

## Schedule of Charges for Indus Freedom (w.e.f. November 2024)

NON-TRANSACTION		OTHER SERVICES & CHARGES	
<b>Minimum Transaction Commitment</b>	1 Financial transaction to be done in a calendar month at ATM or Net Banking or Mobile App	Non-financial Transactions - Other Bank ATMs in India <sup>^</sup>	Free
<b>Charges for Non-transaction (NTC)</b>	₹ 600 per month, if transactions as mentioned above not done in calendar month	Balance Inquiry Outside India	₹ 20 per transaction
<b>PAYMENT &amp; COLLECTION SERVICES</b>		POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard Schedule of Charges for Debit Card
Local Cheque Collection	Free	Email Statement (Daily / Monthly)	Free
Outstation Cheque Collection - IndusInd Bank Locations	Free	Ad hoc Statement (printed)	₹ 10 per statement through branch
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free up to ₹ 5 lacs per month beyond which charges per cheque as under:	Dormant Account Activation	Free
	Up to and including ₹ 5,000	<b>DOORSTEP BANKING SERVICES<sup>+</sup></b>	
	Above ₹ 5,000 and up to and including ₹ 10,000	<b>Cash Delivery / Pick-up (Per Call)</b>	
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Till 2 lacs	₹ 150
	Above ₹ 1,00,000	2 - 5 lacs	₹ 250
Payments at any location of IndusInd Bank for clearing at same location through PAP cheque	Free	5 - 10 lacs	₹ 400
<b>NEFT / RTGS / IMPS</b>	Free at Branch & Online*	10 - 20 lacs	₹ 800
Demand Draft Issuance - IndusInd Bank Locations	Free	> 20 lacs	Contact Branch
Demand Draft Issuance - Correspondent Bank Locations	₹ 2/1,000 Min. ₹ 25 Max. ₹ 15,000	<b>Cash Delivery / Pick-up (Beat) per month</b>	
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000 Min. ₹ 25 Max. ₹ 15,000	Till 1 lac	₹ 2,000
<b>CASH TRANSACTIONS</b>		1 - 2 lacs	₹ 3,000
<b>Cash Deposit</b>		2 - 5 lacs	₹ 5,500
Free Limit per month (Home Location)	Free up to ₹ 4 lacs per month	5 - 10 lacs	₹ 9,000
Free Limit per month (Non-home Location)	No Free limits	10 - 20 lacs	₹ 16,000
Additional Charges on Incremental Deposits	₹ 4/1,000 min. ₹ 50	> 20 lacs	Contact Branch
<b>Cash Withdrawal</b>		Cheque Pick-up (On Call)	₹ 50 per call / Instance
Cash Withdrawal from Branch / IndusInd Bank ATM	Free	Cheque Pick-up (Beat) per month	₹ 500
Cash Withdrawal Non-IndusInd Bank 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.	*Online mode refers to Mobile Banking & Retail Net Banking	
Cash Withdrawal Outside India	₹ 125	*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at <a href="http://www.indusind.com">www.indusind.com</a>	
Cash Withdrawal Limit at ATM	Refer Standard Schedule of Charges for Debit Card	^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.	
<b>OTHER SERVICES &amp; CHARGES</b>		+Available in Select Locations only	
Cheque Leaves Issuance (Payable at Par)	Free	PAP - Payable At Par   NTC - Non-transaction Charges   Taxes as applicable on charges	
Stop Payment	Single Cheque - ₹ 100, Series Cheques - ₹ 150, Nil Charges if requested through IndusNet /IndusMobile /IVR		
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		
Cheque Return (Outward) IndusInd Bank Locations	₹ 50 per cheque		
Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses		
Internal Transfer Return Charges	NIL		
NACH / ECS Returns	₹ 200		
<b>Debit Card<sup>†</sup></b>			
Gold Business / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)		
Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges, Replacement & Supplementary Card)		

T&C apply

