

## Schedule of Charges for Indus Merchant Plus (w.e.f. 1<sup>st</sup> November, 2023)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	NIL	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through Net banking/ Mobile banking/ IVR
Charges for Non-maintenance (NMC) of AMB	NA	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through Net banking/ Mobile banking/ IVR
Cheque Book Issuances (PAP: 50 leaves Book)	1 Cheque Book 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 of Cheque Book on additional usage	₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank Location	₹ 50 per cheque
<b>COLLECTIONS</b>		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 in same location	Free	ECS Return	₹ 200
Outstation Cheque Deposit on IndusInd Bank Location	Free	<b>Debit Card*</b>	
Outstation Cheque Deposit on Non-IndusInd Bank Location	<b>Instrument Value</b>	<b>Charges</b>	Titanium Debit Card
	Cheques collection up to and including ₹ 5,000	₹ 25	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business CHIP Debit Card
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	₹ 699 (Issuance, Annual Charges & Supplementary Card), Replacement ₹ 249
Funds Transfer (Between any IndusInd Bank Branches) (Online/ through Branch)	Free	Above ₹ 1,00,000	₹ 200
<b>PAYMENTS</b>		Funds Transfer (Between any IndusInd Bank Branches) (Online/ through Branch)	Free
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch)	Free	Payments at Any Location of IndusInd Bank for clearing in same location through PAP cheque	Free
<b>DD/PO (At Branch Locations)</b>		<b>DD/PO (At Branch Locations)</b>	
Free Limit	₹ 25 lacs per month	Free Limit	₹ 25 lacs per month
Charges on additional usage	₹ 1/1000 Min ₹ 25 Max ₹ 10,000	Charges on additional usage	₹ 1/1000 Min ₹ 25 Max ₹ 10,000
<b>DD/PO (Correspondent Bank Location)</b>		<b>DD/PO (Correspondent Bank Location)</b>	
Free Limit	₹ 5 lacs per month	Free Limit	₹ 5 lacs per month
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000
<b>DD/PO (Non-correspondent Bank)</b>	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	<b>DD/PO (Non-correspondent Bank)</b>	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000
NEFT/ RTGS/ IMPS (Online/ Branch)	Free	NEFT/ RTGS/ IMPS (Online/ Branch)	Free
<b>CASH TRANSACTIONS</b>		<b>DOORSTEP BANKING*</b>	
<b>Cash Deposit at Home Location</b>		<b>Cash Delivery / Pick-up (Per call)</b>	
Free Limit per month	₹ 300,000	Till 2 Lacs	Free once a day
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	2 - 5 Lacs	₹ 250
Free Cash Deposit at Non-home Location per month	₹ 100,000	5 - 10 Lacs	₹ 400
Additional Charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	10 - 20 Lacs	₹ 800
<b>Cash Withdrawal</b>		> 20 Lacs	Contact Branch
Cash Withdrawal (Home Location)	Free	<b>Cash Delivery / Pick-up (Beat delivery) per month</b>	
Cash Withdrawal (Non-home Location)	Free	Till 1 Lac	₹ 2,000
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	1 - 2 Lacs	₹ 3,000
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.	2 - 5 Lacs	₹ 5,500
		5 - 10 Lacs	₹ 9,000
Cash Withdrawal Outside India	₹ 125	10 - 20 Lacs	₹ 16,000
Cash Withdrawal Limit at ATM	Refer Standard Schedule of Charges for Debit Card	> 20 Lacs	Contact Branch
		Cheque Pick-up (On call)*	Free once a day
		Cheque Pick-up (Beat) per month*	₹ 500
		<b>Schedule of Standard Charges</b>	
		^The number of Non-cash other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhar Number Seeding will be limited to 5 transactions per day.	
		# For other variant of Debit cards and further information, please refer Debit Card Schedule of Charges at www.IndusInd.com	
		+Available in Select Locations only	
		PAP- Payable At Par	
		GST as applicable on charges	