

## Schedule of Charges for Indus Textile (w.e.f. November 2024)

AMB & CHEQUE BOOK CHARGES			OTHER SERVICES & 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)	₹ 800 per month		Stop Payment (Series Cheques)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Leaves Issuance (Payable at Par)	150 Cheque Leaves 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 on additional usage <sup>1</sup>	₹ 2 per cheque leaf		Cheque Return (Outward) IndusInd Bank Locations	Free up to 10 cheque returns beyond which charge of ₹ 50 per cheque
COLLECTION SERVICES			Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Local Cheque Collection	Free		Internal Transfer Return Charges	NIL
Outstation Cheque Collection - IndusInd Bank Locations	Free		NACH / ECS Returns	₹ 200
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free up to ₹ 5 lacs per month, beyond which charges per cheque as under		Debit Card <sup>8</sup>	
	Up to and including ₹ 5,000	₹ 25	Business Gold <sup>5</sup> / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Non-financial Transactions - Other Bank ATMs in India <sup>^</sup>	Free
	Above ₹ 1,00,000	₹ 200 per instrument	Balance Inquiry Outside India	₹ 20 per transaction
PAYMENT SERVICES			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 / Monthly)	Free
Payment through Payable at Par cheque	Free		Ad hoc Statement (printed)	₹ 10 per statement through branch
Demand Draft Issuance - IndusInd Bank Locations			DOORSTEP BANKING SERVICES <sup>7</sup>	
Free Limit	₹ 50 lacs per month		Cash Delivery / Pick-up (Per Call)	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000		Till 2 lacs	₹ 150
Demand Draft Issuance - Correspondent Bank Locations			2 - 5 lacs	₹ 250
Free Limit	₹ 10 lacs per month		5 - 10 lacs	₹ 400
Charges on Additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000		10 - 20 lacs	₹ 800
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000		> 20 lacs	Contact Branch
NEFT / RTGS / IMPS	Free at Branch & Online*		Cash Delivery / Pick-up (Beat) per month	
CASH TRANSACTIONS			Till 1 lacs	₹ 2,000
Cash Deposit			1 - 2 lacs	₹ 3,000
Free Limit (Home Location) per month <sup>3</sup>	₹ 5,00,000 per month		2 - 5 lacs	₹ 5,500
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)		5 - 10 lacs	₹ 9,000
Free Cash Deposit at Non-home Textile Location per month <sup>3</sup>	₹ 2,00,000 free per month		10 - 20 lacs	₹ 16,000
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)		> 20 lacs	Contact Branch
Cash Withdrawal			Cheque Pick-up (On Call)	₹ 50 per Instance
Cash Withdrawal (Home Location)	Free		Cheque Pick-up (Beat) per month	₹ 500
Cash Withdrawal (Non-home Location) <sup>4</sup>	Free			
Cash Withdrawal (ATMs) IndusInd Bank 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

\*Online mode refers to Mobile Banking & Retail Net Banking

<sup>6</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)

<sup>8</sup>Business Gold Debit Card has been discontinued effective November 01, 2017

<sup>4</sup>W.e.f. 15<sup>th</sup> November 2024, capping on number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM has been revised to 2 transactions per day.

\*Available in Select Locations only | GST as applicable on Charges

T&C apply



For more details, call our Phone Banking Numbers: 1860 267 7777 / +91 22 4406 6666. • Visit us at [www.indusind.com](http://www.indusind.com)