

### Schedule of Charges for Current Accounts w.e.f 1st December 2011

	Indus Prestige/Indus Exim Advantage	Indus Gold Plus/Indus Exim Basic	Indus Gold	Indus Silver	Indus Blue
<b>AMB &amp; Cheque Book Charges</b>	Average Monthly Balance Requirement (Category A and A+ Branches)	Rs 500,000	Rs 100,000	Rs 50,000	Rs 25,000
	Average Monthly Balance Requirement (Category B, C, IMFS and Rural Branches)	Rs 250,000	Rs 50,000	Rs 25,000	Rs 12,500
	Charges for Non-Maintenance of AMB	Rs. 3000 per month	Rs. 1250 per month	Rs. 750 per month	Rs. 500 per month
	Cheque Book Issuances (Payable At Par: 50 leaves Book)	10 cheque books Free per month	5 cheque books Free per month	2 cheque books Free per month	1 cheque book Free per month
	Charges of Cheque Book on additional usage	Rs. 2 per leaf	Rs. 2 per leaf	Rs. 2 per leaf	Rs. 2 per leaf
	Local Cheque Deposit	Free	Free	Free	Free
	Cheques deposited at any location of Indusind Bank for clearing in the same location (combined limit with Payments Using PAP)	Free	Free	Free	Free upto Rs. 30 lacs per month
	Charges on Additional usage	NIL	NIL	NIL	Rs. 1/10000 Min Rs. 10
	Outstation Cheque Deposit on Indusind Location (Inclusive of all charges and service tax)	Free	Free	Free	Free upto Rs. 15 lacs per month
	Outstation Cheque Deposit on Non-Indusind Location (Inclusive of all charges and service tax)	<b>Instrument Value</b> Cheques collection Up to and including 5,000 - Above 5,000 and up to and including 10,000 - Above 10,000 and up to and including 1,00,000 - Above 1,00,000 -	Rs. 25/- Rs. 50/- Rs. 100/- Rs. 200/-	Charges (Inclusive of all Charges)	
<b>COLLECTIONS</b>	Funds Transfer (Between any Indusind Bank Branches) (Online/through Branch)	Free	Free	Free	Free
	Funds Transfer (Between any Indusind Bank Branches) (Online/through Branch)	Free	Free	Free	Free
	Payments at Any Location of Indusind Bank for clearing in same location through PAP cheque (combined limit with collection)	Free	Free	Free	Free upto Rs. 30 lacs per month
	Charges on Additional usage	NIL	NIL	NIL	Rs. 1/10000 Min Rs. 10
	<b>DD/PO (At Branch Locations)</b>				
	Free Limit	250 lacs per month	Rs. 150 lacs per month	Rs. 50 lacs per month (Per day limit of Rs. 2,00,000)	Rs. 25 lacs per month (Per day limit of Rs. 1,00,000)
	Charges on Additional usage	Rs. 1/10000 Min Rs. 25 Max Rs. 10,000	Rs. 1/10000 Min Rs. 25 Max Rs. 10,000	Rs. 1/10000 Min Rs. 25 Max Rs. 10,000	Rs. 1/10000 Min Rs. 25 Max Rs. 10,000
	<b>DD/PO (Correspondent Bank Location)</b>				
	Free Limit	Rs. 50 lacs per month	Rs. 20 lacs per month	Rs. 10 lacs per month	Rs. 5 lacs per month
	Charges on Additional usage	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000
	Charges on Additional usage	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000
	<b>DD/PO (Non-Correspondent Bank)</b>				
	Free Limit	Rs. 50 lacs per month	Rs. 20 lacs per month	Rs. 10 lacs per month	Rs. 5 lacs per month
	Charges on Additional usage	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	Rs. 2/1000 Min Rs. 100 Max Rs. 15000
	Charges on Additional usage	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	Rs. 3/1000, Min Rs. 100 Max Rs. 15000
	<b>PAYMENTS</b>				
	NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER)	Free	Free	Free	Upto Rs. 1 lac Charges of Rs. 5/- per transaction -From Rs. 1 lac to 2 lac Charges of Rs. 15/- per transaction- Rs. 2 lakh and above Rs. 25 per transaction
	RTGS (REAL TIME GROSS SETTLEMENT)	Free	Free	Free	From Rs. 2 lac to 5 lac Charges of Rs. 25/- per transaction - Rs. 5 lakh and above Rs. 50 per transaction

**For specialised option on Indus Direct (Payment Services) please seek help from your Relationship Officer**

## Schedule of Charges for Current Accounts w.e.f 1st December 2011

	Indus Prestige/Indus Exim Advantage	Indus Gold/Indus Exim Basic	Indus Gold	Indus Silver	Indus Blue
<b>Cash Deposit at Home Location</b>					
Free Limit per month	10 times of the previous Month AMB maximum of Rs. 1 cr per month	Rs. 12,00,000	Rs. 6,00,000	Rs. 3,00,000	Rs. 2,00,000
Additional Charges on incremental deposits	Rs. 2,57/000	Rs. 2,57/000	Rs. 2,57/000	Rs. 2,57/000	Rs. 2,57/000
Free Cash Deposit at Non-Home Location per month	Rs. 500000	Rs. 300000	Rs. 100000	Rs. 100000	Rs. 100000
Additional Charges on incremental deposits	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000
<b>Cash Withdrawal</b>					
Cash Withdrawal (Home Location)	Free	Free	Free	Free	Free
Cash Withdrawal (Non-Home Location)	Free	Free	Free	Free	Free
Cash Withdrawal (ATM's) Indus Network	Free	Free	Free	Free	Free
Cash Withdrawal Other ATM's	Free unlimited for balance above Rs. 10,000 in previous month. If balance in previous month is less than Rs. 10,000/- then 5 transactions Free. Beyond 5 Transactions, Charge of Rs. 20 per Transaction				
Cash Withdrawal Outside India	Rs. 125/-	Rs. 125/-	Rs. 125/-	Rs. 125/-	Rs. 125/-
Cash Withdrawal Limit by ATM Card	Rs. 2,00,000/-	Regular card Rs. 25000, Gold Card Rs. 50000, (Per Day Basis)	Rs. 1,00,000	NA	NA
Cash Withdrawal Limit by Platinum Dr Card	Rs. 2,00,000/-	Rs. 1,50,000	Rs. 1,00,000	NA	NA
<b>Account Access</b>					
Net Banking	Available	Available	Available	Available	Available
Phone Banking	Available	Available	Available	Available	Available
Mobile Alerts	Available	Available	Available	Available	Available
Doorstep Banking*	Available	Available	Available	Available	Available
Stop Payment (Single Cheque)	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100
Stop Payment (Series Cheque)	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Rs. 150
Cheque Return (Inward) For Financial Reasons	Rs. 350 per cheque	Rs. 350 per cheque	Rs. 350 per cheque	Rs. 350 per cheque	Rs. 350 per cheque
Cheque Return (Outward) Indus/Ind Location	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque	Rs. 50 per cheque
Cheque Return (Outward) Other Locations	Rs. 100 per cheque + Out of pocket Expenses	Rs. 100 per cheque + Out of pocket Expenses	Rs. 100 per cheque + Out of pocket Expenses	Rs. 100 per cheque + Out of pocket Expenses	Rs. 100 per cheque + Out of pocket Expenses
Internal Transfer Return Charges	NIL	NIL	NIL	NIL	NIL
ECS Returns	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
<b>Debit Card</b>					
Classic Debit Card(Issuance, Annual Charges, Replacement & Supplementary Card)	Rs 100 p.a.	Rs 100 p.a.	Rs 100 p.a.	Rs 100 p.a.	Rs 100 p.a.
Gold Debit Card (Issuance, Annual Charges, Replacement & Supplementary Card)	Rs. 250 p.a.	Rs. 250 p.a.	Rs. 250 p.a.	Rs. 250 p.a.	Rs. 250 p.a.
Platinum Business Dr Card (Issuance, Annual Charges, Replacement & Supplementary Card)	Free	Rs. 250 p.a.	Rs. 250 p.a.	NA	NA
Balance Inquiry at Other ATMs within India	Free	Free	Free	Free	Free
Balance Inquiry/Outside India		Rs. 20/- per transaction			
POS Limit on Debit Card		Classic card Rs. 50,000, Gold Card Rs. 100,000, (Per Day Basis)			
POS Limit on Platinum Business Debit Card (per day basis)	Rs. 2,50,000/-	Rs. 1,75,000	Rs. 1,25,000	NA	NA
Email Statement (Daily)	Free	Free	Free	Free	Free
Adhoc Statement printed	Rs. 10 per page	Rs. 10 per page	Rs. 10 per page	Rs. 10 per page	Rs. 10 per page
Dormancy Charges	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100
Dormant Account Activation	Free	Free	Free	Free	Free
<b>Account Closure Charges</b>					
Before Six Months	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
After Six Months	NIL	NIL	NIL	NIL	NIL

## OTHER FEATURES & CHARGES

PAP- Payable At Par  
Taxes as applicable on charges  
\* Services Available on Request at Select Locations