

## 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
<b>COLLECTION SERVICES</b>		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	<b>Free up to ₹ 5 lacs per month, beyond which charges per cheque as under</b>	<b>Debit Card<sup>4</sup></b>	
	Up to and including ₹ 5,000	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	Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Non-financial Transactions - Other Bank ATMs in India <sup>6</sup>	Free
	Above ₹ 1,00,000	Balance Inquiry Outside India	₹ 20 per transaction
<b>PAYMENT SERVICES</b>		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
<b>Demand Draft Issuance - IndusInd Bank Locations</b>		<b>DOORSTEP BANKING SERVICES<sup>7</sup></b>	
Free Limit	₹ 50 lacs per month	<b>Cash Delivery / Pick-up (Per Call)</b>	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Till 2 lacs	₹ 150
<b>Demand Draft Issuance - Correspondent Bank Locations</b>		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
<b>Demand Draft Issuance - Non-correspondent Bank Locations</b>	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	> 20 lacs	Contact Branch
<b>NEFT / RTGS / IMPS</b>	Free at Branch & Online*	<b>Cash Delivery / Pick-up (Beat) per month</b>	
<b>CASH TRANSACTIONS</b>		Till 1 lac	₹ 2,000
<b>Cash Deposit</b>		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
<b>Free Cash Deposit at Non-home Textile Location per month<sup>3</sup></b>	₹ 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
<b>Cash Withdrawal</b>		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>4</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>5</sup>Business Gold Debit Card has been discontinued effective November 01, 2017

<sup>6</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.

<sup>7</sup>Available in Select Locations only | GST as applicable on Charges

T&C apply

