

Schedule of Charges for Indus Freedom (w.e.f. 1st November, 2023)

NON-TRANSACTION		OTHER FEATURES & CHARGES	
Minimum Transaction Commitment	1 Financial Transaction to be done in a calendar month at ATM or Net Banking or Mobile App	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard Schedule of Charges for Debit Card
Charges for Non-Transaction (NTC)	₹ 600 per month, if Transactions as mentioned above not done in calendar month	Email Statement (Daily)	Free
PAYMENTS & COLLECTIONS		Ad hoc Statement	E-statement - Free, Print Statement - ₹ 100 per instance
Local Cheque Deposit	Free	Dormant Account Activation	Free
Cheques Deposited at any location of IndusInd Bank for clearing in same location	Free	DOORSTEP BANKING*	
Outstation Cheque Deposit on IndusInd Bank Location	Free	Cash Delivery / Pick-up (Per call)	
Outstation Cheque Deposit on Non-IndusInd Bank Location	Free up to ₹ 5 Lacs per month beyond which charges per cheque as under:	Till 2 Lacs	₹ 150
	Up to and including ₹ 5,000 -	2 - 5 Lacs	₹ 250
	Above ₹ 5,000 and up to and including ₹ 10,000 -	5 - 10 Lacs	₹ 400
	Above ₹ 10,000 and up to and including ₹ 1,00,000 -	10 - 20 Lacs	₹ 800
	Above ₹ 1,00,000 -	> 20 Lacs	Contact Branch
Funds Transfer within IndusInd Bank	Free	Cash Delivery / Pick-up (Beat delivery) per month	
Payments at any location of IndusInd Bank for clearing in same location through PAP cheque	Free	Till 1 Lac	₹ 2,000
NEFT / RTGS / IMPS	Free	1 - 2 Lacs	₹ 3,000
DD / PO (At IndusInd Bank Branch Locations)	Free	2 - 5 Lacs	₹ 5,500
Charges for Correspondent Bank DD	₹ 2/1,000 Min. ₹ 25 Max. ₹ 15,000	5 - 10 Lacs	₹ 9,000
DD / PO (Non-Correspondent Bank)	₹ 3/1,000 Min. ₹ 25 Max. ₹ 15,000	10 - 20 Lacs	₹ 16,000
CASH TRANSACTIONS		> 20 Lacs	Contact Branch
Cash Deposit		Cheque Pick-up (On call)*	₹ 50 per call / Instance
Free Limit per month (Home Location)	Free up to ₹ 4 Lacs per month	Cheque Pick-up (Beat) per month*	₹ 500
Free Limit per month (Non-home Location)	No Free limits	PAP- Payable At Par, NTC - Non-Transaction charges Taxes as applicable on charges	
Additional Charges on Incremental Deposits	₹ 4/1,000 min. ₹ 50	^The number of Non-cash other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhar Number Seeding will be limited to 5 transactions per day.	
Cash Withdrawal		#For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	
Cash Withdrawal from Branch / IndusInd Bank ATM	Free	*Services Available on Request at Select Locations	
Cash Withdrawal Non-IndusInd Bank ATMs	Free 50 transactions per month subject to Average Monthly Balance maintenance of ₹10,000 in previous month. In case the Average Monthly Balance in previous month is less than ₹10,000, then 5 transactions are Free. Cash Withdrawal transactions above the specified limits will be charged at ₹21 per transaction.		
Cash Withdrawal Outside India	₹ 125		
Cash Withdrawal Limit at ATM	Refer Standard Schedule of Charges for Debit Card		
OTHER FEATURES & CHARGES			
Cheque Book Issuances	Free		
Stop Payment	Single Cheque - ₹ 100, Series Cheque - ₹ 150, Nil Charges if requested through IndusNet /IndusMobile /IVR		
Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - ₹ 350 per instrument On 3 rd & 4 th instrument - ₹ 500 per instrument 5 th instrument onwards - ₹ 750 per instrument		
Cheque Return (Outward) IndusInd Bank Location	₹ 50 per cheque		
Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses		
Internal Transfer Return Charges	NIL		
NACH / ECS Returns	₹ 200		
Debit Card^f			
Gold Business CHIP / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)		
Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges, Replacement & Supplementary Card)		
Non-cash transactions - Other Bank ATMs in India ^h	Free within India, ₹ 20 per instance outside India		