

## Schedule of Charges for Indus Textile (w.e.f. 1<sup>st</sup> November, 2023)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	₹ 60,000	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IVR
Charges for Non-maintenance of AMB (Monthly)	<b>₹ 800 per month</b>	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Book Issuances (Payable At Par: 50 leaves Book)	3 Cheque Books free per month	Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month ₹ 350 per instrument. On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument ₹ 500 per instrument. 5 <sup>th</sup> Instrument onwards ₹ 750 per instrument.
Charges of Cheque Book on additional usage <sup>1</sup>	₹ 2 per leaf	Cheque Return (Outward) IndusInd Location	Free up to 10 cheque returns beyond which charge of ₹ 50 per cheque
<b>COLLECTIONS</b>		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 Returns	₹ 200
Outstation Cheque Deposit on IndusInd Location	Free	<b>Debit Card<sup>f</sup></b>	
Outstation Cheque Deposit on Non-IndusInd Location	<b>Free up to ₹ 5 Lacs per month, beyond which charges per cheque as under</b>	Business Gold CHIP <sup>g</sup> /Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Up to and including ₹ 5,000	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 5,000 and up to and including ₹ 10,000	Non-cash transactions - Other Bank ATMs in India <sup>h</sup>	Free
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Balance Inquiry Outside India	₹ 20 per transaction
	Above ₹ 1,00,000	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	Email Statement (Daily)	Free
<b>PAYMENTS</b>		Adhoc Statement printed	₹ 10 per page
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	<b>DOORSTEP BANKING<sup>i</sup></b>	
Payments through payable at par cheque	Free	<b>Cash Delivery / Pick-up (Per call)</b>	
<b>DD/PO (At Branch Locations)</b>		Till 2 Lacs	₹ 150
Free Limit	₹ 50 Lacs per month	2 - 5 Lacs	₹ 250
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	5 - 10 Lacs	₹ 400
<b>DD/PO (Correspondent Bank Location)</b>		10 - 20 Lacs	₹ 800
Free Limit	₹ 10 Lacs per month	> 20 Lacs	Contact Branch
Charges on Additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	<b>Cash Delivery / Pick-up (Beat delivery) per month</b>	
<b>DD/PO (Non-Correspondent Bank)</b>	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 1 Lacs	₹ 2,000
<b>NEFT/ RTGS/ IMPS</b>	Free	1 - 2 Lacs	₹ 3,000
<b>CASH TRANSACTIONS</b>		2 - 5 Lacs	₹ 5,500
<b>Cash Deposit at Home Location</b>		5 - 10 Lacs	₹ 9,000
Free Limit (Home Location) per month <sup>3</sup>	₹ 5,00,000 per month	10 - 20 Lacs	₹ 16,000
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	> 20 Lacs	Contact Branch
<b>Free Cash Deposit at Non-home Textile Location per month<sup>3</sup></b>	₹ 2,00,000 free per month	Cheque Pick-up (On call) <sup>*</sup>	₹ 50 per Instance
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (Beat) per month <sup>†</sup>	₹ 500
<b>Cash Withdrawal</b>			
Cash Withdrawal (Home Location)	Free		
Cash Withdrawal (Non-home Location) <sup>4</sup>	Free		
Cash Withdrawal (ATMs) IndusInd Network	Free		
Cash Withdrawal Other 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 ATMs	₹ 125		
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card		

### SCHEDULE OF STANDARD CHARGES

**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 at home location: ₹ 3/1,000 min. ₹ 50, Non-home Location: ₹ 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

<sup>g</sup>Business Gold CHIP debit card has been discontinued effective November 01, 2017

<sup>h</sup>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.

<sup>f</sup>For other variant of Debit Cards and further information, please refer Debit Card schedule of charges at [www.indusind.com](http://www.indusind.com)

PAP - Payable At Par

GST as applicable on Charges