

IndusInd Bank Ltd.				
SCHEDULE OF SERVICE CHARGES				
Balance Requirement	Indus Classic C & C1	Indus Classic A & B	Indus Privilege	Indus Maxima
Minimum Balance (Average Monthly/ Quarterly Requirement)	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012) C Category Branches – Rs. 2,500/- Rural/C1 Category Branches – Rs. 1,500/-	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012) A Category Branches – Rs. 10,000/- B Category Branches – Rs. 10,000/-	Monthly Average Balance (MAB) Requirement (Effective 1st May, 2012) A Category Branches – Rs. 10,000/- B Category Branches – Rs. 10,000/- C Category Branches – Rs. 5,000/-	Average Quarterly Balance Requirement (AQB) A Category Branches – Rs. 25,000/- B Category Branches – Rs. 25,000/- C Category Branches – Rs. 25,000/-
Charges for Balance Non Maintenance	C Category Branches : (i) If MAB in the account is between Rs.2,500 to Rs.1,250/-, Rs 250/- per month (ii) If MAB is less than Rs.1,250/-, Rs 350/- per month Rural Category Branches : (i) If MAB in the account is between Rs.1,500 to Rs.750/-, Rs 250/- per month (ii) If MAB is less than Rs.750/-, Rs 350/- per month	A & B Category Branches : (i) If MAB in the account is between Rs.5,000 to Rs.10,000/-, Rs 250/- per month (ii) If MAB is less than Rs.5,000/-, Rs 350/- per month C & Rural Category Branches : (i) If MAB in the account is between Rs.5,000 to Rs.2,500/-, Rs 250/- per month (ii) If MAB is less than Rs.2,500/-, Rs 350/- per month	A & B Category Branches : (w.e.f - July, 2012) (i) If MAB in the account is between Rs.5,000 to Rs.10,000/-, Rs 250/- per month (ii) If MAB is less than Rs.5,000/-, Rs 350/- per month C & Rural Category Branches : (i) If MAB in the account is between Rs.5,000 to Rs.2,500/-, Rs 250/- per month (ii) If MAB is less than Rs.2,500/-, Rs 350/- per month	(i) If AQB in the account is between Rs 25,000 to Rs 18,750, Rs 300/- per quarter (ii) If AQB in the account is between Rs 18,750 to Rs 12,500, Rs 600/- per quarter (iii) If AQB in the account is less than Rs 12,500, Rs 900/- per quarter
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. 50,000/- FD Amount for B Category Branches – 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 Rs. 25/- & Maximum of Rs. 3,000/- per instrument	Free one draft per day upto Rs. 25,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	Free one draft per day upto Rs. 25,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 25/- & Maximum of Rs. 3,000/- per instrument	Unlimited Free
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 - Inward/Outward	Free	Free	Free	Free
RTGS - Inward/Outward	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 Non- Correspondent Bank- At Actuals	Through Correspondent Bank- Rs. 2/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- At Actuals	Through Correspondent Bank- Rs. 2/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- At Actuals	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. Non- Correspondent Banks - At Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance				
Inward 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.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.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, 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.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, 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.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, 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.10,00,000/-, subject to maximum amount of Rs.6000/-
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
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	Free	Free	Free	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	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 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	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 Outward Clearing: - SB A/c – Rs. 50/- per cheque	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 Outward Clearing: - SB A/c – Rs. 50/- per cheque	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 Outward Clearing: - SB A/c – Rs. 50/- per cheque
Return of Cheque/s - Outstation - through Own 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 - 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.
Cards				
ATM				
Card Issuance / Renewal Fee	Rs. 25/- p.a	Free	Free	Free
Domestic Use Debit Card (Mag stripe)				
Card Issuance	Classic Card: Rs. 99/- p.a Gold Card: Rs. 199/- p.a	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 #	Gold Card: Rs. 249/- p.a Platinum Card: Rs. 899/- p.a	Gold Card: Rs. 149/- p.a Platinum Card: Rs. 499/- p.a	Gold Card: Rs. 149/- p.a Platinum Card: Rs. 499/- 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)
Card Renewal (Both domestic & international)	Classic Card: Rs. 99/- p.a	Classic Card: Rs 99/- p.a	Classic Card: Rs 99/- p.a	NA

	Indus Classic C & C1	Indus Classic A & B	Indus Privilege	Indus Maxima
	Gold Card: Rs. 199/- p.a Platinum Card: Rs. 899/- p.a	Gold Card: Rs. 99/- p.a Platinum Card: Rs. 499/- p.a	Gold Card: Rs. 99/- p.a Platinum Card: Rs. 499/- p.a	Gold Card: Free for Life Platinum Card: Rs. 99/- p.a on Primary Account & Free for Life on Add-On Accounts (Upto 2 Only)
Card Replacement	Rs. 99/-	Rs. 99/-	Rs. 99/-	Rs. 99/-
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (Indusind Bank)	Free	Free	Free	Free
Cash Withdrawals - Own ATMs (Indusind Bank)	Free	Free	Free	Free
Non-cash transactions - 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 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/-	Free
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	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, 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/-	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
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction
Daily Cash Withdrawal Limit	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs 1,00,000
Daily POS Limit	Classic Card : Rs 50,000 Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs 100,000 Platinum Card : Rs 2,00,000
Other Savings Bank Account Facilities				
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/- (1 monthly free)	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/- (1 monthly free)	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/- (1 monthly free)	Free
Issuance of Loose Cheque Leaves	Free	Free	Free	Free
Issuance of Duplicate Pass Book	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 - Rs.500/- per return	First ECS return in a quarter - Rs.350/- . From second ECS return in the same quarter - Rs.500/- per return	First ECS return in a quarter - Rs.350/- . From second ECS return in the same quarter - Rs.500/- per return	Rs. 250/-
Miscellaneous				
Mobile Alerts #	Free Transaction 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 Senior citizens	Free Transaction 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 Senior citizens	Free Transaction 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 Senior citizens	Free Daily Balance & Transaction Alerts
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	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	Free	Free	Free
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 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	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	Free	Free
Signature Attestation	Rs. 100/- per signature	Rs. 50/- per signature	Rs. 50/- per signature	Free
Cheque Stop Payment	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate	Rs. 100/- per instruction 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	Rs. 200/- per quarter
KYC deficient Account ***	Rs 100/- per month until compliance	Rs 100/- per month until compliance	Rs 100/- per month until compliance	Rs 100/- per month until compliance
Cheque Books				
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.	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 branch in India	Free	Free	Free	Free
Cash Deposit at home location****	Free Limit of Rs.2,00,000/- per month or 5 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.	Free Limit of Rs.2,00,000/- per month or 5 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.	Free Limit of Rs.2,00,000/- per month or 5 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.	Free
Cash Deposit at non-home location****	Free Limit of Rs.1,00,000/- per month ; Above free limit, Rs.3/- per Rs.1000/- subject to minimum of Rs 50 Note :-Free limits applicable only if product AMB is maintained.	Free Limit of Rs.1,00,000/- per month ; Above free limit, Rs.3/- per Rs.1000/- subject to minimum of Rs 50 Note :-Free limits applicable only if product AMB is maintained.	Free Limit of Rs.1,00,000/- per month ; Above free limit, Rs.3/- per Rs.1000/- subject to minimum of Rs 50 Note :-Free limits applicable only if product AMB is maintained.	N.A
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/-

	Indus Classic C & C1	Indus Classic A & B	Indus Privilege	Indus Maxima
Cash Delivery	N/A	Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request	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	N/A	Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request	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 efective 01/06/13
6. ** Charges effective 01/04/2012
7. # Charges effective 01/12/2013
- 8.***Charges effective 01/07/2014