Monthly/ Quarterly Requirement)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2015)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2015)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2015)	Average Quarterly Balance Requirement (AQ
	C Category Branches – Rs. 2,500/-	A Category Branches – Rs. 10,000/-	A Category Branches – Rs.10,000/-	A Category Branches – Rs. 25,000/-
	Rural/C1 Category Branches - Rs. 1,500/-	B Category Branches – Rs. 10,000/-	B Category Branches – Rs.10,000/- C Category Branches – Rs. 5,000/-	B Category Branches – Rs. 25,000/- C Category Branches – Rs. 25,000/-
harges for Balance Non Maintenance###	(i) If balance maintained is < 50% of the balance requirement,NMC will be 5% of the	(i) If balance maintained is < 50% of the balance requirement,NMC will be 5% of the	Privilege: (i) If balance maintained is < 50% of the balance requirement, NMC will be 5% of the	(i) If balance maintained is < 50% of the balance requirement,NMC will be 5% of the balance
	balance shortfall *	balance shortfall *	balance shortfall *	shortfall *
	(ii) If balance maintained is >= 50% of the balance requirement ,NMC will be 10% of the balance shortfall*	(ii) If balance maintained is >= 50% of the balance requirement ,NMC will be 10% of the balance shortfall*	(ii) If balance maintained is >= 50% of the balance requirement ,NMC will be 10% of the balance shortfall*	(ii) If balance maintained is >= 50% of the balance requirement ,NMC will be 10% of the balance shortfall*
	* subject to maximum of Rs 400 per month	* subject to maximum of Rs 400 per month	* subject to maximum of Rs 400 per month	* subject to maximum of Rs 900 per quarter
			Privilege Active: Inactivity/Non transaction will attract a charge of Rs 350/- p.m in the month where there is no transaction as per the enrollment.	
ixed Deposits in lieu of Minimum Balance	FD for Indus Classic - Rs 50000		FD Amount for Indus Privilege CAT C & C1- Rs	FD Amount For Indus Diva/ Senior (Maxima) -
			1,00,000 FD Amount for Indus Privilege CAT A and B - Rs 2,00,000 FD Amount for Indus Senior (Privilege)- Rs 2,50,000	5,00,000
emittance Facilities through Own Bank emand Draft or Pay Order - Issuance	Rs.1.50/- per Rs. 1,000 /-, Minimum of Rs. 25/-	Free one draft per day upto Rs. 25,000/-; above	Free one draft per day upto Rs. 25,000/-; above	Unlimited Free
Salat State of Tay Order Tooland	& Maximum of Rs. 3,000/- per instrument	this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	S. IIII III Carrier
D/ PO Cancellation/ Duplicate Instrument Issuance D/ PO Revalidation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
isa Credit Card Payment through ATM/Net Banking	Rs. 50/- per instrument Free	Rs. 50/- per instrument Free	Rs. 50/- per instrument 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) - Rs 5 iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15.	i) Upto 10,000 (NEFT)- Rs 2.5 ii) From 10,001 to Rs 1,00,000 (NEFT) - Rs 5 iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15.	i) Upto 10,000 (NEFT)- Rs 2.5 ii) From 10,001 to Rs 1,00,000 (NEFT) - Rs 5 iii) From 1,00,001 to Rs 2,00,000 (NEFT) - Rs 15.	Free
	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25. v) Greater than Rs 5,00,000 (NEFT/ RTGS) -	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25. v) Greater than Rs 5,00,000 (NEFT/ RTGS) -	iv) From Rs 2,00,000 to Rs 5,00,000 (NEFT/RTGS) - Rs 25. v) Greater than Rs 5,00,000 (NEFT/ RTGS) -	
	Rs 50 *No Charges will be applicable if average	Rs 50 *No Charges will be applicable if average	Rs 50 *No Charges will be applicable if average	
	balance of previous month is greater than Rs 20,000/ No Charges applicable for NEFT/ RTGS done through net banking or mobile banking	balance of previous month is greater than Rs 20,000/ No Charges applicable for NEFT/ RTGS done through net banking or mobile banking	balance of previous month is greater than Rs 20,000/ No Charges applicable for NEFT/ RTGS done through net banking or mobile banking	
TGS - Inward emittance Facilities through Other Bank	Free	Free	Free	Free
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 dupto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of R 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
D - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
D - Revalidation oreign Exchange Remittance	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
ward Remittances **	(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.102-, and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs.1.00,000/- and up to Rs.1.00,000/-; (c) Rs.600/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1.100,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1.0,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.10/- and 0.08% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/- and up to Rs.10,00,000/-; (c) Rs.600/- 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/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1.0,0.000′, subject to the minimum amount of Rs.30°, (b) Rs.120°, and 0.08% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000′- and up to Rs.10,00,000′-, (c) Rs.680′- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,0000′-, subject to maximum amount of Rs.6000′-	(a) 0.12% of the gross amount of currency exchanged for a manunut up to Rs.1,0,0,000′, subject to the minimum amount of Rs.30°, (b) Rs.120°, and 0.08% of the gross amount of currency exchanged for an amount exceeding if 1,00,000′, and up to Rs.10,00,000′, (c) Rs.660° and 0.012% of the gross amount ocurrency exchanged for an amount exceeding Rs.10,00,00′, subject to maximum amount o Rs.6000′.
IRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
on-Trade Remittance	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
MIFT/ Wire Transfer CY (Foreign Currency) Draft /DD issuance	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-
CY (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 R 25/-
heque Collection				
ocal Clearing utstation Clearing through Own Bank	Free Re. 1/- per Rs. 1,000/-, Minimum Rs. 25;	Free Free	Free Free	Free Free
Outstation Clearing through Correspondent Bank	Maximum 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	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. 10 Above 100,000: Rs. 150
	+	0.1.7.5	Only for Financial Reasons	Only for Financial Reasons
eturn of Cheque/s - Local	Only for Financial Reasons	Only for Financial Reasons		
eturn of Cheque/s - Local	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ Fro
eturn of Cheque/s - Local	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -	Local Inward Clearing*: -
aturn of Cheque/s - Local	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 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 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 Inward Clearing*: - First cheque return in a quarter - Rs.350/ Fro second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: -
	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/ Fr second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c - Rs. 50/- per cheque
eturn of Cheque/s - Outstation - through Own Bank	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 Collection charges subject to a minimum of Rs.	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 Collection charges subject to a minimum of Rs.	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 Collection charges subject to a minimum of Rs.	Local Inward Clearing: - First cheque return in a quarter - Rs.350/ Frc second cheque return in the same quarter - Rs.500/- per return Local Culward Clearing: - SB A/C - Rs. 50/- per cheque Collection charges subject to a minimum of Rs 100/- plus actual out of pocket expenses
aturn of Cheque/s - Outstation - through Own Bank aturn of Cheque/s - Outstation - through Another Bank aturn of Cheque/s - Outstation Cheques Received in Inward ollection	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 Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses Collection charges subject to a minimum of Rs.	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 Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses Collection charges subject to a minimum of Rs.	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ Firon second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/C - Rs. 50/- per cheque Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses Collection charges subject to a minimum of Rs.	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/ Frs second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/C - Rs. 50/- per cheque Collection charges subject to a minimum of Rs 100/- plus actual out of pocket expenses Collection charges subject to a minimum of Rs
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eturn of Cheque/s - Outstation - through Own Bank eturn of Cheque/s - Outstation - through Another Bank eturn of Cheque/s - Outstation Cheques Received in Inward ollection ards TM ard Issuance / Renewal Fee	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 Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus out of pocket expenses	Local Inward Clearing*: First cheque return in a quarter - Rs.350/- From second cheque return in the same quarter - Rs.500/- Second Clearing*: SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses	Local Inward Clearing*: - First cheque return in a quarter - Rs.350' From second cheque return in the same quarter - Rs.500'- per return Local Oburard Clearing*: SB A/c - Rs. 50'- per cheque 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 Rs. 100'- plus out of pocket expenses Rs. 100'- plus out of pocket expenses	Local Inward Clearing: - First cheque return in a quarter - Rs.350/ Fre second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses. Free
eturn of Cheque/s - Outstation - through Own Bank eturn of Cheque/s - Outstation - through Another Bank eturn of Cheque/s - Outstation Cheques Received in Inward collection ards XTM ard Issuance / Renewal Fee	Local Inward Clearing* - First cheque return in a quarter - Rs.350/- Firon second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing; - SB A/C - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/- First cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses.	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 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 Rs. 100/- plus out of pocket expenses.	Local Inward Clearing*: First cheque return in a quarter - Rs.350' First cheque return in the same quarter - Rs.500'- per return Local Outward Clearing: SB A/C - Rs. 50'- per cheque 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 Rs. 100'- plus out of pocket expenses.
teturn of Cheque/s - Local teturn of Cheque/s - Outstation - through Own Bank teturn of Cheque/s - Outstation - through Another Bank teturn of Cheque/s - Outstation - through Another Bank teturn of Cheque/s - Outstation Cheques Received in Inward collection Tard Issuance / Renewal Fee Debit Card ard Issuance/Renewal/Reissuance Fee @# as per regulatory directive -Effective 01.09.2015 new debit cards ssued will be chip variant only	Local Inward Clearing*: - First cheque return in the same 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 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Rs. 25/- p.a Classic (Domestic): Rs. 199/- p.a	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 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 Rs. 100/- plus actual out of pocket expenses Free Classic (Non Chip Domestic): Rs 199/- p.a	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 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 Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus out of pocket expenses. Free Classic (Non Chip Domestic): Rs 149/- p.a	Local Inward Clearing: - First cheque return in a quarter - Rs.350/ Fre second cheque return in the same quarter - Rs.500/- per return Local Ouward Clearing: - SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses. Free NA Gold (Non Chip Demestic): Free for Life Gold (Chip): Free for life Platinum (Chip International)Card: Rs. 299/- p.a.
eturn of Cheque/s - Outstation - through Own Bank eturn of Cheque/s - Outstation - through Another Bank eturn of Cheque/s - Outstation Cheques Received in Inward ollection ards sards sar	Local Inward Clearing*: Frist cheque return in a quarter - Rs. 350/. From second cheque return in the same quarter - Rs. 050/. From second cheque return in the same quarter - Rs. 050/- per return Local Outward Clearing: SB A/C - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Rs. 25/- p.a Classic (Domestic): Rs. 199/- p.a Classic (Chip): Rs 249 p.a Gold (Chip International): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a	Local Inward Clearing": First heque return in a querter - Rs. 350/. From second cheque return in the same quarter - Rs. 500/. From second cheque return in the same quarter - Rs. 500/. per return in the same quarter - Rs. 500/. per return in the same quarter - Rs. 500/. per cheque 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 Rs. 100/- plus out of pocket expenses. Free Classic (Non Chip Domestic): Rs. 199/- p.a Classic (Non Chip Domestic): Rs. 199/- p.a Classic (Chip): Rs. 249/- p.a Gold (Chip): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a	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: - SS A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Classic (Non Chip Domestic): Rs. 149/- p.a Classic (Non Chip Domestic): Rs. 149/- p.a Classic (Chip): Rs. 199/- p.a Gold (Chip): Rs. 299/- p.a Platinum (Chip International): Rs. 499/- p.a	Local Inward Clearing: - First cheque return in a quarter - Rs.350/ Fro second cheque return in the same quarter - Sc.500/- per return Local Outward Clearing: - SB A/C - Rs. 50/- per cheque 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 Rs. 100/- plus actual 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. Free NA Gold (Non Chip Demestic): Free for Life Gold (Chip): Free for life Platinum (Chip International)Card: Rs. 299/- p.a Primary Account & Free for Life on Add-On Accounts (Upto 2 Only) Platinum Plus Card :
eturn of Cheque/s - Outstation - through Own Bank eturn of Cheque/s - Outstation - through Another Bank eturn of Cheque/s - Outstation Cheques Received in Inward ollection ards ITM ard Issuance / Renewal Fee bebit Card ard Issuance/Renewal/Reissuance Fee @# s per regulatory directive -Effective 01.09.2015 new debit cards ssued will be chip variant only	Local Inward Clearing: - Frest cheapte 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. 500/- per return 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Rs. 25/- p.a Classic (Damestic): Rs. 349/- p.a Classic (Chip): Rs. 249 p.a Gold (Chip International): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a Platinum Plus Card : Issuance - Rs. 1,000/- p.a Renewal - Rs. 799/- p.a	Local Inward Clearing": First heque return in a quarter - Rs. 350/. From second cheque return in the same quarter - Rs. 500/. From second cheque return in the same quarter - Rs. 500/. per return in the same quarter - Rs. 500/. per cheque 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 Rs. 100/- plus out of pocket expenses. Free Classic (Non Chip Domestic): Rs. 199/- p.a Classic (Non Chip Domestic): Rs. 199/- p.a Classic (Chip): Rs. 249/- p.a Gold (Chip): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a	Local Inward Clearing*: First cheque return in a quarter - Rs. 350/- First necond cheque return in the same quarter - Rs. 500/- per return Local Outward Clearing*: SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Classic (Non Chip Domestic): Rs. 149/- p.a Classic (Non Chip Domestic): Rs. 149/- p.a Classic (Chip): Rs. 199/- p.a Gold (Chip): Rs. 299/- p.a Platinum (Chip International): Rs. 499/- p.a Platinum Plus Card: Issuance - Rs. 1,000/- Renewal: Rs. 799/- p.a	Local Inward Clearing*. First Cheque return in a quarter - Rs.350/ Fro second cheque return in the same quarter - Rs.500/ Fro second cheque return in the same quarter - Rs. 500/- per cheque Local Outward Clearing: - SB A/C - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses. Free NA Gold (Non Chip Demestic): Free for Life Gold (Chip): Free for life Platinum (Chip International)Card: Rs. 299/- p.a Primary Accounts & Free for Life on Add-On Accounts (Upto 2 Only) Platinum Plus Card : Issuance - Rs. 1,000/- (Rs. 500 for Diva)
eturn of Cheque/s - Outstation - through Own Bank eturn of Cheque/s - Outstation - through Another Bank eturn of Cheque/s - Outstation Cheques Received in Inward ollection ards sards sar	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 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 Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus out of pocket expenses Classic (Chep): Rs. 249 p.a Gold (Chep): Rs. 249 p.a Gold (Chep International): Rs. 399/- p.a Platinum (Chip International): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a Platinum (Chip International): Rs. 899/- p.a Platinum (Chip International): Rs. 899/- p.a	Local Inward Clearing*: First cheque return in a quarter - Rs.350/- First cheque return in the same quarter - Rs.500/- Ser return Local Ouward Clearing*: SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus out of pocket expenses Cilassia (Non Chip Demestic): Rs 199/- p.a Gold (Non Chip Demestic): Rs. 199/- p.a Gold (Non Chip Demestic): Rs. 399/- p.a Platinum (Chip International): Rs. 899/- p.a Platinum (Chip International): Rs. 899/- p.a	Local Inward Clearing*: - First cheque return in a quarter - Rs.350/- First cheque return in the same quarter - Rs.350/- Feron second cheque return in the same quarter - Rs.500/- per return Local Ouward Clearing*: SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus actual out of pocket expenses Rs. 100/- plus out of pocket expenses. Free Classic (Non Chip Domestic): Rs. 149/- p.a Cold (Non Chip Domestic): Rs. 149/- p.a Gold (Non Chip Domestic): Rs. 249/- p.a Gold (Non Chip Domestic): Rs. 249/- p.a Platinum (Chip International): Rs. 499/- p.a Platinum Plus Card : Issuance - Rs.1,000/-	Local Inward Clearing: - First cheque return in a quarter - Rs.350/ Fro second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c - Rs. 50/- per cheque 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 Rs. 100/- plus out of pocket expenses Rs. 100/- plus out of pocket expenses Free NA Gold (Non Chip Demestic): Free for Life Gold (Chip): Free for Life Gold (Chip): Free for Life on Add-On Accounts (Upto 2 Only) Platinum (Plus Card: Ill on Add-On Accounts (Upto 2 Only) Platinum Plus Card: Issuance - Rs. 1,000/- (Rs 500 for Diva)

	Internal Internal	me o i vi ii	ms o i N i i s	Te.		
Non-cash transactions - Other Bank ATMs in India	5° Free Cash or Non-cash transactions (Balance Faulty, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 101° per transaction *3 in metro cities	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 Finginy, 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/-	Free		
		* 3 in metro cities	* 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 withdrawals would be charged at Rs. 20/- per transaction * 3 in metro cities	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. Ulnimited 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 cash withdrawals would be charged at Rs. 20/- per transaction. Ulnimited 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 Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal		
Exchange rate mark up on Foreign Currency Debit card transaction	Classic/ Gold card - 3.5%	Classic/ Gold card - 3.5%	Classic/ Gold card - 3.5%	Classic/ Gold card - 3.5%		
ATM transaction decline fee : Transactions declined at other bank ATMs due to	Platinum -2% Rs.20/- per transaction	Platinum -2% Rs.20/- per transaction	Platinum -2% Rs.20/- per transaction	Platinum -2% Rs.20/- per transaction		
insufficient funds Daily Cash Withdrawal Limit	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000		
	Gold Card : Rs 50,000	Gold Card : Rs 50,000	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	Platinum Card : Rs, 1,00,000 Classic Card : Rs 50,000	Platinum Card : Rs, 1,00,000 Classic Card : Rs 50,000	Classic Card : Rs 50,000	Classic Card : Rs 50,000		
	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	Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000		
Other Savings Bank Account Facilities			7.7			
Account Statement***	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	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	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/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Free		
Issuance of Loose Cheque Leaves Issuance of Duplicate Pass Book	Free Free	Free Free	Free Free	Free Free		
Internal Transfer / ECS Return (Insufficient Balance)*	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter -	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter -	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter -	Rs. 250/-		
	Rs.500/- per return	Rs.500/- per return	Rs.500/- per return			
Miscellaneous Mobile Alerts ###				Weekly balance alerts will be charged at Rs 30/-		
	per quarter. Free Transaction Alerts	per quarter. Free Transaction Alerts	per quarter. Free Transaction Alerts	per quarter. Free Transaction Alerts		
	Daily balance alerts will be charged additional	Daily balance alerts will be charged additional	Daily balance alerts will be charged additional	Daily balance alerts will be charged additional Rs		
Balance Certificate	Rs 30/- per quarter. Limit Accounts - Rs. 25/-	Rs 30/- per quarter. Limit Accounts - Rs. 25/-	Rs 30/- per quarter. Limit Accounts - Rs. 25/-	30/- per quarter. Limit Accounts - Rs. 25/-		
Interest Certificate	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-		
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	Free	Free	Free		
Enquiry relating to Old Records Account Closure	Rs. 100/- per enquiry 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	Rs. 100/- per enquiry 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	Rs. 100/- per enquiry 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	Rs. 100/- per enquiry 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 Signature Attestation	Rs. 100/- per photo Rs. 100/- per signature	Free Rs. 50/- per signature	Free Rs. 50/- per signature	Free Free		
Cheque Stop Payment	Rs. 100/- per instruction Rs. 150/- for range of instruction in single	Rs. 100/- per instruction Rs. 150/- for range of instruction in single	Rs. 100/- per instruction Rs. 150/- for range of instruction in single	Free Free		
	mandate	mandate	mandate			
Inactive Account (>12 Months) KYC deficient Account ***	Rs. 200/- per quarter Rs 100/- per month untill compliance	Rs. 200/- per quarter Rs 100/- per month untill compliance	Rs. 200/- per quarter Rs 100/- per month untill compliance	Rs. 200/- per quarter Rs 100/- per month untill compliance		
Cheque Books Issuance of Cheque Books #	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.	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.	Unlimited Free		
Charges on Cash Withdrawal/Deposits at Branch/es						
Cash withdrawal at any Indusind branch in India Third Party Cash withdrawal at non home Indusind branch in India ###	Free Limit of Rs.50,000/- per month; Above free	Free Limit of Rs.50,000/- per month; Above free	Free Limit of Rs.50,000/- per month; Above free	Free Free		
Cash Deposit at any Indusind Branch location###	Imit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Free Limit of Rs.2,00,000/- per month or 5 times	Imit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Free Limit of Rs.2,00,000/- per month or 5 times	Imit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Free Limit of Rs.2,00,000/- per month or 5 times	Free		
Cash deposit at any manana branch locations.	previous months AMB whichever is higher; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100 Note:- Free limits applicable only if product AMB is maintained.	previous months AMB whichever is higher; Above free limit, Rs. 2.5/- per Rs.1000/- subject to minimum of Rs 100 Note: - Free limits applicable only if product AMB is maintained.	previous months AMB whichever is higher; Above free limit, Rs. 2.5/- per Rs.1000/- subject to minimum of Rs 100 Note: - Free limits applicable only if product AMB is maintained.			
Door Step Banking				I		
Cashier's Cheque/Demand Drafts Delivery Cheque Pickup	N/A	Free 1 request free per day; Minimum cheque	Free 1 request free per day; Minimum cheque	Free 1 request free per day ; Minimum cheque		
Cash Delivery	N/A	consolidated value Rs. 10,000/- Minimum value of Rs.10,000/- & Maximum Rs.1	consolidated value Rs. 10,000/- Minimum value of Rs.10,000/- & Maximum Rs.1	consolidated value Rs. 10,000/- 1 request free per day ;Minimum value of Rs.10,000/-		
Cash Pick-Up	N/A	Lac @ Rs.50/- per request Minimum value of Rs. 10,000/- & Maximum Rs.1	Lac @ Rs.50/- per request Minimum value of Rs. 10,000/- & Maximum Rs.1	& Maximum Rs.1 Lac 1 request free per week ; Minimum value of		
		Lac @ Rs.130/- per request	Lac @ Rs.130/- per request	Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request		
1. Service Tax @ 14% (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 tarriff will be applied after a notice of atleast 30 days. 5. **C Revised Charges seffective 01/06/13 6. **C Parages effective 01/04/2012 7. # Charges effective 01/12/2013 8. ***Charges effective 01/07/2014 9. \$\$ Charges effective 01/09/2014 10### Charges effective 01/09/2015. NMC charges will be applied with notice of 1 month 112## Charges effective 01/09/2015						