

Schedule of Charges for Indus Grain Merchants Flexi (w.e.f. 1st July, 2019)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES											
Average Monthly Balance Requirement	₹ 1,00,000	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet / IndusMobile /IVR										
Charges for Non-Maintenance of AMB (Monthly)	₹ 4,000 per month	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet / IndusMobile /IVR										
Cheque Book Issuances (Payable At Par: 50 LEAVES Book)	2 cheque books free per month	Cheque Return (Inward) For Financial Reasons	₹ 750 per cheque										
Charges of Cheque Book on additional usage ¹	Additional charge ₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank Location	Up to 5 cheques, ₹ 50 per cheque, beyond which ₹ 100 per cheque										
COLLECTIONS		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses										
Local Cheque Deposit	Free	Internal Transfer Return Charges	NIL										
Cheques Deposited at any location of IndusInd Bank for clearing in same location	Free	NACH/ECS Return	₹ 200										
Outstation Cheque Deposit on IndusInd Location	Free	Debit Card⁶											
Outstation Cheque Deposit on Non-IndusInd Location	<table border="1"> <thead> <tr> <th>Instrument Value</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques collection up to and including ₹ 5,000</td> <td>₹ 25</td> </tr> <tr> <td>Above ₹ 5,000 and up to and including ₹ 10,000</td> <td>₹ 50</td> </tr> <tr> <td>Above ₹ 10,000 and up to and including ₹ 1,00,000</td> <td>₹ 100</td> </tr> <tr> <td>Above ₹ 1,00,000</td> <td>₹ 200</td> </tr> </tbody> </table>	Instrument Value	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	Business Gold CHIP ⁵ / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
Instrument Value	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												
Funds Transfer within IndusInd Bank ²	Free	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement										
PAYMENTS		Balance Inquiry at Other ATMs within India	Free										
Funds Transfer within IndusInd Bank ²	Free	Balance Inquiry Outside India	₹ 20 per transaction										
Payments through payable at par cheque	Free	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card										
DD/PO (At Branch Locations)		Email Statement (Daily)	Free										
Free Limit	₹ 100 Lacs per month	Adhoc Statement printed	₹ 10 per page										
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	DOORSTEP BANKING⁷											
DD/PO (Correspondent Bank Location)		Cash Delivery / Pick-up (Per call)											
Free Limit	₹ 10 Lacs per month	Till 2 Lacs	Free										
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	2 - 5 Lacs	₹ 250										
DD/PO (Non-Correspondent Bank)	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 Lacs	₹ 400										
NEFT/ RTGS/ IMPS	Free	10 - 20 Lacs	₹ 800										
CASH TRANSACTIONS		> 20 Lacs	Contact Branch										
Cash Deposit at Home+Non-Home Location		Cash Delivery / Pick-up (Beat delivery) per month											
Free Limit per month ³	15 times of previous month AMB	Till 2 Lacs	Free										
Additional Charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	2 - 5 Lacs	₹ 5,500										
Cash Withdrawal		5 - 10 Lacs	₹ 9,000										
Cash Withdrawal (Home Location)	Free	10 - 20 Lacs	₹ 16,000										
Cash Withdrawal (Non-Home Location) ⁴	Free	> 20 Lacs	Contact Branch										
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	Cheque Pick-up (On call) [*]	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 which Charges of ₹ 20 per transaction	Cheque Pick-up (Beat) per month [*]	Free										
Cash Withdrawal Outside India ATMs	₹ 125	Schedule of Standard Charges											
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	IMPORTANT: If Average Monthly Balance is maintained less than 60% of the product selected, free limits will not be applicable and below mentioned Standard charges will apply.											

IMPORTANT: If Average Monthly Balance is maintained less than 60% of the product selected, free limits will not be applicable and below mentioned Standard charges will apply.

- Standard Charges per cheque leaf is ₹ 2
- Standard Charges for funds transfer transaction is ₹ 15 per cheque
- Standard Charges for Cash deposit : ₹ 4/1,000 min. ₹ 50
- Standard Charges for cash withdrawal at Non-Home Location is ₹ 2.5/1,000 min. ₹ 50

+Available in Select Locations only

⁵Business Gold CHIP debit card has been discontinued effective November 01, 2017

For other variant of Debit cards and further information, please refer Debit Card schedule of charges at www.IndusInd.com

PAP- Payable At Par

GST as applicable on charges