


## IndusInd Bank Ltd.

### SCHEDULE OF SERVICE CHARGES

Balance Requirement		BFIL - BSBA with Debit Card-BM
Minimum Balance (Average Monthly/ Quarterly Requirement)		Minimum Balance - Zero
Charges for Balance Non Maintenance		Not Applicable
Fixed Deposits in lieu of Minimum Balance		Not Applicable
Remittance Facilities through Own Bank		
Demand Draft or Pay Order - Issuance		₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD/ PO Cancellation/ Duplicate Instrument Issuance		Rs. 100/- per instrument
DD/ PO Revalidation		Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking		Free
NEFT - Outward (done from the branch)		Free
RTGS - Outward(done from the branch)		Free
Remittance Facilities through Other Bank		
DD - Issuance		Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument Through Non- Correspondent Bank- At Actuals
DD - Cancellation		₹ 100/- per instrument
DD - Revalidation		₹ 50/- per instrument
Foreign Exchange Remittance		
Inward Remittances **		(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
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		Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
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

<b>Return of Cheque/s - Local</b>	Only for Financial Reasons
	<b>Local Inward Clearing*: -</b>
	First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return
	<b>Local Outward Clearing: -</b>
	SB A/c – Rs. 50/- per cheque
<b>Return of Cheque/s - Outstation - through Own Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation - through Another Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation Cheques Received in Inward Collection</b>	Rs. 100/- plus out of pocket expenses
<b>Cards</b>	
<b>Debit Card</b>	
<b>Card Issuance / Renewal Fee</b>	Free
<b>Card Replacement</b>	Rs.99/- per instance
<b>Issuance of Duplicate PIN</b>	Rs.20/- per instance
<b>Non-cash transactions - Own ATMs (IndusInd Bank)</b>	Free
<b>Cash Withdrawals - Own ATMs (IndusInd Bank)</b>	Upto 5 withdrawals free per month across branch & ATM.
<b>Non-cash transactions - Other Bank ATMs in India</b>	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/- per cash transaction post free limit
<b>Cash Withdrawals - Other Bank ATMs in India</b>	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/- per cash transaction post free limit
<b>Cash Withdrawals - Other Bank ATMs outside India</b>	Not Applicable
<b>Non-Cash Transactions - Other Bank ATMs outside India</b>	Not Applicable
<b>ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds</b>	Rs.20/- per transaction
<b>Daily AEPS Cash deposit / withdrawal Limit</b>	₹ 10,000
<b>AEPS Cash deposit / withdrawal Transaction Limit</b>	₹ 10,000
<b>Other Savings Bank Account Facilities</b>	
<b>Account Statement</b>	Free Half-Yearly Physical or Monthly Statement from branch
<b>Issuance of Duplicate/Additional Statement</b>	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
<b>Issuance of Loose Cheque Leaves</b>	Free
<b>Issuance of Duplicate Pass Book</b>	Free
<b>Internal Transfer / ECS Return (Insufficient Balance)*</b>	Free ₹ 250/-
<b>Miscellaneous</b>	
<b>Mobile Alerts ###</b>	Free Transaction Alerts
<b>Balance Certificate</b>	Limit Accounts - Rs. 25/-

	Other Accounts - Rs. 100/-
<b>Interest Certificate</b>	Rs. 100/-
<b>Standing Order/Balance Order/Instructions</b>	Free
<b>Enquiry relating to Old Records</b>	Rs. 100/- per enquiry
<b>Account Closure</b>	No Charge if A/C closed within 14 days . ₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower
<b>Photo Attestation</b>	Free
<b>Signature Attestation</b>	Rs. 50/- per signature
<b>Cheque Stop Payment</b>	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate
<b>Inactive Account (&gt;12 Months)</b>	Not Applicable
<b>Cheque Books</b>	
<b>Issuance of Cheque Books #</b>	Not Applicable (Cheque books shall not be issued)
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
<b>Cash withdrawal at any branch in India</b>	Up to 5 withdrawals free per month across branch. Above free limit, for branch based withdrawals ₹ 3/- per ₹ 1,000/-
<b>Cash Deposit at home location</b>	Free
<b>Cash Deposit at non-home location</b>	Free
<b>Door Step Banking</b>	
<b>Cashier's Cheque/Demand Drafts Delivery</b>	N/A
<b>Cheque Pickup</b>	N/A
<b>Cash Delivery</b>	N/A
<b>Cash Pick-Up</b>	N/A
<p>1. Service Tax as per Government rules will be in addition to charges indicated above .</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. No Penal interest shall be applicable on Weekly Recurring Deposit - Product Code: RDMIC</p> <p>*Changes with effect from 1st August 2015</p>	
	

IndusInd Bank Ltd.

**SCHEDULE OF SERVICE CHARGES**

IndusInd Bank Ltd.	
SCHEDULE OF SERVICE CHARGES	
<b>Balance Requirement</b>	<b>BFIL - BSBA without Debit Card-BN</b>
Minimum Balance (Average Monthly/ Quarterly Requirement)	Minimum Balance - Zero
Charges for Balance Non Maintenance	Not Applicable
Fixed Deposits in lieu of Minimum Balance	Not Applicable
<b>Remittance Facilities through Own Bank</b>	
Demand Draft or Pay Order - Issuance	₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument
Visa Credit Card Payment through ATM/Net Banking	Free
NEFT - Outward (done from the branch)	Free
RTGS - Outward(done from the branch)	Free
<b>Remittance Facilities through Other Bank</b>	
DD - Issuance	Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument Through Non- Correspondent Bank- At Actuals
DD - Cancellation	₹ 100/- per instrument
DD - Revalidation	₹ 50/- per instrument
<b>Foreign Exchange Remittance</b>	
Inward Remittances **	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
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/-
<b>Cheque Collection</b>	
Local Clearing	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
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
Return of Cheque/s - Local	Only for Financial Reasons <b>Local Inward Clearing*:</b> - First cheque return in a quarter - Rs.350/-. From second cheque return in the same quarter - Rs.500/- per return <b>Local Outward Clearing:</b> - 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
<b>Cards</b>	

ATM	
Card Annual / Renewal Fee. (Issuance of ATM card will not be done) ^^^^	Issuance of ATM card will not be done
Debit Card	
Card Issuance / Renewal Fee	Not Applicable
Card Replacement	Not Applicable
Issuance of Duplicate PIN	Not Applicable
Non-cash transactions - Own ATMs (IndusInd Bank)	Not Applicable
Cash Withdrawals - Own ATMs (IndusInd Bank)	Not Applicable
Non-cash transactions - Other Bank ATMs in India	Not Applicable
Cash Withdrawals - Other Bank ATMs in India	Not Applicable
	Not Applicable
Debit Card Service Charge	Not Applicable
Cash Withdrawals - Other Bank ATMs outside India	Not Applicable
Non-Cash Transactions - Other Bank ATMs outside India	Not Applicable
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Not Applicable
Daily Cash Withdrawal Limit	Not Applicable
Daily AEPS Cash deposit / withdrawal Limit	₹ 40,000
AEPS Cash deposit / withdrawal Transaction Limit	₹ 10,000
Other Savings Bank Account Facilities	
Account Statement	Free Half-Yearly Physical or Monthly Statement from branch
Issuance of Duplicate/Additional Statement	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
Issuance of Loose Cheque Leaves	Free
Issuance of Duplicate Pass Book	Free
Internal Transfer / ECS Return (Insufficient Balance)*	Free ₹ 250/-
Miscellaneous	
Mobile Alerts ###	Free Transaction Alerts
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	No Charge if A/C closed within 14 days . ₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower
Photo Attestation	Free
Signature Attestation	Rs. 50/- per signature
Cheque Stop Payment	Rs. 100/- per instruction
	Rs. 150/- for range of instruction in single mandate
Inactive Account (>12 Months)	Not Applicable
Cheque Books	
Issuance of Cheque Books #	Not Applicable (Cheque books shall not be issued)
Charges on Cash Withdrawal/Deposits at Branch/es	
Cash withdrawal at any branch in India	Up to 5 withdrawals free per month across branch. Above free limit, for branch based withdrawals ₹ 3/- per ₹ 1,000/-
Cash Deposit at home location	Free
Cash Deposit at non-home location	Free
Door Step Banking	
Cashier's Cheque/Demand Drafts Delivery	N/A
Cheque Pickup	N/A
Cash Delivery	N/A

**Cash Pick-Up**

N/A

1. Service Tax 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. No Penal interest shall be applicable on Weekly Recurring Deposit - Product Code: RDMIC
- \*Changes with effect from 1st November 2017



## IndusInd Bank Ltd.

### SCHEDULE OF SERVICE CHARGES

<b>Balance Requirement</b>	
<b>Product Variant</b>	Indus Flexi Merchant
<b>C5</b>	CM
<b>Scheme Code</b>	SBMIC
<b>Minimum Balance (Average Monthly/ Quarterly Requirement)</b>	<b>Minimum Balance - Zero</b>
<b>Charges for Balance Non Maintenance</b>	Not Applicable
<b>Fixed Deposits in lieu of Minimum Balance</b>	Not Applicable
<b>Remittance Facilities through Own Bank</b>	
<b>Demand Draft or Pay Order - Issuance</b>	₹ 2/- per ₹ 1,000/-, Minimum of ₹ 25/- & Maximum of ₹ 3,000/- per instrument
<b>DD/ PO Cancellation/ Duplicate Instrument Issuance</b>	Rs. 100/- per instrument
<b>DD/ PO Revalidation</b>	Rs. 50/- per instrument
<b>Visa Credit Card Payment through ATM/Net Banking</b>	Free
<b>NEFT - Outward (done from the branch)</b>	Free
<b>RTGS - Outward(done from the branch)</b>	Free
<b>Remittance Facilities through Other Bank</b>	
<b>DD - Issuance</b>	Through Correspondent Bank - ₹ 2.5/- per ₹ 1,000/- ; Minimum of ₹ 50/- and Maximum of ₹ 5,000/- per instrument Through Non- Correspondent Bank- At Actuals
<b>DD - Cancellation</b>	₹ 100/- per instrument
<b>DD - Revalidation</b>	₹ 50/- per instrument
<b>Foreign Exchange Remittance</b>	
<b>Inward Remittances **</b>	(a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000/-, subject to the minimum amount of ₹.30/-; (b) ₹.100/- and 0.05% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) ₹ 550/- and 0.01% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.5000/-
<b>FIRC (Foreign Inward Remittance Certificate) Issuance</b>	Rs. 100/-
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<b>FCY (Foreign Currency) Cheque Collection</b>	0.25% on the cheque collection, Minimum of Rs. 25/-
<b>Cheque Collection</b>	
<b>Local Clearing</b>	Free
<b>Outstation Clearing through Own Bank</b>	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-
<b>Outstation Clearing through Correspondent Bank</b>	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
<b>Return of Cheque/s - Local</b>	Only for Financial Reasons

	<b>Local Inward Clearing*:</b> - First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return
	<b>Local Outward Clearing:</b> - SB A/c – Rs. 50/- per cheque
<b>Return of Cheque/s - Outstation - through Own Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation - through Another Bank</b>	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses
<b>Return of Cheque/s - Outstation Cheques Received in Inward Collection</b>	Rs. 100/- plus out of pocket expenses
<b>Cards</b>	
<b>Debit Card</b>	
<b>Card Issuance / Renewal Fee</b>	RUPAY AEPS Card - ₹ 149/- RUPAY Debit Card - ₹ 149/- (TATKAL - Without Customer Name)
<b>Card Replacement</b>	Rs.99/- per instance
<b>Issuance of Duplicate PIN</b>	Rs.20/- per instance
<b>Non-cash transactions - Own ATMs (IndusInd Bank)</b>	Free
<b>Cash Withdrawals - Own ATMs (IndusInd Bank)</b>	Upto 5 withdrawals free per month across branch & ATM.
<b>Non-cash transactions - Other Bank ATMs in India</b>	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/- per cash transaction post free limit
<b>Cash Withdrawals - Other Bank ATMs in India</b>	Up to 5 withdrawals (including Non-Cash transactions and Cash Withdrawals) free per month across branches & ATM. Rs 10/- per non-cash transaction post free limit and Rs 20/- per cash transaction post free limit
<b>Cash Withdrawals - Other Bank ATMs outside India</b>	Not Applicable
<b>Non-Cash Transactions - Other Bank ATMs outside India</b>	Not Applicable
<b>ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds</b>	Rs.20/- per transaction
<b>Daily Cash Withdrawal Limit</b>	RUPAY AEPS Card - ₹ 25,000/- RUPAY Debit Card - ₹ 25,000/-
<b>Daily POS Limit</b>	RUPAY AEPS Card - ₹ 25,000/- RUPAY Debit Card - ₹ 50,000/-
<b>Daily AEPS Cash deposit / withdrawal Limit</b>	₹ 40,000
<b>AEPS Cash deposit / withdrawal Transaction Limit</b>	₹ 10,000
<b>Other Savings Bank Account Facilities</b>	
<b>Account Statement</b>	Free Half-Yearly Physical or Monthly Statement from branch
<b>Issuance of Duplicate/Additional Statement</b>	Statement period Less than 30 days as on date of issuance - FREE Beyond 30 days - 100/-
<b>Issuance of Loose Cheque Leaves</b>	Free
<b>Issuance of Duplicate Pass Book</b>	Free



<b>Internal Transfer / ECS Return (Insufficient Balance)*</b>	Free ₹ 250/-
<b>Miscellaneous</b>	
<b>Mobile Alerts ###</b>	Free Transaction Alerts
<b>Balance Certificate</b>	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
<b>Interest Certificate</b>	Rs. 100/-
<b>Standing Order/Balance Order/Instructions</b>	Free
<b>Enquiry relating to Old Records</b>	Rs. 100/- per enquiry
<b>Account Closure</b>	No Charge if A/C closed within 14 days . ₹ 200/-, if account is closed within 6 months or balance in the A/c whichever is lower
<b>Photo Attestation</b>	Free
<b>Signature Attestation</b>	Rs. 50/- per signature
<b>Cheque Stop Payment</b>	Rs. 100/- per instruction Rs. 150/- for range of instruction in single mandate
<b>Inactive Account (&gt;12 Months)</b>	Not Applicable
<b>Cheque Books</b>	
<b>Issuance of Cheque Books #</b>	Not Applicable (Cheque books shall not be issued)
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
<b>Cash withdrawal at any branch in India</b>	Up to 5 withdrawals free per month across branch. Above free limit, for branch based withdrawals ₹ 3/- per ₹ 1,000/-
<b>Cash Deposit at home location</b>	Free
<b>Cash Deposit at non-home location</b>	Free
<b>Door Step Banking</b>	
<b>Cashier's Cheque/Demand Drafts Delivery</b>	N/A
<b>Cheque Pickup</b>	N/A
<b>Cash Delivery</b>	N/A
<b>Cash Pick-Up</b>	N/A
<p>1. Service Tax as per Government rules will be in addition to charges indicated above .</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. No Penal interest shall be applicable on Weekly Recurring Deposit - Product Code: RDMIC</p> <p>*Changes with effect from 1st August 2015</p>	
