

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

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)	₹ 800 per month	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR	
Cheque Leaves Issuances (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 rd & 4 th instrument ₹ 500 per instrument. 5 th Instrument onwards ₹ 750 per instrument.	
Charges on additional usage ¹	₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank Location	Free up to 10 cheque returns beyond which charge of ₹ 50 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 Returns	₹ 200	
Outstation Cheque Deposit at IndusInd Bank Location	Free	Debit Card^d		
Outstation Cheque Deposit at Non-IndusInd Bank Location	Free up to ₹ 5 Lacs per month, beyond which charges per cheque as under	Business Gold CHIP ^g /Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)	
	Up to and including ₹ 5,000	₹ 25	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Non-financial Transactions - Other Bank ATMs in India ^h	Free
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Balance Inquiry Outside India	₹ 20 per transaction
	Above ₹ 1,00,000	₹ 200 per instrument	POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Funds Transfer within IndusInd Bank ²	Free	Email Statement (Daily)	Free	
PAYMENTS		Ad hoc Statement printed	₹ 10 per instance	
Funds Transfer within IndusInd Bank ²	Free	DOORSTEP BANKINGⁱ		
Payments through Payable at Par cheque	Free	Cash Delivery / Pick-up (Per call)		
DD/PO (At Branch Locations)		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	
DD/PO (Correspondent Bank Location)		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	Cash Delivery / Pick-up (Beat delivery) per month		
DD/PO (Non-correspondent Bank)	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 1 Lacs	₹ 2,000	
NEFT/ RTGS/ IMPS	Free	1 - 2 Lacs	₹ 3,000	
CASH TRANSACTIONS		2 - 5 Lacs	₹ 5,500	
Cash Deposit at Home Location		5 - 10 Lacs	₹ 9,000	
Free Limit (Home Location) per month ³	₹ 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	
Free Cash Deposit at Non-home Textile Location per month³	₹ 2,00,000 free per month	Cheque Pick-up (On call) ^j	₹ 50 per Instance	
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (Beat) per month ^k	₹ 500	
Cash Withdrawal				
Cash Withdrawal (Home Location)	Free			
Cash Withdrawal (Non-home Location) ⁴	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

***Available in Select Locations only**

^gBusiness Gold CHIP Debit Card has been discontinued effective November 01, 2017

^hW.e.f. 20th 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

^dFor 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

