

Schedule of Charges: Indus Aspire w.e.f. 01.12.2015

| PARTICULARS | INDUS ASPIRE ACCOUNT | |
|--|---|---|
| AMB & CHEQUE BOOK CHARGES | | |
| Average Monthly Balance Requirement | NIL AMB for first 6 months from the date of account opening, ₹ 25,000/- AMB after six months of account opening | |
| Charges for Non-Maintenance (NMC) of AMB after six months of account opening | ₹ 500 per month if AMB is >= 50% but <100% & ₹ 650 per month if AMB is <50% | |
| Cheque Book Issuances (Payable At Par: 50 leaves Book) | 2 cheque books free per month | |
| Charges of Cheque Book on additional usage | ₹ 2 per leaf | |
| COLLECTIONS | | |
| Local Cheque Deposit | Free | |
| Cheques deposited at any location of IndusInd Bank for clearing in the same location | Free | |
| Outstation Cheque Deposit on IndusInd Location (inclusive of all charges and service tax) | Instrument Value | Charges (Inclusive of all Charges) |
| | Cheques collection Up to and including 5,000/- | ₹25/- |
| | Above 5,000 and up to and including 10,000/- | ₹50/- |
| | Above 10,000 and up to and including 1,00,000 | ₹100/- |
| | Above 1,00,000+ | ₹200/- |
| Outstation Cheque Deposit on Non-IndusInd Location (inclusive of all charges and service tax) | Free | |
| Funds Transfer (Between any IndusInd Bank Branches)(Online/through Branch) | Free | |
| Payments at Any Location of IndusInd Bank for clearing in same location through PAP cheque | Free | |
| DD/PO (At Branch Locations) | | |
| Free Limit | Upto ₹25 Lacs per month | |
| Charges on Additional usage | ₹1/1000 Min ₹25 Max ₹10,000 | |
| DD/PO (Correspondent Bank Location) | | |
| Free Limit | Upto ₹5 Lacs per month | |
| Charges for Correspondent Bank DD | ₹2/1000 Min ₹100 Max ₹15000 | |
| DD/ PO (Non-Correspondent Bank) | ₹3/1000, Min ₹100 Max ₹15000 | |
| NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER) | Upto ₹10,000/- Charges of ₹25/- per transaction-From ₹10,000/- to 1 Lac Charges of ₹5/- per transaction- From ₹1 Lac- to 2 Lac Charges of ₹15/- per transaction ₹ 2 Lac and above ₹25 per transaction | |
| RTGS (REAL TIME GROSS SETTLEMENT) | From ₹2 Lac to 5 lac Charges of ₹25/- per transaction-₹5 lakh and above ₹50 per transaction | |
| Cash Transactions | | |
| Cash Deposit at Home+Non-home Location | | |
| Free Limit per month | ₹3 Lacs per month inclusive of Home & Non-home location | |
| Additional Charges on incremental deposits | ₹4/1000 minimum ₹50/- | |
| Cash Withdrawal | | |
| Cash Withdrawal (Home Location) | Free | |
| Cash Withdrawal (Non-Home Location) | Free | |
| Cash Withdrawal (ATM's) IndusInd Network | Free | |
| Cash Withdrawal Other ATMs | Free unlimited for balance above ₹10,000 in previous month. If balance in previous month is less than ₹10,000/- then 5 transactions Free. Beyond 5 Transactions, Charge of ₹20 per Transaction | |
| Cash Withdrawal Outside India | ₹125/- | |
| Cash Withdrawal Limit at ATM | Gold CHIP Card: ₹50,000/- & Platinum CHIP Debit Card: ₹1,00,000/- per day basis | |
| Account Access | | |
| Net Banking | Available | |
| Phone Banking | Available | |
| Mobile Alerts | Available | |
| Doorstep Banking* | Available | |
| Other Features & Charges | | |
| Stop Payment (Single Cheque) | ₹100 | |
| Stop Payment (Series Cheque) | ₹150 | |
| Cheque Return (Inward) For Financial Reasons | Upto 2 instruments per month- ₹350 per instrument. On 3rd & 4th instrument - ₹500 per instrument 5th instrument onwards- ₹750 per instrument | |
| Cheque Return (Outward) IndusInd Location | ₹50 per cheque | |
| Cheque Return (Outward) Other Locations | ₹100 per cheque + Out of pocket Expenses | |
| Internal Transfer Return Charges | NIL | |
| ECS Returns | ₹200 | |
| E-mail Statement (Daily) | Free | |
| Adhoc Statement Printed | ₹10 per page | |
| Dormancy Charges | ₹100 | |
| Dormant Account Activation | Free | |
| Debit Card | | |
| Gold Business CHIP Debit Card (Issuance, Annual Charges, Replacement & Supplementary Card) | ₹199/- (Issuance, Replacement & Supplementary Card) | |
| Platinum Business CHIP Debit Card (Issuance, Annual Charges, Replacement & Supplementary Card) | ₹299/- (Issuance, Replacement & Supplementary Card) | |
| Balance Inquiry at Other ATMs within India | Free | |
| Balance Inquiry Outside India | ₹20/- per transaction | |
| POS Limit on Debit Card | Gold CHIP Card: ₹1,00,000/- & Platinum CHIP Debit Card: ₹2,00,000/- per day basis | |
| Account Closure Charges | | |
| Before Six Months | ₹200 | |
| After Six Months | NIL | |
| Doorstep Banking* | | |
| Cash Delivery / Pickup (Per call) | | |
| Till 2 Lacs | ₹150 | |
| 2 - 5 Lacs | ₹250 | |
| 5 - 10 Lacs | ₹400 | |
| 10 - 20 Lacs | ₹800 | |
| > 20 Lacs | Contact Branch | |
| Cash Delivery / Pickup (Beat Delivery) Per Month | | |
| Till 1 Lacs | ₹2,000 | |
| 1 - 2 Lacs | ₹3,000 | |
| 2 - 5 Lacs | ₹5,500 | |
| 5 - 10 Lacs | ₹9,000 | |
| 10 - 20 Lacs | ₹16,000 | |
| > 20 Lacs | Contact Branch | |
| Cheque Pickup (On call)* | ₹50 per call/instance | |
| Cheque Pickup (Beat) per month* | ₹500 | |