

## Schedule of Charges for Indus Grain Merchants Flexi (w.e.f. 1<sup>st</sup> June, 2022)

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 Book Issuances (Payable At Par: 50 LEAVES Book)	2 cheque books free per month	Cheque Return (Inward) For Financial Reasons	₹ 750 per cheque										
Charges of Cheque Book on additional usage <sup>1</sup>	Additional charge ₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank Location	Up to 5 cheques, ₹ 50 per cheque, beyond which ₹ 100 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	NACH/ECS Return	₹ 200										
Outstation Cheque Deposit on IndusInd Location	Free	<b>Debit Card<sup>6</sup></b>											
Outstation Cheque Deposit on Non-IndusInd Location	<table border="1"> <thead> <tr> <th>Instrument Value</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques collection up to and including ₹ 5,000</td> <td>₹ 25</td> </tr> <tr> <td>Above ₹ 5,000 and up to and including ₹ 10,000</td> <td>₹ 50</td> </tr> <tr> <td>Above ₹ 10,000 and up to and including ₹ 1,00,000</td> <td>₹ 100</td> </tr> <tr> <td>Above ₹ 1,00,000</td> <td>₹ 200</td> </tr> </tbody> </table>	Instrument Value	Charges	Cheques collection up to and including ₹ 5,000	₹ 25	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Above ₹ 1,00,000	₹ 200	Business Gold CHIP <sup>5</sup> / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
Instrument Value	Charges												
Cheques collection up to and including ₹ 5,000	₹ 25												
Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50												
Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100												
Above ₹ 1,00,000	₹ 200												
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement										
<b>PAYMENTS</b>		Balance Inquiry at Other ATMs within India	Free										
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	Balance Inquiry Outside India	₹ 20 per transaction										
Payments through payable at par cheque	Free	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card										
<b>DD/PO (At Branch Locations)</b>		Email Statement (Daily)	Free										
Free Limit	₹ 100 Lacs per month	Adhoc Statement printed	₹ 10 per page										
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	<b>DOORSTEP BANKING<sup>7</sup></b>											
<b>DD/PO (Correspondent Bank Location)</b>		<b>Cash Delivery / Pick-up (Per call)</b>											
Free Limit	₹ 10 Lacs per month	Till 2 Lacs	Free										
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	2 - 5 Lacs	₹ 250										
<b>DD/PO (Non-Correspondent Bank)</b>	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 Lacs	₹ 400										
<b>NEFT/ RTGS/ IMPS</b>	Free	10 - 20 Lacs	₹ 800										
<b>CASH TRANSACTIONS</b>		> 20 Lacs	Contact Branch										
<b>Cash Deposit at Home+Non-Home Location</b>		<b>Cash Delivery / Pick-up (Beat delivery) per month</b>											
Free Limit per month <sup>3</sup>	15 times of previous month AMB	Till 2 Lacs	Free										
Additional Charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	2 - 5 Lacs	₹ 5,500										
<b>Cash Withdrawal</b>		5 - 10 Lacs	₹ 9,000										
Cash Withdrawal (Home Location)	Free	10 - 20 Lacs	₹ 16,000										
Cash Withdrawal (Non-Home Location) <sup>4</sup>	Free	> 20 Lacs	Contact Branch										
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	Cheque Pick-up (On call) <sup>*</sup>	Free										
Cash Withdrawal Other ATMs	Free unlimited for balance above ₹ 10,000 in previous month. If balance in previous month is less than ₹ 10,000 then 5 transactions free, beyond which charges of ₹ 21 per transaction will be applicable.	Cheque Pick-up (Beat) per month <sup>*</sup>	Free										
Cash Withdrawal Outside India ATMs	₹ 125	<b>Schedule of Standard Charges</b>											
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	<b>IMPORTANT:</b> 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.											

**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 : ₹ 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**

<sup>5</sup>Business Gold CHIP debit card has been discontinued effective November 01, 2017

# For other variant of Debit cards and further information, please refer Debit Card schedule of charges at [www.IndusInd.com](http://www.IndusInd.com)

PAP- Payable At Par

GST as applicable on charges