

Indus One Business Account-Tiers		T50	T100	T300	T500	T25
<b>Trade Services &amp; Charges</b>						
Remittances	Inward Remittances	Free	Free	Free	Free	Free
	Non-trade Outward remittances	₹250	₹250	₹83	₹83	Std. Charges
	FIRC issuances	Free	Free	Free	Free	Free
Exports	Export Bills for collection and under LC	₹500	₹400	₹83	₹83	Std. Charges
	Advance Export Bills	₹500/Bill	₹400/Bill	₹83/Bill	₹83/Bill	Std. Charges
	Export LC advising	₹600	₹500	₹83	₹83	Std. Charges
	BRC Issuance for all export transactions	Free	Free	Free	Free	Free
Imports	Advance Payments for Imports	₹500 Flat	₹400 Flat	₹83 Flat	₹83 Flat	Std. Charges
	Direct Import Bills	₹500 Flat	₹400 Flat	₹83 Flat	₹83 Flat	Std. Charges
	Import Bills for Collection	₹500 Flat	₹400 Flat	₹83 Flat	₹83 Flat	Std. Charges
Miscellaneous Charges	Swift Charges	₹250	₹150	₹83	₹83	Std. Charges
	International Courier Charges	₹1,000	₹1,000	₹1,000	₹1,000	Std. Charges
	Registered Post Charges	₹250	₹250	₹83	₹83	Std. Charges
	Commission in Lieu of Exchange		0.13%		0.10%	0.13%
<b>Cash Management Services-Setup Charges<sup>***</sup></b>						
API Services		₹45K	₹35K	₹25K	₹20K	₹50K
API Connected Banking		NIL	NIL	NIL	NIL	NIL
National Automated Clearing House (NACH)		₹15,000	₹15,000	₹10,000	₹5,000	₹15,000
Indus Electronic Collections (IEC)		Free	Free	Free	Free	Free
Cheque Printing		₹15,000	₹15,000	₹10,000	₹5,000	₹15,000
Indus Direct		Free	Free	Free	Free	Free

#### Standard Charges to be applicable:

\* Free Monthly Cash Withdrawal Limit at Non-IndusInd Bank ATMs is capped at 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 ₹125.

\*\*Online mode refers to Mobile Banking & Retail Net Banking.

\*\*\*Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Location & ₹100 per cheque+Out of Pocket Expenses for Other Locations.

# For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at [www.indusind.com](http://www.indusind.com)

^ 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.

+ Available in Select Locations only. | GST and FX conversion tax would be applicable as per current regulations.

#### \*\* Terms & Conditions for POS Services

- The above POS pricing is purely indicative in nature and is subject to change from time to time without any prior notice. The pricing is exclusive of GST and applicable Taxes.
- Merchant Plan & Pricing, Fees and Charges as per the Merchant Establishment Agreement signed by the Merchant will be applicable. Merchant shall pay all the applicable fees and charges as mentioned in the details of Fees and Charges in the Merchant Agreement. All the fees and charges are subject to change without any prior notice.
- Merchant shall maintain committed Average Monthly/Quarterly Balance (i.e. AMB/AQB declared in Merchant Agreement) in the linked settlement account maintained with 'IndusInd Bank' at all times, failing which Bank reserves the right to revise the fees/charges mentioned in this agreement without any prior notice.
- The Fees and charges can be modified based on the regulatory changes and card association notifications, directives.
- To view the Merchant Plan and applicable pricing on your Merchant Account, you may login to the Indus Merchant Solutions App or merchant portal at <https://indusind.payswiff.com/selfy/#/login> using your registered credentials.

#### \*\*\* Terms & Conditions for Cash Management Services

- The above services are demand facilities, subject to our on-going review of the terms, conditions, pricing, etc. and may be modified or services recalled without notice at the bank's absolute discretion.
- In addition to the above, other statutory levies such as Service Tax and other taxes etc. shall be applicable as per prevalent laws.
- In line with regulatory and internal procedural requirements, the above services will be available to you on completion of necessary documentation requirements.

T&C apply



## Schedule of Benefits

Indus One Business Account  
Effective November 2024

**IndusInd Bank**

To know more, contact our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.com](http://www.indusind.com)



## Schedule of Benefits - Indus One Business Account (Effective Nov' 24)

Indus One Business Account-Tiers		T50	T100	T300	T500	T25
<b>BASIC BANKING SERVICES</b>						
<b>AQB &amp; Cheque Book Charges</b>						
Average Quarterly Balance (AQB)		₹50,000	₹1,00,000	₹3,00,000	₹5,00,000	NA
Non-maintenance Charges (NMC)		Waived Off				
Cheque Leaves Issuance (Payable at Par) per month		100 leaves free	250 leaves free	500 leaves free	Free	50 leaves free
Charges on additional usage		₹2 per cheque leaf			Free	₹2 per cheque leaf
<b>Cash Transactions</b>						
Cash Deposit at Home + Non-home Locations	Free Limit per month	10 times of previous month's AMB, Maximum 75 lacs	12 times of previous month's AMB, Maximum 1 Cr	15 times of previous month's AMB, Maximum 2 Cr	20 times of previous month's AMB, Maximum 3 Cr	8 times of previous month's AMB, Maximum 50 lacs
Additional Charges	On Incremental Deposits	₹4/1,000				
Cash Withdrawal - Any IndusInd Bank Branch		Free	Free	Free	Free	Free
<b>Payment Services</b>						
Funds Transfer within IndusInd Bank		Free	Free	Free	Free	Free
RTGS / NEFT / IMPS		Free Branch & Online**				
Demand Draft Issuance - IndusInd Bank Locations	Free Limit per month	₹100 lacs	₹200 lacs	₹500 lacs	Free	₹25 lacs
	Charges on Additional Usage	₹1/1,000, Min ₹25, Max ₹10,000			Free	₹1/1,000, Min ₹25, Max ₹10,000
Demand Draft Issuance - Correspondent Bank Locations	Free Limit per month	₹10 lacs	₹40 lacs	₹50 lacs	₹60 lacs	₹5 lacs
	Charges on Additional Usage	₹ 2/1,000, Min ₹100, Max ₹15,000				
Demand Draft Issuance - Non-correspondent Bank Locations		₹ 3/1,000, Min ₹100, Max ₹15,000				
<b>Collection Services</b>						
Local Cheque Collection		Free	Free	Free	Free	Free
Outstation Cheque Collection - IndusInd Bank Locations		Free	Free	Free	Free	Free
Outstation Cheque Collection - Non-IndusInd Bank Locations	<b>Instrument Value</b>	<b>Charges</b>		<b>Charges</b>		
	Cheque collection up to and including ₹5,000	₹25	Free	Free	Free	₹25
	Above ₹5,000 and up to and including ₹10,000	₹50				₹50
	Above ₹10,000 and up to and including ₹1,00,000	₹100				₹100
Above ₹1,00,000	₹200	₹200				
<b>Other Services &amp; Charges</b>						
Stop Payment	Cheque	Single Cheque - ₹100, Series Cheques - ₹150, Nil Charges if requested through IndusNet / Indus Mobile / IVR	Free	Free	Free	Single Cheque - ₹100, Series Cheques - ₹150, Nil Charges if requested through IndusNet / Indus Mobile / IVR
Cheque Return	Inward for Financial Reasons	Up to 2 instruments per month ₹350, On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹500 per instrument, 5 <sup>th</sup> Instrument onwards - ₹750 per instrument				
	Outward	Nil Charges up to 3 Cheques per month thereafter standard charges***	Nil Charges up to 5 Cheques per month thereafter standard charges***	Nil Charges up to 10 Cheques per month thereafter standard charges***	Nil Charges up to 15 Cheques per month thereafter standard charges***	Standard Charges***
NACH / ECS Return		₹200				
Ad-hoc Account Statement (Printed)		₹10 per statement through branch				

Indus One Business Account-Tiers		T50	T100	T300	T500	T25
<b>Other Services &amp; Charges</b>						
Standing Instruction - Set-up / Amendments / Failure / Cancellation		Free	Free	Free	Free	Free
Demand Draft Cancellation / Duplicate Instrument Issuance / Revalidation (Own Bank)		Free	Free	Free	Free	Free
Demand Draft Cancellation / Revalidation (Other Bank)		Free	Free	Free	Free	Free
Banker's Verification (Photo / Signatures / Address)		Free	Free	Free	Free	Free
Balance Confirmation Certificate		Free	Free	Free	Free	Free
Interest / TDS Certificate		Free	Free	Free	Free	Free
Email Statement (Daily / Monthly)		Free	Free	Free	Free	Free
Dormant Account Activation		Free	Free	Free	Free	Free
Account Closure Charges		Free	Free	Free	Free	Free
SMS Alert		Free	Free	Free	Free	Free
Enquire related to Old Records		Free	Free	Free	Free	Free
<b>Debit Card &amp; ATM Charges</b>						
<b>Gold / Titanium Debit Card*</b>						
Issuance Charges		Free	Free	Free	Free	₹249
Annual Charges, Replacement and Supplementary Card		₹249	Free	Free	Free	₹249
<b>Platinum Business Debit Card*</b>						
Issuance Charges		₹699	Free	Free	Free	₹699
Annual Charges and Supplementary Card		₹699	₹699	Free	Free	₹699
Replacement Card		₹249	Free	Free	Free	₹249
<b>ATM Charges (Non-IndusInd Bank ATMs in India)</b>						
Cash Withdrawal*		Free	Free	Free	Free	Free
Non-financial Transactions^		Free	Free	Free	Free	Free
<b>Doorstep Banking Services<sup>+</sup></b>						
Cheque Pick-up (On Call)		Free once in a day				Up to 3 Pick-ups free in a month, thereafter ₹50 per instances
Cheque Pick-up (Beat) per month		Free	Free	Free	Free	₹500
Cash Delivery/ Pick-up (Per Call)	Up to 2 lacs	Up to 5 calls free in a month, thereafter ₹150 per call	Free once in a day			₹150
	From 2 to 5 lacs	₹250	₹250	₹250	₹250	₹250
	From 5 to 10 lacs	₹400	₹400	₹400	₹400	₹400
	From 10 to 20 lacs	₹800	₹800	₹800	₹800	₹800
	>20 lacs	Contact Branch for cash above ₹20 lacs				
Cash Delivery/ Pick-up (Beat) per month	Up to 1 lac	₹2000	Free	Free	Free	₹2000
	From 1 to 2 lacs	₹3,000	₹3,000	Free	Free	₹3,000
	From 2 to 5 lacs	₹5,500	₹5,500	₹5,500	₹5,500	₹5,500
	From 5 to 10 lacs	₹9,000	₹9,000	₹9,000	₹9,000	₹9,000
	From 10 to 20 lacs	₹16,000	₹16,000	₹16,000	₹16,000	₹16,000
	>20 lacs	Contact Branch for cash above ₹20 lacs				
<b>Merchant Seives**</b>						
Monthly Rental for Android POS (For Accounts opened 15 <sup>th</sup> November 2024 onwards)		₹499 per month	₹449 per month	₹399 per month	₹299 per month	₹599 per month
MDR on POS		1.70%	1.40%	1.30%	1.10%	1.90%
W.e.f. 15 <sup>th</sup> November 2024, the monthly rental for Android POS are getting revised as per above grid. However, existing Account holders (Accounts opened till 14 <sup>th</sup> November 2024) of Indus One Business will continue to enjoy existing monthly rentals.						
Monthly Rental for Android POS (For Accounts opened till 14 <sup>th</sup> November 2024)		₹400 per month	₹150 per month	₹150 per month	₹150 per month	₹500 per month