Inch	 -	D.	I

Proceedings of the Contemporate State And Activation State And Activate And Act	Indus Diva Ce Quartely Average Belancie (CAB) Requirement (Effects 1st April, 2018) A Category Branches- 8: 20,000/-	Indus Maxima uarterly Average Balance Qua			
	Quarterly Average Balance (QAB) Requirement (Effective 1st April, 2018) A Category Branches –	uarterly Average Balance Quar			
	(QAB) Requirement (Effects 1st April, 2018) A Category Branches -	uarterly Average Balance Quar AB) Requirement (Effective (QAB)	Indus Senior Maxima	Indus Max Active	Indus Frivilege Plus∧
	A Category Branches – Rs.20,000/-	151 April, 2018)	Quarterly Average Balance (QAB) Requirement (Effecti 1st April, 2018)	ce Monthly Average Balance (MAB) Requirement (Effective 1st October 2020)	Quarterly Average Balance (QAB) Requirement (Effective 1st Feb., 2018)
		A Category Branches – A 6 Rs.20,000/-		Rt 25,000/- NMC waiver subject to DC/UPI/N transactions for Merchant Paymer	A Category Branches – Rs.50,000/-
Part	B Category Branches – Rs.20,000/-	B Category Branches – B C Rs.20,000/-	Minimum Balance Maintenance requiremen waived	ent above 25K per month OR setting up SI in a single transactio	B Category Branches - Rs.30,000/-
March Marc	- Rs. C/C1 Category Branches - I 20,000/-		-	of more than 10K for RD/EMI of PL/CC Bills/Utility Payments via Bi Pay/eNACH/NACH/SIP for MF.	II C/C1 Category Branches – Rs. 10,000/-
	NMC will be 10% of the balance shortfall *			NMC will be 6% of the balance shortfall *	NMC will be 10% of the balance shortfall
Part	Rs * subject to minimum of R 00 100 and maximum of Rs 90 per quarter	* subject to minimum of Rs 10 and maximum of Rs 900 100 c per quarter	Not Applicable	* subject to minimum of Rs 100 and maximum of Rs 600 per month	
Part	ma FD Amount For Indus Diva	Amount For Indus Maxima FD A		FD Amount - Rs 2 00 000	FD Amount for Indus Privilege Plus Rs 2,00,000 CAT A.B and Rs 1,00,000 for CAT C.C.1
No. Section Process	Rs 5,00,000	Rs 5,00,000		FD Amount - RS 2,00,000	CALAB and as 1,00,000 for CALC,CI
Part			ı		
The contract First	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
The control of the	Free	free	Free	Free	free
A County of 19 March Congression from the County of Security (Security Congression from the County of Security Congression from the Congression f	Free	free	Free	Free	Free
As Colonies value 19 April 19	Free	free	free	Free	Free
Proper Composition for the State of Sta	iking	g/Alexa/Whatsapp Banking			
The Company of Company of American State 1, 200 and 1,					
Table An Actuals An Actu	per day upto Rs. 50,000/-; s. above this Rs. 1.5/- per Rs. /- & 1.000 / Minimum of Rs. 50/-	correspondent bank only) (correspondent bank only) (correspondent bank only) per stove this Rs. 1.5/- per Rs. abo (00 /-, Minimum of Rs. 50/- & 1,000 (laximum of Rs. 5,000/- per Max	Free one draft (correspondent bank only per day upto Rs. 50,000/- above this Rs. 1.5/- per R: 1,000 /-, Minimum of Rs. 50/ Maximum of Rs. 5,000/- ps instrument.	only) per day upto Rs. 50,000/-; cbove this Rs. 1.5/- per Rs. 1,000 /- M- & Minimum of Rs. 50/- & Maximum of	Pree one draft (correspondent bank only) per upto Rs. 50,000/-; above this Rs. 2.5/- per Rs. 1
R. 100/ per inshument	s - Non-Correspondent Banks At Actuals	on- Correspondent Banks - Non- At Actuals	Non- Correspondent Bank At Actuals	ks - Non- Correspondent Banks - At Actuals	Non- Correspondent Banks - At Actuals
B. 50/ per inshument B. 50/ pe	Rs. 100/- per instrument	Rs. 100/- per instrument Rs.	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
Part	Rs. 50/- per instrument	Rs. 50/- per instrument Rs	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
R. 250 in addition is Will black to Coope in Will Coope in					
Part	IFT Rs. 250/- in addition to SWIF charges	. 250/- in addition to SWIFT Rs. 25 charges	Rs. 250/- in addition to SWI charges	/IFT Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
Rs. 350/- Rs. 35	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
2.02% on the cheape callection, Minimum of 8, 25/r Minimum of 8,	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
The proper including from the fire and including from the	0.25% on the cheque collection, Minimum of Rs	0.25% on the cheque 0. ollection. Minimum of Rs. colle	0.25% on the cheque collection, Minimum of R	0.25% on the cheque collection,	0.25% on the cheque collection, Minimum o
A Glossing free free free free free free free fre	25/-	25/-	25/-	Minimum of Rs. 25/-	25/-
teletion Clearing through Clearing 15000 ft. 20. Above 5.000 and upto and including 5.000 ft. 20. Above 5.000 and upto and including 15000 ft. 20. Above 5.000 and upto and upto and including 15000 ft. 20. Above 5.000 and upto an					
Record including 5,000 8, 25. Above 5,000 and uplo and including 5,000 8, 25. Above 5,000 and uplo and including 5,000 8, 25. Above 5,000 and uplo and including 5,000 8, 25. Above 5,000 and uplo and including 5,000 8, 25. Above 5,000 and uplo and including 5,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and including 1,000 8, 25. Above 5,000 and uplo and uplo and uplo and including 1,000 8, 25. Above 5,000 and uplo and	Free	free	free	Free	Free
Upto and including \$0.000 is. 25	Free	Free	Free	Free	Free
Crity for financial Reasons Cr	25; Above 5,000 and upto s0; and including 10,000: Rs. 50 and Above 10,000 and upto an including 100,000: Rs. 100;	5; Above 5,000 and upto ad including 10,000: Rs. 50; and if sove 10,000 and upto and including 100,000: Rs. 100; including	25; Above 5,000 and upto and including 10,000; Rs. 5	to Above 5,000 and upto and 50; including 10,000: Rs. 50; Above and 10,000 and upto and including 0; 100,000: Rs. 100; Above 100,000: R	Upto and including 5,000: Rs. 25; Above 5,0 and upto and including 10,000: Rs. 50: Above
It a 450/- per cheque Rs 150/- per cheque Rs 1	ns Only for Financial Reasons	Only for Financial Reasons Only	Only for Financial Reason	ns Only for Financial Reasons	Only for Financial Reasons
Local Outward Clearling - Local Outward Clea	- Local Inward Clearing*: -	Local Inward Clearing*: - Loc	Local Inward Clearing*:	- Local Inward Clearing*: -	Local Inward Clearing*: -
Rs. 100/-per cheque Rs. 10	Rs 450/- per cheque	Rs 450/- per cheque R	Rs 450/- per cheque	Rs 450/- per cheque	Rs 450/- per cheque
Jamed Cheeper's - Outstation - Joseph One Bonk Collection charges subject to a minimum of 8x, 100/-pix a cutual out of procete expenses Collection charges subject to a minimum of 8x, 100/-pix a cutual out of procete expenses Collection charges subject to a minimum of 8x, 100/-pix a cutual out of procete expenses Collection charges subject to a minimum of 8x, 100/-pix a cutual out of procete expenses Collection charges subject to a minimum of 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pix a cutual out of procete expenses Collection charges subject to confirm on 8x, 100/-pi	- Local Outward Clearing: -	ocal Outward Clearing: - Local	Local Outward Clearing:	- Local Outward Clearing: -	Local Outward Clearing: -
Collection charges subject to a minimum of 8x. 100/-plus actual and of pocket expenses of the charges subject to a minimum of 8x. 100/-plus actual and of pocket expenses of the charges subject to a minimum of 8x. 100/-plus actual and of pocket expenses of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of the charges subject to a minimum of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of pocket expenses occurs of 8x. 100/-plus actual out of 9x. 100/-plus actu	Rs. 100/- per cheque	Rs. 100/- per cheque R	Rs. 100/- per cheque	Rs. 100/- per cheque	Rs. 100/- per cheque
nturn of Cheque/s - Outstallon -	to Collection charges subject a minimum of Rs. 100/- plu actual out of packet expenses	actual out of pocket a	Callection charges subject a minimum of Rs. 100/- plu actual out of pocket expenses	Collection charges subject to a minimum of Rt. 100/- plus actual o of pocket expenses	Collection charges subject to a minimum of 100/- plus actual out of pocket expense.
Collection charges subject to a minimum of \$8, 100/-plus actual and of pocket expenses of cold of of pocket expenses.	t to Collection charges subject	ellection charges subject to Collection charges subject to Collection in minimum of Rs. 100/- plus a minimum of Rs. 100/- plus a minimum of Rs. 100/- plus	Callection charges subject	t to Callection charges subject to a	ut Collection charges subject to a minimum o 100/- plus actual out of pocket expense

Return of Cheque/s - Outstation Cheques Received in Inward Collection	n										
Cords ATM	Rs. 100/- plus out of packet expenses	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.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of packet expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.
Card Annual / Renewal Fee. (Issuance of ATM card will not be done)	Rs. 249/- p.a	Free	Free	Free	Free	free	Free	Free	free	Free	Free
Debit Cord											
Card Issuance/Renewal/Reissuance/Fee	Classic (Domestic): Rs. 249/- p.a	Classic (Non Chip Damestic): Rs 249/- p.a	Classic (Non Chip Domestic): Rs 249/- p.a	Classic (Non Chip Domestic): Rs 249/- p.a	Classic (Non Chip Domestic): Rs 249/- p.a	NA	NA	NA NA	NA	NA	NA .
As per regulatory directive - Effective 01.09.2015 new debit cards issued will be chip variant only	Classic (Chip): Rs 249 p.a	Classic (Chip): Rs 249/- p.a	Classic (Chip): Rs 249/- p.a	Classic (Chip): Rs 249/- p.a	Classic (Chip): Rs 249/- p.a	NA	NA	NA NA	NA NA	NA NA	NA .
	Rupay : Rs 249/- p.a	Rupay : Rs 249/- p.a	Rupay : Rs 249/- p.a	Rupay : Rs 249/- p.a	Rupay : Rs 249/- p.a	NA .	Gold/Titanium (Non Chip Domestic): Free	Gold/Titanium (Non Chip Domestic): Rs 199 p.a.	Gold/Titanium (Non Chip Domestic): Rs 199 p.a.	NA NA	NA NA
	Gold/Titanium (Domestic): Rs.	Gold/Titanium (Non Chip	Gold/Titanium (Non Chip	Gold/Titanium (Non Chip	Gold/Titanium (Non Chip	Gold/Titanium (Non Chip	Gold/Titanium (Chip) :		Gold/Titanium (Chip) : Rs 199	Platinum Plus Card	Gold/fitanium (Non Chip Domestic): Rs. 249/- p.a
	249/- p.a	Domestic): Rs. 249/- p.a	Domestic): Rs. 249/- p.a	Domestic): Rs. 249/- p.a	Domestic): Rs. 249/- p.a	Domestic): Rs. 249/- p.a	Free	p.a.	p.a.	Rs 249 /- (for issuance)	
	Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a	Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a	Gald/Titanium/Titanium Metro (Chip): Rs. 249/- p.a	Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a	Gold/Titanium (Chip Domestic): Rs. 249/- p.a	Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a	Platinum Max Card: Free	Platinum Max Card: Free	Platinum Max Card: Free		Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a
	Titanium Metro Plus (Chip): Rs 299/-p.a	Titanium Metro Plus (Chip): Rs 299/ p.a		Titanium Metro Plus (Chip): Rs 299/-p.a	Titanium Metro Plus (Chip): Rs 299/-p.a	Titanium Plus (Chip International): Rs. 249/- p.a/Titanium Metro Plus: Rs 299/-p.a	Titanium Metro: (Chip): Rs 249/- p.a, Titanium Metro Plus (Chip): Rs 299/-p.a	Titanium Metro: (Chip): Rs 249/- p.a, Titanium Metro Plu (Chip): Rs 299/-p.a	Titanium Metro: (Chip): Rs 249/- p.a, Titanium Metro Plus (Chip): Rs 299/-p.a		Titanium Metro Plus (Chip): Rs 299/-p.a
	Platinum (Chip International): Rs. 899/- p.a	Platinum (Chip International): Rs. 899/- p.a		Platinum (Chip International): Rs. 499/- p.a	Platinum (Chip International): Rs. 499/- p.a		: Platinum (Chip International)Card: Free	Platinum (Chip International)Card: Rs. 299/- p.a	Platinum (Chip International)Card: Rs. 299/- p.a on Primary Account & Not applicable for DIVA		Platinum (Chip International): Rs. 499/- p.a
									applicable for DIVA		
	Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a		Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a	Duo Card: Rs 249/- p.a		Duo Card: 8s 249/- p.a
	In DIVA a/c Platinum Plus Card v For details on premium Debit Ca	rariant (Orignal Price Rs 1500) will be rds variants please refer the Debit Co	charged at Rs500 for issuance. and SoC on our website	In Indus Maxima a/c Platinum	Plus Card variant (Orignal Issuan	ce Price Rs 1,000) will be charg	ged at Rs 499 for issuance & ann	nual fee.			
Card Replacement Fee	All coarts variants (6)	Titanium/Titanium Plus/Platinum/Pai	d Premium Corole. Pr. 040.	ns.							
					1						
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (Industed Bank)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	free
Cash Withdrawals - Own ATMs (Indusing Bank)	d Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	free
Non-cash transactions - Other Bank ATMs in India - w.e.f 1st Aug'19	5° Fee Cash or Non-cash transactions (Belance Enquiry, PIN Change and Mini Statement, per morth. Beyond 5 transactions, all Non-cash transactions would be charged at 8s. 10/- per transaction * 3 in metro cities	S fee Cash or Non-cash transactions (Bolance Enguiny, PIN Change and Mini Statement) per month. Beyond 5 fransactions, all Non-cash transactions would be charged at Rs. 10/- per transaction *3 in metro cities	5° Fee Cash or Non-cash transactions (Belance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction	5º Free Cash or Non-cash transactions (Balance Inquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non- cash fransactions would be charged at Rs. 10/- per transaction * 3 in metro cities	transactions (Balance Enquiry, PIN Change and Mini Statement) per month, Beyond	Statement) per month.	transaction Unlimited Free*® transactions	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. Beyond 5 transactions, all s Non-cash transactions would	5º Free Cosh or Non-cosh transactions (Balance Enquir, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cosh transactions would be charged at 8s. 10/p per transaction Unlimited Free*® transactions if product MA8 is mointained. *3 in metho cities *8iNot Applicable for Add-On Accounts.	5º Free Cath or Non-cosh transactions (Balance Inguily, Pilk Chappe and Milk Statement) per morth. Beyond 5 transactions, all Non-cosh transactions would be charged at Rt. 10/- per transaction would be charged at Rt. 10/- per transaction.
							*®Not Applicable for Add-Or Accounts	*@Not Applicable for Add-O Accounts			
Cash Withdrawals - Other Bank ATMs in India# - w.e.f 1st Aug 19#	3º free Cash or Non-cash transactions (Belance Enquiry, PIN Change and Mini Statement per month. Beyond 5 transactions, all Cash withdrawals would be charged at 8s. 21 /- per transaction * 3 in metro cities	5° free Cash or Nan-cash transactions (Balance Enguiry, PIN Change and Mini Statement) per month. Beyond 5 fransactions, all Cash withdrawals would be charged at Rs. 21 /- per transaction *3 in metro cities	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. 21 /- per transaction	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. 21 /- per transaction * 3 in metro cities	withdrawals would be	5° Free Cash or Non-cash transactions (Bildance Enquir), PIN Change and Min Statement) per month. Beyond 5° transactions, all Cash withstrawals would be charged at Rs. 21 /- per transaction * 3 in metro cities	5º Free Cash or Non-cash transactions (Balance ii Enquiry, PIN Change and Min Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at 8s. 21 /- per transaction. Unlimited Free*transactions ii product AQB is maintained.	Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 21 /- per transaction. f Unlimited Free*transactions i	Beyond 5 transactions, all Non-cash transactions would	5 Fiee Cath or Non-cath transactions (Balance Enquir, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cath withdrawais would be charged at Rs. 21 / per transaction. Unlimited Free*transactions if product AQB is maintained. * 3 in metho cities * "Unlimited free Limits not	5º Free Cash or Non-cash transactions (Balance English); RN Change and Almi Statement) per month. Beyond 5 transactions, all Cash withdrawards would be charged at 8s. 21 /r.per transaction. *3 in metro cities
Cash Wilthdrawais - Other Bank ATMs	8s. 125/- for Cash Withdrawal	Outside India: Rz. 125/- for Cash	Outside India: Rs. 125/- for	Outside India: Rs. 125/- for	Outside India: 8s. 125/- for	Outside India: Rs. 125/- for	* 3 in metro cities *Unlimited Free Limits not Applicable for Add-On Accounts (\$ / 3 transaction limits as defined above apply for Add on accounts) Outside India: Rs. 125/- for	*3 in metro cities *Unlimited Free Limits not Applicable for Add-On Accounts (5 / 3 transaction limits as defined above apply for Add on accounts) Outside India: Rs. 125/- for	*3 in metro cities Outside India: Rs. 125/- for	Applicable for Add-On Accounts (5 / 3 transaction limits as defined above apply for Add on accounts) Outside India: Rs. 125/- for Cash	Outside India: 8s. 125/- for Cash Withdrawal
outside India		Withdrawal	Cash Withdrawal	Cash Withdrawal	Cash Withdrawal	Cash Withdrawal	Cash Withdrawal	Cash Withdrawal	Cash Withdrawal	Withdrawal	
Exchange rate mark up on Foreign Currency Debit card transaction	Classic/Gold/Titanium.card - 3.5% Platinum -2%	Classic/ Gold/Titanium card - 3.5% Platinum -2% Rs.20/- per transaction	Platinum -2%	Platinum -2%	Platinum -2%	Platinum -2%	Platinum -2%	3.9% Platinum -2%	Platinum -2%	Classic/ Gold/Titanium card - 3.5% Platinum -2%	
ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds Non-Cash Transactions - Other Bank ATMs	Rs.20/- per transaction		Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction Rs.20/- for Balance Enquiry	Rs.20/- per transaction	Rs. 20/- per transaction Rs. 20/- for Balance Enquiry			Rs.20/- per transaction	Rs.20/- per transaction
outside India		Rs. 20/- for Balance Enquiry	Rs. 20/- for Balance Enquiry	Rs. 20/- for Balance Enquiry		Rs. 20/- for Balance Enquiry		Rs. 20/- for Balance Enquiry	Rs. 20/- for Balance Enquiry	Rs. 20/- for Balance Enquity	Rs. 20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card: Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000	Classic Card : Rs 25,000
	Rupay : Rs 25,000	Rupay : Rs 25,000	Rupay : Rs 25,000	Rupay : Rs 25,000	Rupay : Rs 25,000	NA .	NA	NA	NA	NA .	NA .
	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card : Rs 50,000	Gold/Titanium Card: Rs 50,000
	Platinum Card : Rs, 1,00,000	Platinum Card : Rs, 1,00,000		Platinum Card : Rs, 1,00,000	Platinum Card : Rs, 1,00,000	Platinum Card : Rs, 1,00,000	Platinum Card: Rs, 1,00,000	Platinum Card : Rs, 1,00,000		Platinum Card : Rs, 1,00,000	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	Classic Card : Rs 50,000	Classic Card : Rs 50,000	Classic Card : Rs 50,000	Classic Card : Rs 50,000	Classic Card : Rs 50,000
	Rupay : Rs 50,000	Rupay : Rs 50,000		Rupay : Rs 50,000	Rupay : Rs 50,000	NA	NA	NA	NA	NA	NA
	Gold/Titanium Card : Rs 100,000	Gold/Titanium Card : Rs 100,000		Gold/Titanium Card : Rs 100,000	Gold/Titanium Card : Rs 100,000	Gold/Titanium Card : Rs 100,000	Gald/Titanium Card : Rs 100,000	Gold/Titanium Card : Rs 100,000	Gald/Titanium Card : Rs 100,000	Gold/Titanium Card : Rs 100,000	Gold/fitanium Card : Rs 100,000
	Platinum Card : Rs 2,00,000	Platinum Card : Rs 2,00,000		Platinum Card: Rs 2,00,000	Platinum Card : Rs 2,00,000	Plafinum Card : Rs 2,00,000	Platinum Card : Rs 2,00,000	Platinum Card : Rs 2,00,000	Platinum Card : Rs 2,00,000	Platinum Card: Rs 2,00,000	Platinum Card : Rs 2,00,000
Other Savinas Bank Account Facilities Account Statement	Free Monthly E-Statement. Monthly/Quaterly Physical statement: Collect from Home	Free Monthly E-Statement. Monthly/Quaterly Phylical statement: Collect from Home	Free Monthly E-Statement. Monthly/Quaterly Physical statement : Collect from	Free Monthly E-Statement. Monthly/Quaterly Physical statement: Callect from	Free Monthly E-Statement. Monthly/Quaterly Phyliscal statement: Collect from Home	Free Monthly E-Statement . Monthly/Quaterly Physical	Free Monthly E-Statement . Monthly/Quaterly Phyliscal statement : Collect from	Free Monthly E-Statement . Monthly/Quaterly Physical statement : Collect from	Free Monthly E-Statement . Monthly/Quaterly Phylical statement : Collect from	Free Monthly E-Statement . Monthly/Quaterly Physical statement : Callect from Home	Free Monthly E-Statement . Monthly/Quaterly Phyliscal statement : Collect from Home Branch- Free,
	statement : Collect from Home Branch-Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per	statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :8s 15/- per	statement : Callect from Home Branch- Free, Quarterly physical Statement: Delivery Charge	Home Branch-Free, Quarterly physical Statement:	statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :8s 15/- per	statement: Collect from Home Branch-Free, Quarterly physical Statement Delivery Charge: Free.	Home Branch- Free,	statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge Free.	statement : Collect from Home Branch-Free, t Quarterly physical Statement Delivery Charge Free.	statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge : Free.	from Home Branch-Free, Quarterly physical Statement Delivery Charge Free.
	quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50	quarter. Statement Adhoc request (Physical): From Contact centre/PhoneBanking/ATM - Delivery Fee of: Rs 50	Rs 15/- per quarter. Statement Adhoc request	quarter. Statement Adhoc request (Physical): From Contlact centre/PhoneBanking/ATM - Delivery Fee of: Rs 50	quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50	Statement Adhoc (Physical): From Contact centre/PhoneBanking/ATM - Delivery Fee of: Free	Statement Adhoc (Physical): From Contact centre/PhoneBanking/ATM - Delivery Fee of: Free		Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free	Statement Adhoc (Physical) : From Contact center/PhoneBanking/AIM - Delivery Fee of : Free	Statement Adhoc (Physical) : from Contact centre/PhoneBanking/ATM - Delivery Fee of : free
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 an 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/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Free	Free	free	free	free	free

Issuance of Loose Cheque Leaves (w.e. 1st Aug'19)	# Rs 3.5/Leaf	Rs 3.5/Leaf	Rs 3.5/Leaf	Rs 3.5/Leaf	Rs 3.5/Leaf	Rs 3.5/Leaf	Free	Free	Free	Free	Rs 3.5/Leaf
Issuance of Duplicate Pass Book	Free	free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Internal Transfer / ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return	Rs 450/- per return
					Mis	cellaneous					
Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Withdrawn effective 01/08/2021	Balance Notification Service will be charged at Rs 30/- per quarte	Balance Notification Service will be charged at Rs 30/- per quarter		will be charged at Rs 30/- per	will be charged at Rs 30/- per	will be charged at Rs 30/- per	will be charged at Rs 30/- per	will be charged at Rs 30/- per	will be charged at Rs 30/- per	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/-	Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	quarter Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-
	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-	Other Accounts - Rs. 100/-
	Office Accounts - KS. 100)-	OTHER ACCOUNTS - RS. 100y-	Office Accounts - Ks. 100/-	Other Accounts - Rs. 100y-	Olite Accounts - Rs. 100/-	Oliver Accounts - Ns. 100y-	Office Accounts - KS. 100/-	One Accounts - ks. 100/-	One Accounts - ks. 100/-	Other Accounts - Ks. 100y-	Other Accounts - ks. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Free	Free	Free	Free	Rs. 100/-
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	free	Free	Free	Free	Free	Free	Free	Free	free	free
Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	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	No Charge If A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c	within 14 days. Charge of Rs. 200/-, or balance in the A/c whichever	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower,	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c	Charge of Rs. 200/-, or balance in	No Charge if A/C closed within 14 days. Charge of 8s. 200/s, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months
	account is closed post 14 days and within 6 months	account is closed post 14 days and within 6 months	whichever is lower, if account is closed post 14 days and within 6 months		if account is closed post 14 days and within 6 months	whichever is lower, if account is closed post 14 days and within 6 months	whichever is lower, if account is closed post 14 days and within 6 months	whichever is lower, if account is closed post 14 days and within 6 months	whichever is lower, if account is closed post 14 days and within 6 months	account is closed post 14 days and within 6 months	
Photo Attestation	Rs. 100/- per photo	Free	Free	Free	Free	Free	Free	Free	Free	Free	free
Signature Attestation	Rs. 100/- per signature	Rs. 50/- per signature	Rs. 50/- per signature	Rs. 50/- per signature	Rs. 50/- per signature	Free	Free	Free	Free	Free	Free
Cheque Stop Payment	Rs. 100/- per instruction	Rs. 100/- per instruction	Rs. 100/- per instruction	Rs. 100/- per instruction	Rs. 100/- per instruction	Free	Free	Free	Free	Free	Free
	Rs. 150/- for range of instruction in single mandate	Rs. 150/- for range of instruction in single mandate	Rs. 150/- for range of instruction in single mandate	Rs. 150/- for range of instruction in single mandate	Rs. 150/- for range of instruction in single mandate	Free	Free	Free	Free	Free	free
	Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	single mandate Free, if instruction given through Direct Channel-IVR, Mobile & Net Banking	Free, if instruction given through Direct Channel-IVR, Mobile & Net Banking	Free, if instruction given through Direct Channel-IVR, Mobile & Net Banking	Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking						
Inactive Account (>12 Months)	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter
Cheque Books											
Issuance of Cheque Books w.e.f 1st Aug'19	Rs 3.5/Leaf	leaves) free. For additional	(30 leaves) free. For additional cheque leaves -	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per	2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 3.5/- per	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
			Rs. 3.5/- per leaf.	leat.	leat.						
Charges on Cash Withdrawal/Deposits	at Branch/es	Te.	Te.	le.			Te.	le.	le.	le.	le.
Cash withdrawol at any Indusind branch in India	rree	Hee	rree	Free	Free	rree	rree	Free	Free	Hee	ree
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	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs	month; Above free limit, Rs.2.5/- per Rs.1000/- subject	month; Above free limit, Rs.2.5/- per Rs.1000/- subject to	month; Above free limit, Rs.2.5/ per Rs.1000/- subject to	Rs.2.5/- per Rs.1000/- subject	Free	Free	Free	Free	Free
	of Rs 100	100	to minimum of Rs 100	minimum of Rs 100	minimum of Rs 100	to minimum of Rs 100					
Cash Deposit at any Industrid Branch location	Free Limit of Rs.2,00,000/- per month or 5 times previous month AMB	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB		Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB	Free Note > Free limits applicable	Free Note : Free limits applicable	Free Note :- Free limits applicable	Free Note > Free limits applicable only if	Free Note > Free limits applicable only if previous
	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	(Whichever Higher) Charges will be levied if max transaction cap limit of 5 per	only if previous month AMB is Rs 20,000 or above else charges at Rs.4/- per	only if previous month AMB is Rs 20,000 or above else charges at Rs.4/- per	Rs 20,000 or above else charges at Rs.4/- per	previous month AMB is Rs 20,000 or above else charges at Rs.4/- per Rs.1000/-	month AMB is Rs 20,000 or above else charges at Rs.4/- per Rs.1000/- subject to minimum of Rs 100/-will apply
	month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per	month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per Rs.1000/	deposit limit is not breached Above free limit. Rs.4/- per	Above free limit, Rs.4/- per	month is breached, even if deposit limit is not breached Above free limit, Rs.4/- per	deposit limit is not breached Above free limit, Rs.4/- per	Rs.1000/- subject to minimum of Rs 100/-will apply	Rs.1000/- subject to minimum of Rs 100/-will apply	Rs.1000/- subject to minimum of Rs 100/-will apply	subject to minimum of Rs 100/-will apply	
	Rs.1000/- subject to minimum of Rs.100/-	Note - Free limits applicable only	Rs.1000/- subject to minimum of Rs.100/-		of Rs 100/-	Rs.1000/- subject to minimum of Rs 100/-					
	Note > Free limits applicable only if previous month product AMB is maintained	if previous month product AMB is maintained	Note > Free limits applicable only if previous month product AMB is maintained	Note :- Free limits applicable anly if previous month product AMB is maintained	Note :- Free limits applicable only if previous month product AMB is maintained	Note : Free limits applicable only if previous month product AMB is maintained					
Door Step Banking											
Cashler's Cheque/Demand Drafts	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Cheque Pickup	I request free per day : Minimum	I remove the second	I request free per day :	I recovered from a con-	1 request free per day :	I request free per day :	I request free per day :	I mornant from	I recovered from a con-	I request fear	I request free per day : Minimum cheque
andoe rickop	I 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/-	1 request free per day; Minimum cheque consolidated value Rs. 10,000/	1 request free per day; Minimum cheque consolidated value Rs. 10,000/-	Minimum cheque	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/-	1 request free per day; Minimum cheque consolidated value Rs. 10,000/-	I request free per day; Minimum cheque consolidated value Rs. 10,000/-
Cash Delivery	Minimum value of Rs.10.000/. R	Minimum value of Rs.10,000/- &	Minimum value of 8s 10 000/s	Minimum value of Rs.10.000/-	Minimum value of Rs.10,000/-	Minimum value of Rs.10,000/-	I request free per day	Linguiest free per day	1 request free per day	I request free per day ;Minimum	Minimum value of Rs.10,000/- & Maximum
	Maximum Rs.1 Lac @ Rs.50/- per request	Maximum Rs.1 Lac @ Rs.50/- per request	& Maximum Rs.1 Lac @ Rs.50/- per request	& Maximum Rs.1 Lac @ Rs.50/- per request	& Maximum Rs.1 Lac @ Rs.50/- per request	& Maximum Rs.1 Lac @ Rs.50/- per request	:Minimum value of Rs.10,000/- 8. Maximum Rs.1 Lac	:Minimum value of Rs.10,000/- & Maximum Rs.1 Lac	:Minimum value of Rs.10,000/- & Maximum Rs.1 Lac	value of Rs.10,000/- & Maximum Rs.1 Loc	Rs.1 Lac @ Rs.50/- per request
Cash Pick-Up	Minimum value of Rs. 10,000/- &	Minimum value of Rs. 10,000/- &	Minimum value of Rs. 10,000/-	Minimum value of Rs. 10,000/-	Minimum value of Rs. 10,000/-	Minimum value of Rs. 10,000/-	1 request free per week ;	1 request free per week ;	1 request free per week ;	I request free per week ; Minimum	Minimum value of Rs. 10,000/- &
	Maximum Rs.1 Lac @ Rs.130/- per request	Maximum Rs.1 Lac @ Rs.130/- per request	& Maximum Rs.1 Lac @ Rs.130/- per request	& Maximum Rs.1 Lac @ Rs.130/ per request	& Maximum Rs.1 Lac @ Rs.130/- per request	& Maximum Rs. 1 Lac @ Rs.130/- per request	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request	value of Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request
Note Section: 1. All charges indicated above are exi	Turive of Taxes (as per Governmen	t ruler)									

The Section of the Comment of the Co