

| IndusInd Bank Ltd. | |
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| SCHEDULE OF SERVICE CHARGES | |
| Product Variant | Indus Privilege Plus |
| Minimum Balance (Average Monthly/ Quarterly Requirement) | Average Quarterly Balance Requirement (AQB) A Category Branches – Rs. 50,000/- B Category Branches – Rs. 30,000/- C /C1 Category Branches – Rs. 10,000/- |
| Charges for Balance Non Maintenance^A | (i) If balance maintained is < 50% of the balance requirement, NMC will be 5% of the balance shortfall * (ii) If balance maintained is >= 50% of the balance requirement, NMC will be 10% of the balance shortfall * subject to maximum of Rs 900 per quarter. On Quarterly Basis |
| Fixed Deposits in lieu of Minimum Balance | N.A. |
| Remittance Facilities through Own Bank | |
| Demand Draft or Pay Order - Issuance | Unlimited Free |
| DD/ PO Cancellation/ Duplicate Instrument Issuance | Rs. 100/- per instrument |
| DD/ PO Revalidation | Free |
| Visa Credit Card Payment through ATM/Net Banking | Free |
| NEFT - Inward/Outward | Free |
| RTGS - Inward/Outward | Free |
| Remittance Facilities through Other Bank | |
| DD - Issuance^A | Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. |
| DD - Cancellation | Non - Correspondent Banks - At Actuals |
| DD - Revalidation | Rs. 100/- per instrument |
| Foreign Exchange Remittance | Rs. 50/- per instrument |
| 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.6600/- |
| FIRC (Foreign Inward Remittance Certificate) Issuance | Rs. 100/- |
| Non-Trade Remittance | Rs. 250/- in addition to SWIFT charges |
| SWIFT/ Wire Transfer | Rs. 500/- |
| FCY (Foreign Currency) Draft /DD Issuance | Rs. 350/- |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, Minimum of Rs. 25/- |
| Cheque Collection | |
| Local Clearing | Free |
| Outstation Clearing through Own Bank | 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 Only for Financial Reasons |
| Return of Cheque/s - Local | 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 |
| Return of Cheque/s - Outstation - through Another Bank | 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. |
| Debit Card | |
| Card Issuance /Renewal^A | Classic (Non Chip Domestic): Rs 149/- p.a Classic (Chip): Rs 199/- p.a Gold (Non Chip Domestic): Rs. 249/- p.a Gold (Chip): Rs. 299/- p.a Platinum (Chip International): Rs. 499/- p.a |
| Debit Card Service Charge^{AA} | Charge of Rs 30 per month, if AMB Maintained is less than stipulated requirement |
| Card Replacement | Rs. 99+taxes |
| Issuance of Duplicate PIN | Rs.20/- |
| Non-cash transactions - Own ATMs (IndusInd Bank) | Free |
| Cash Withdrawals - Own ATMs (IndusInd Bank) | Free |
| Non-cash transactions - Other Bank ATMs in India | Free |
| Cash Withdrawals - Other Bank ATMs in India | Unlimited free withdrawals |
| Cash Withdrawals - Other Bank ATMs outside India | 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 |
| Daily Cash Withdrawal Limit | Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs. 2,00,000 |
| Daily POS Limit | Classic Card : Rs 50,000 Gold Card : Rs 100,000 Platinum Card : Rs 3,00,000 |
| Other Savings Bank Account Facilities | |
| Account Statement^{AA} | Free Monthly E Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50 |
| Issuance of Duplicate/Additional Statement | Free |
| Issuance of Loose Cheque Leaves | Free |
| Issuance of Duplicate Pass Book | Free |
| Internal transfer / ECS Return (Insufficient Balance)* | Rs. 250/- |
| Miscellaneous | |
| Mobile Alerts^A | Weekly balance alerts will be charged at Rs 30/- per quarter. Free Transaction Alerts Daily balance alerts will be charged additional Rs 30/- per quarter. |
| Balance Certificate | Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/- |
| Interest Certificate | Rs. 100/- |
| Standing Order/Balance Order/Instructions | Free |
| Enquiry relating to Old Records | Rs. 100/- per enquiry |
| Account Closure | Rs. 200/-, if account is closed within 6 months of balance in the A/c, whichever is lower |
| Photo Attestation | Free |
| Signature Attestation | Free |
| Cheque Stop Payment | Free |
| Inoperative Account (24 Months) | Rs. 200/- per quarter |
| Cheque Books | |
| Issuance of Cheque Books | Unlimited Free |
| Charges on Cash Withdrawal/Deposits at Branch/es | |
| Cash withdrawal at any branch in India | Free |
| Cash Deposit at home location* | N.A. |
| Cash Deposit at non-home location* | Free Limit of Rs. 1,00,000/- per month ; Above free limit, Rs.3/- per Rs.1000/- Note:- Free limits applicable only if product AMB is maintained. |
| Door Step Banking | |
| Cashier's Cheque/Demand Drafts Delivery | Free |
| Cheque Pickup | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/- |
| Cash Delivery | 1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac |
| Cash Pick-Up | 1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request |
| <p>1. All charges indicated above are exclusive of Taxes (as per Government rules)</p> <p>2. Doorstep Banking is available at select branches only.</p> <p>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.</p> <p>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5. * Revised charges effective 01/06/13</p> <p>6. ** Charges effective 01/04/2012</p> <p>6. ^ Revised changes effective 01/02/2016</p> <p>7. ^^ Charges effective 01/03/2016</p> | |