

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

AMB & CHEQUE BOOK CHARGES		OTHER SERVICES & 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 Cheques)	₹ 150, Nil Charges if requested through IndusNet / IndusMobile /IVR
Cheque Leaves Issuance (Payable at Par)	100 Cheque Leaves free per month	Cheque Return (Inward) for Financial Reasons	₹ 750 per cheque
Charges on additional usage <sup>1</sup>	₹ 2 per cheque leaf	Cheque Return (Outward) IndusInd Bank Locations	Up to 5 cheques, ₹ 50 per cheque, beyond which ₹ 100 per cheque
<b>COLLECTION SERVICES</b>		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Local Cheque Collection	Free	Internal Transfer Return Charges	NIL
Outstation Cheque Collection - IndusInd Bank Locations	Free	NACH / ECS Return	₹ 200
Outstation Cheque Collection - Non-IndusInd Bank Locations	<b>Instrument Value</b>	<b>Charges</b>	<b>Debit Card<sup>f</sup></b>
	Cheques collection up to and including ₹ 5,000	₹ 25	Business Gold <sup>d</sup> / Titanium Debit Card
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Platinum Business Debit Card
	Above ₹ 1,00,000	₹ 200	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
<b>PAYMENT SERVICES</b>		Non-financial Transactions - Other Bank ATMs in India <sup>h</sup>	Free
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	Balance Inquiry Outside India	₹ 20 per transaction
Payment 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>Demand Draft Issuance - IndusInd Bank Locations</b>		Email Statement (Daily / Monthly)	Free
Free Limit	₹ 100 lacs per month	Ad hoc Statement (printed)	₹ 10 per statement through branch
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	<b>DOORSTEP BANKING SERVICES<sup>g</sup></b>	
<b>Demand Draft Issuance - Correspondent Bank Locations</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>Demand Draft Issuance - Non-Correspondent Bank Locations</b>		5 - 10 lacs	₹ 400
Free Limit	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	10 - 20 lacs	₹ 800
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	> 20 lacs	Contact Branch
<b>NEFT/ RTGS / IMPS</b>	Free at Branch & Online <sup>*</sup>	<b>Cash Delivery / Pick-up (Beat) per month</b>	
<b>CASH TRANSACTIONS</b>		Till 2 lacs	Free
<b>Cash Deposit at Home+Non-home Location</b>		2 - 5 lacs	₹ 5,500
Free Limit per month <sup>3</sup>	15 times of previous month AMB	5 - 10 lacs	₹ 9,000
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	10 - 20 lacs	₹ 16,000
<b>Cash Withdrawal</b>		> 20 lacs	Contact Branch
Cash Withdrawal (Home Location)	Free	Cheque Pick-up (On Call)	Free
Cash Withdrawal (Non-home Location) <sup>4</sup>	Free	Cheque Pick-up (Beat) per month	Free
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	<b>Schedule of Standard Charges</b>	
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.	<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.	
Cash Withdrawal Outside India ATMs	₹ 125	<sup>1</sup> Standard Charges per cheque leaf is ₹ 2	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	<sup>2</sup> Standard Charges for Funds Transfer transaction is ₹ 15 per cheque	
		<sup>3</sup> Standard Charges for Cash Deposit : ₹ 4/1,000 min. ₹ 50	
		<sup>4</sup> Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50	
		<sup>*</sup> Online mode refers to Mobile Banking & Retail Net Banking	
		<sup>#</sup> For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	
		<sup>s</sup> Business Gold Debit Card has been discontinued effective November 01, 2017	
		<sup>h</sup> 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.	
		<sup>+</sup> Available in Select Locations only	
		GST as applicable on charges	

T&C apply

