

Schedule of Charges for Indus Grain Merchants Flexi (w.e.f. May 2024)

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 Leaves Issuances (Payable at Par)	100 Cheque Leaves free per month	Cheque Return (Inward) For Financial Reasons	₹ 750 per cheque
Charges on additional usage ¹	₹ 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 at the same location	Free	NACH/ECS Return	₹ 200
Outstation Cheque Deposit at IndusInd Bank Location	Free	Debit Card⁵	
Outstation Cheque Deposit at Non-IndusInd Bank Location	Instrument Value	Business Gold CHIP ⁵ / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Charges	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Cheques collection up to and including ₹ 5,000	Non-financial Transactions - Other Bank ATMs in India ⁶	Free
	Above ₹ 5,000 and up to and including ₹ 10,000	Balance Inquiry Outside India	₹ 20 per transaction
	Above ₹ 10,000 and up to and including ₹ 1,00,000	POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
	Above ₹ 1,00,000	Email Statement (Daily)	Free
Funds Transfer within IndusInd Bank ²	Free	Ad hoc Statement printed	₹ 10 per instance
PAYMENTS		DOORSTEP BANKING⁷	
Funds Transfer within IndusInd Bank ²	Free	Cash Delivery / Pick-up (Per call)	
Payments through Payable at Par cheque	Free	Till 2 Lacs	Free
DD/PO (At Branch Locations)		2 - 5 Lacs	₹ 250
Free Limit	₹ 100 Lacs per month	5 - 10 Lacs	₹ 400
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	10 - 20 Lacs	₹ 800
DD/PO (Correspondent Bank Location)		> 20 Lacs	Contact Branch
Free Limit	₹ 10 Lacs per month	Cash Delivery / Pick-up (Beat delivery) per month	
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 2 Lacs	Free
DD/PO (Non-correspondent Bank)		2 - 5 Lacs	₹ 5,500
Free Limit	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 Lacs	₹ 9,000
NEFT/ RTGS / IMPS	Free	10 - 20 Lacs	₹ 16,000
CASH TRANSACTIONS		> 20 Lacs	Contact Branch
Cash Deposit at Home+Non-home Location		Cheque Pick-up (On call) [*]	Free
Free Limit per month ³	15 times of previous month AMB	Cheque Pick-up (Beat) per month [*]	Free
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Schedule of Standard Charges	
Cash Withdrawal		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.	
Cash Withdrawal (Home Location)	Free	1. Standard Charges per cheque leaf is ₹ 2	
Cash Withdrawal (Non-home Location) ⁴	Free	2. Standard Charges for Funds Transfer transaction is ₹ 15 per cheque	
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	3. Standard Charges for Cash Deposit : ₹ 4/1,000 min. ₹ 50	
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.	4. Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50	
Cash Withdrawal Outside India ATMs	₹ 125	+Available in Select Locations only	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	⁵ Business Gold CHIP Debit Card has been discontinued effective November 01, 2017	
		⁶ W.e.f. 20 th December 2023, 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 is limited to 5 transactions per day	
		⁷ For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	
		GST as applicable on charges	

T&C apply

