

Schedule of Charges for Current Accounts w.e.f 1st November 2012

		Indus Prestige/Indus Exim Advantage	Indus Gold+/Indus Exim Basic	Indus Gold	Indus Silver	Indus Blue	
AMB & Cheque Book Charges	Average Monthly Balance Requirement (Category A and A+ Branches)	Rs 500,000	Rs 100,000	Rs 50,000	Rs 25,000	Rs 10,000	
	Average Monthly Balance Requirement (Category B,C,IMFS and Rural Branches)	Rs 250,000	Rs 50,000	Rs 25,000	Rs 12,500	Rs 5,000	
	Charges for Non-Maintainance of AMB	Rs. 3000 per month if AMB is >= 50% but <100% & Rs. 4000 per month if AMB is <50%	Rs. 1250 per month if AMB is >= 50% but <100% & Rs. 1600 per month if AMB is <50%	Rs. 750 per month if AMB is >= 50% but <100% & Rs. 1000 per month if AMB is <50%	Rs. 500 per month if AMB is >= 50% but <100% & Rs. 650 per month if AMB is <50%	Rs. 350 per month if AMB is >= 50% but <100% & Rs. 450 per month if AMB is <50%	
	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	1st Cheque book FREE	
	Charges of Cheque Book on additional usage	Rs. 2 per leaf	Rs. 2 per leaf	Rs. 2 per leaf	Rs. 2 per leaf	Rs. 2 per leaf	
COLLECTIONS	Local Cheque Deposit	Free	Free	Free	Free	Free	
	Cheques deposited at any location of IndusInd Bank for clearing in the same location	Free	Free	Free	Free	Free	
	Outstation Cheque Deposit on IndusInd Location (inclusive of all charges and service tax)	Free	Free				
	Outstation Cheque Deposit on Non-IndusInd Location (inclusive of all charges and service tax)	Instrument Value 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-		Charges (Inclusive of all Charges) Rs. 25/- Rs. 50/- Rs. 100/- Rs. 200/-			
	Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch)	Free	Free	Free	Free	Free	
	For specialised option on Indus Collect (CMS Collections Services) please seek help from your Relationship Officer						
PAYMENTS	Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch)	Free	Free	Free	Free	Free	
	Payments at Any Location of IndusInd Bank for clearing in same location through PAP cheque	Free	Free	Free	Free	Free	
	DD/ PO (At Branch Locations)						
	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)	NIL	
	Charges on Additional usage	Rs. 1/1000 Min Rs. 25 Max Rs. 10,000	Rs. 1/1000 Min Rs. 25 Max Rs. 10,000	Rs. 1/1000 Min Rs. 25 Max Rs. 10,000	Rs. 1/1000 Min Rs. 25 Max Rs. 10,000	Rs. 1/1000 Min Rs. 25 Max Rs. 10,000	
	DD/ PO (Correspondent Bank Location)						
	Free Limit	Rs. 50 lacs per month	Rs. 20 lacs per month	Rs. 10 lacs per month	Rs. 5 lacs per month	NIL	
	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	Rs. 2/1000 Min Rs. 100 Max Rs. 15000	
	DD/ PO (Non-Correspondent Bank)	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	Rs. 3/1000, Min Rs. 100 Max Rs. 15000	
	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	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	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							

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		Indus Prestige/Indus Exim Advantage	Indus Gold+/Indus Exim Basic	Indus Gold	Indus Silver	Indus Blue	
Cash Transactions	Cash Deposit at Home Location						
	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. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000	
	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. 4/1000	Rs. 4/1000	Rs. 4/1000	Rs. 4/1000	Rs. 4/1000	
	Cash Withdrawal						
	Cash Withdrawal (Home Location)	Free	Free	Free	Free	Free	
	Cash Withdrawal (Non-Home Location)	Free	Free	Free	Free	Free	
	Cash Withdrawal (ATM's) IndusInd Network	Free	Free	Free	Free	Free	
	Cash Withdrawal Other ATMs	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	Regular card Rs. 25000. Gold Card Rs. 50000. (Per Day Basis)					
	Cash Withdrawal Limit by Platinum Dr Card	Rs. 2,00,000/	Rs. 1,50,000	Rs. 1,00,000	NA	NA	
	Account Access	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		
OTHER FEATURES & CHARGES	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	Upto 2 instruments per month- Rs.350 per instrument. On 3rd & 4th instrument - Rs.500 per instrument 5th Instrument onwards- Rs.750 per instrument	Upto 2 instruments per month- Rs.350 per instrument. On 3rd & 4th instrument - Rs.500 per instrument 5th Instrument onwards- Rs.750 per instrument	Upto 2 instruments per month- Rs.350 per instrument. On 3rd & 4th instrument - Rs.500 per instrument 5th Instrument onwards- Rs.750 per instrument	Upto 2 instruments per month- Rs.350 per instrument. On 3rd & 4th instrument - Rs.500 per instrument 5th Instrument onwards- Rs.750 per instrument	Upto 2 instruments per month- Rs.350 per instrument. On 3rd & 4th instrument - Rs.500 per instrument 5th Instrument onwards- Rs.750 per instrument	
	Cheque Return (Outward) IndusInd 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	
	Debit Card						
	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	
	Account Closure Charges						
Before Six Months	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200		
After Six Months	NIL	NIL	NIL	NIL	NIL		

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	Indus Prestige/Indus Exim Advantage	Indus Gold+/Indus Exim Basic	Indus Gold	Indus Silver	Indus Blue	
DOORSTEP BANKING*	Cash Delivery / Pickup (Per call)					
	Till 2 lacs	Free once a day	Free once a day	Rs. 150	Rs. 150	Rs. 150
	2 - 5 lacs	Rs. 250	Rs. 250	Rs. 250	Rs. 250	Rs. 250
	5 - 10 lacs	Rs. 400	Rs. 400	Rs. 400	Rs. 400	Rs. 400
	10 - 20 lacs	Rs. 800	Rs. 800	Rs. 800	Rs. 800	Rs. 800
	20 - 50 lacs	Rs. 1,100	Rs. 1,100	Rs. 1,100	Rs. 1100	Rs. 1,100
	> 50 lacs	Contact Branch	Contact Branch	Contact Branch	Contact Branch	Contact Branch
	Cash Delivery / Pickup (Beat delivery) per month					
	Till 1 lac	Free once a day	Rs. 2,000	Rs. 2,000	Rs. 2000	Rs. 2,000
	1 - 2 lacs	Rs. 3,000	Rs. 3,000	Rs. 3,000	Rs. 3000	Rs. 3,000
	2 - 5 lacs	Rs. 5,500	Rs. 5,500	Rs. 5,500	Rs. 5500	Rs. 5,500
	5 - 10 lacs	Rs. 9,000	Rs. 9,000	Rs. 9,000	Rs. 9000	Rs. 9,000
	10 - 20 lacs	Rs. 16,000	Rs. 16,000	Rs. 16,000	Rs. 16000	Rs. 16,000
	20 - 50 lacs	Rs. 25,000	Rs. 25,000	Rs. 25,000	Rs. 25000	Rs. 25,000
	> 50 lacs	Contact Branch	Contact Branch	Contact Branch	Contact Branch	Contact Branch
	Cheque Pickup (On call)*	Free once a day	Free once a day	Rs. 50 per instance	Rs. 50 per instance	Rs. 50 per instance
	Cheque Pickup (Beat) per month*	Free	Rs. 500	Rs. 500	Rs. 500	Rs. 500

PAP- Payable At Par

Taxes as applicable on charges

* Services Available on Request at Select Locations

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Average Monthly Balance and Charges					
Average Monthly Balance Requirement (Category A and A+ Branches)	Rs 500,000	Rs 100,000	Rs 50,000	Rs 25,000	Rs 10,000
Average Monthly Balance Requirement (Category B,C,IMFS and Rural Branches)	Rs 250,000	Rs 50000	Rs 25,000	Rs 12,500	Rs 5,000
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Anywhere Clearing Charges					
Cheques deposited at any location of IndusInd Bank for clearing in the same location	Free	Free	Free	Free	Free
Payments at Any Location of IndusInd Bank for clearing in same location through PAP cheque	Free	Free	Free	Free	Free
Cash Deposit at Home Location					
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. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000	Rs. 3/1000
Cheque Return Charges					
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