		IndusInd Bank Ltd.			
	Indus Comfort Regular	SCHEDULE OF SERVICE CHARGES (w.e.f 1st January Indus Comfort	/ 2020) Indus Comfort Premium	Indus Comfort Maxima	
Minimum Balance (Average	N.A	N.A	N.A	N.A	
Monthly/ Quarterly Requirement) Remittance Facilities through Own Ban	ık				
Demand Draft or Pay Order - Issuance ####	Rs.2.50/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Rs. 2.50/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	Unlimited Free	
DD/ PO Cancellation/ Duplicate Instrument Issuance DD/ PO Revalidation	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Rs. 50/- per instrument	Rs. 100/- per instrument Free	
Visa Credit Card Payment through	Free	Free	Free	Free	
ATM/Net Bankina NEFT - Outward - w.e.f 1st July'19 ""	No Charges @ Branch/Mobile Banking/Net	No Charges @ Branch/Mobile Banking/Net	No Charges @ Branch/Mobile Banking/Net	Free	
RTGS - Outward - w.e.f 1st July'19 ""	Banking/Alexa/Whatsapp Banking	Banking/Alexa/Whatsapp Banking	Banking/Alexa/Whatsapp Banking		
,	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Free	
Remittance Facilities through Other Bai DD - Issuance####	nk Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Through Correspondent Bank-Rs. 3/- per Rs. 1,000/ ; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument.	
	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals	Through Non- Correspondent Bank- At Actuals	Non- Correspondent Banks - At Actuals	
	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	
DD - Revalidation Foreign Exchange Remittance	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	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.1,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to 8s.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 8s.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,00/-, subject to maximum amount of Rs.6000/-	(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.1,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.1,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to 8.1.00.000/-, 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.60/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	
	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	
Certificate) Issuance Non-Trade Remittance	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addtion to SWIFT charges	Rs. 250/- in addition to SWIFT charges	
	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	Rs. 500/- Rs. 350/-	
issuance					
Collection	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	
Cheque Collection Local Clearing	Free	Free	Free	Free	
Outstation Clearing through Own	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum		Free	
	Rs. 150/- 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	Rs. 150/- 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	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	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 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: -	Only for Financial Reasons 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: -	Only for Financial Reasons 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: -	Only for Financial Reasons 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: -	
Return of Cheque/s - Outstation -	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum of Rs.	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum of Rs.	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum of Rs.	SB A/c – Rs. 50/- per cheque Collection charges subject to a minimum	
through Own Bank	100/- plus actual out of pocket expenses	100/- plus actual out of pocket expenses	100/- plus actual out of pocket expenses	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	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses	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	Rs. 100/- plus out of pocket expenses	Rs. 100/- plus out of pocket expenses.	Rs. 100/- plus out of pocket expenses.	
Cards					
Debit Card Card	Classic/ Gold/ Titanium Chip Debit Card	Classic/ Gold/ Titanium Chip Debit Card	Classic/ Gold/ Titanium Chip Debit Card	Classic/ Gold/ Titanium Chip Debit Card	
Issuance/Reissuance/Renewal/Repla cement Fee @# & ^^^^""	Issuance Fees- Rs.349/- Annual Fees- Rs.349/- pa	Issuance Fees- Rs.349/- Annual Fees- Rs.349/- pa	Issuance Fees- Rs.199/- Annual Fees- Rs.199/- pa	Issuance Fees- Free Annual Fees- Rs.149/- pa	
As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Platinum Chip Debit Card Issuance Fees- Rs. 499/- Annual Renewal Fees- Rs. 499/- pa Duo Card Rs 249/- p.a	Platinum Chip Debit Card Issuance Fees- Rs.499/- Annual Renewal Fees- Rs.499/- pa Duo Card Rs 249/- p.a	Platinum Chip Debit Card Issuance Fees- Rs. 499/- Annual Renewal Fees- Rs. 499/- pa Duo Card Rs 249/- p.a	Platinum Chip Debit Card Issuance Fees- 299/- Annual Renewal Fees- Rs.299/- pa Duo Card Rs 249/- p.a	
0.10.	For premium Debit Cards, please refer the Debit Card SOC. All cards variants (Classic/Gold/Titanium/Titanium Plus/Platinum/Paid Premium Cards)- Rs. 249 + taxes				
Card Replacement Fee ```` Debit Card Service Charge ###	All Charge of Rs 100 per quarter if Salary credit not as per agreement	cards variants (Classic/Gold/Titanium/Titanium Plu Charge of Rs 100 per quarter if Salary credit not as per agreement	us/Platinum/Paid Premium Cards)- Rs. 249 + taxes Charge of Rs 100 per quarter if Salary credit not as per agreement	Charge of Rs 100 per quarter if Salary credit not as per agreement	
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-	
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free	
Cash Withdrawals - Own ATMs (Industrial Bank)	Free	Free	Free	Free	
Non-cash transactions - Other Bank	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction. * 3 in metro cities	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/ Beyond 5 transactions, all Non Cash Withdrawdls would be charged at Rs. 10/- per transaction. Definitied Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.20,000/ 3 in metro cities	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/ Beyond 5 transactions, all Non Cash Withdrawals would be charged at Rs. 10/per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs. 20,000/. *3 in metro cities	

Cash Withdrawals - Other Bank ATMs in India***	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 20/- per transaction. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all cash transactions would be charged at Rs. 20/- per transaction. * 3 in metro cities	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/ Beyond 5 transactions, all Cash Withdrawals would be charged at Rs. 20/-per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.20,000/.*3 in metro cities	5° Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is less than Rs. 20,000/ Beyond 5 transactions, all Cash Withdrawals would be charged at Rs. 20/-per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs. 20,000/. **3 in metro cities**
Cash Withdrawals - Other Bank ATMs	Rs. 125/- for Cash Withdrawal	Rs. 125/- for Cash Withdrawal	Rs. 125/- for Cash Withdrawal	Rs. 125/- for Cash Withdrawal
outside India Exchange rate mark up on Foreign	Classic/ Gold/Titanium card - 3.5%	Classic/ Gold/Titanium card - 3.5%	Classic/ Gold/Titanium card - 3.5%	Classic/ Gold/Titanium card - 3.5%
Currency Debit card transaction	Platinum -2%	Platinum -2%	Platinum -2%	Platinum -2%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds Non-Cash Transactions - Other Bank ATMs outside India	Rs.20/- per transaction Rs. 20/- for Balance Enquiry	Rs.20/- per transaction Rs. 20/- for Balance Enquiry	Rs.20/- per transaction Outside India:Rs. 20/- for Balance Enquiry	Rs.20/- per transaction Outside India:Rs. 20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card: Rs 25,000 Gold/Titanium Card: Rs 50,000 Platinum Card: Rs, 1,00,000	Classic Card : Rs 25,000 Gold/Titanium Card : Rs 50,000 Platinum Card : Rs, 1,00,000	Classic Card : Rs 25,000 Gold/Titanium Card : Rs 50,000 Platinum Card : Rs, 1,00,000	Classic Card: Rs 25,000 Gold/Titanium Card: Rs 50,000 Platinum Card: Rs, 1,00,000
Daily POS Limit	Classic Card: Rs 50,000 Gold/Titanium Card: Rs ,100,000	Classic Card: Rs 50,000 Gold/Titanium Card: Rs ,100,000	Classic Card: Rs 50,000 Gold/Titanium Card: Rs ,100,000	Classic Card : Rs 50,000 Gold/Titanium Card : Rs ,100,000
Daily FOS LIMII	Platinum Card: Rs, 2,00,000	Platinum Card : Rs, 2,00,000	Platinum Card: Rs, 2,00,000	Platinum Card : Rs, 2,00,000
Other Savings Bank Account Facilities				
Account Statement^^^	Free Monthly E-Statement. Monthly/Quaterly Physical statement : Collect from Home Branch- Free,	Free Monthly E-Statement. Monthly/Quaterly Physical statement : Collect from Home Branch- Free,	Free Monthly E-Statement. Monthly/Quaterly Phyiscal statement : Collect from Home Branch- Free,	Free Monthly E-Statement . Monthly/Quaterly Phyiscal statement : Collect from Home Branch- Free,
	Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.	Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.	Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter.	Quarterly physical Statement Delivery Charge :Free.
	Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free,
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	
Issuance of Loose Cheque Leaves Issuance of Duplicate Pass Book	Rs 3.5/Leaf Free	Rs 3.5/Leaf Free	Rs 3.5/Leaf Free	Free Free
Internal Transfer / ECS Return (Insufficient Balance)*	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter - Rs.500/-	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter - Rs.500/-	First ECS return in a quarter - Rs.350/ From second ECS return in the same quarter - Rs.500/- per return	
Miscellaneous	per return	per return		
Mobile Alerts###	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts	Free Transaction Alerts
Balance Notification Service	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter	Balance Notification Service will be charged at Rs 30/- per quarter
Balance Certificate	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-	Limit Accounts - Rs. 25/-
Interest Certificate	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-	Other Accounts - Rs. 100/- Rs. 100/-
Standing Order/Balance	Rs. 100/- per instructions	Rs. 100/- per instructions	Free	Free
Order/Instructions Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	No Charge if A/C closed within 14 days. Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days. Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months	No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	Rs. 100/- per photo	Rs. 100/- per photo	Free	Free
Signature Attestation Cheque Stop Payment	Rs. 100/- per signature Rs. 100/- per instruction	Rs. 100/- per signature Rs. 100/- per instruction	Rs. 50/- per signature Rs. 100/- per instruction	Free Free
Cneque stop rayment	Rs. 150/- for range of instruction in single	Rs. 150/- for range of instruction in single	Rs. 150/- for range of instruction in single mandate	
	mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	mandate Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	Free, if instruction given through Direct Channel- IVR, Mobile & Net Banking	
Phone Banking (@Contact Center)***	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR
Inactive Account (>12 Months) Cheque Books	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter
Issuance of Cheque Books w.e.f 1st Aug'19#	2 Cheque Book per quater (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quater (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	2 Cheque Book per quater (50 leaves) free. For additional cheque leaves - Rs. 3.5/- per leaf.	Unlimited Free
Charges on Cash Withdrawal/Deposits Cash withdrawal at any branch in	s at Branch/es Free		Free	
India Third Party Cash Withdrawal at non	Free Limit of Rs.50,000/- per month; Above free	Free Limit of Rs.50,000/- per month; Above free	Free Limit of Rs.50,000/- per month; Above free	Free Limit of Rs.50,000/- per month; Above
home branch location###	limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100	limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100	limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100	free limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100
Cash Deposit at home /non home location### Door Step Banking	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher; Above free limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100 Note: Free limits applicable only if product AMB is maintained.	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher; Above free limit, Rs.2.5/- per Rs.1000/subject to minimum of Rs 100 Note: Free limits applicable only if product AMB is maintained.	Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher; Above free limit, Rs.2,5/- per Rs.1000/- subject to minimum of Rs 100 Note: Free limits applicable only if product AMB is maintained.	Free Limit of Rs.2.00.000/- per month or 5 times previous months AMB whichever is higher: Above free limit, Rs.2.5/- per Rs.1000/-subject to minimum of Rs 100 Note: Free limits applicable only if product AMB is maintained.
Cashier's Cheque/Demand Drafts	N/A	N/A	Free	Free
Deliverv Cheque Pickup	N/A	N/A	N/A	1 request free per day; Minimum cheque consolidated value Rs. 10,000/-
Cash Delivery	N/A	N/A	N/A	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac
Cash Pick-Up	N/A	N/A	N/A	1 request free per week; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac; Above free limit, Rs.130/- per request

1. All charges indicated above are exclusive of Taxes (as per Government rules)
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. Any suspicious or unusual transaction activity can lead to levy of charges.
4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.
5. *Revised charges effective (1/06/13
6. ***Charges effective (1/07/2014
8.\$\$ Charges effective 01/07/2014
9.### Charges effective 01/09/2015
10.@# Changes effective 01/09/2015
11. #### Charges effective 01/09/2016
12. ^^^ Charges effective 01/05/2016
13. ^^^ Charges effective 01/05/2018
15. "Changes effective 01/07/2018
15. "Charges effective 01/07/2019
16. # Charges effective 01/08/2019.