

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

NON-TRANSACTION		OTHER SERVICES & CHARGES	
<b>Minimum Transaction Commitment</b>	1 Financial transaction to be done in a calendar month at ATM or Net Banking or Mobile App	Non-financial Transactions - Other Bank ATMs in India <sup>^</sup>	Free
<b>Charges for Non-transaction (NTC)</b>	₹ 600 per month, if transactions as mentioned above not done in calendar month	Balance Inquiry Outside India	₹ 20 per transaction
<b>PAYMENT &amp; COLLECTION SERVICES</b>		POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard Schedule of Charges for Debit Card
Local Cheque Collection	Free	Email Statement (Daily / Monthly)	Free
Outstation Cheque Collection - IndusInd Bank Locations	Free	Ad hoc Statement (printed)	₹ 10 per statement through branch
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free up to ₹ 5 lacs per month beyond which charges per cheque as under:	Dormant Account Activation	Free
	Up to and including ₹ 5,000	<b>DOORSTEP BANKING SERVICES<sup>+</sup></b>	
	Above ₹ 5,000 and up to and including ₹ 10,000	<b>Cash Delivery / Pick-up (Per Call)</b>	
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Till 2 lacs	₹ 150
	Above ₹ 1,00,000	2 - 5 lacs	₹ 250
Payments at any location of IndusInd Bank for clearing at same location through PAP cheque	Free	5 - 10 lacs	₹ 400
<b>NEFT / RTGS / IMPS</b>	Free at Branch & Online*	10 - 20 lacs	₹ 800
Demand Draft Issuance - IndusInd Bank Locations	Free	> 20 lacs	Contact Branch
Demand Draft Issuance - Correspondent Bank Locations	₹ 2/1,000 Min. ₹ 25 Max. ₹ 15,000	<b>Cash Delivery / Pick-up (Beat) per month</b>	
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000 Min. ₹ 25 Max. ₹ 15,000	Till 1 lac	₹ 2,000
<b>CASH TRANSACTIONS</b>		1 - 2 lacs	₹ 3,000
<b>Cash Deposit</b>		2 - 5 lacs	₹ 5,500
Free Limit per month (Home Location)	Free up to ₹ 4 lacs per month	5 - 10 lacs	₹ 9,000
Free Limit per month (Non-home Location)	No Free limits	10 - 20 lacs	₹ 16,000
Additional Charges on Incremental Deposits	₹ 4/1,000 min. ₹ 50	> 20 lacs	Contact Branch
<b>Cash Withdrawal</b>		Cheque Pick-up (On Call)	₹ 50 per call / Instance
Cash Withdrawal from Branch / IndusInd Bank ATM	Free	Cheque Pick-up (Beat) per month	₹ 500
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.	*Online mode refers to Mobile Banking & Retail Net Banking	
Cash Withdrawal Outside India	₹ 125	*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	
Cash Withdrawal Limit at ATM	Refer Standard Schedule of Charges for Debit Card	^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.	
<b>OTHER SERVICES &amp; CHARGES</b>		+Available in Select Locations only	
Cheque Leaves Issuance (Payable at Par)	Free	PAP - Payable At Par   NTC - Non-transaction Charges   Taxes as applicable on charges	
Stop Payment	Single Cheque - ₹ 100, Series Cheques - ₹ 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 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹ 500 per instrument 5 <sup>th</sup> Instrument onwards - ₹ 750 per instrument		
Cheque Return (Outward) IndusInd Bank Locations	₹ 50 per cheque		
Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses		
Internal Transfer Return Charges	NIL		
NACH / ECS Returns	₹ 200		
<b>Debit Card<sup>†</sup></b>			
Gold Business / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)		
Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges, Replacement & Supplementary Card)		

T&C apply

