

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

AMB & CHEQUE BOOK CHARGES		OTHER SERVICES & CHARGES	
Average Monthly Balance Requirement	₹ 60,000	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IVR
Charges for Non-maintenance of AMB (Monthly)	₹ 800 per month	Stop Payment (Series Cheques)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Leaves Issuance (Payable at Par)	150 Cheque Leaves free per month	Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month ₹ 350 per instrument. On 3 rd & 4 th instrument ₹ 500 per instrument. 5 th Instrument onwards ₹ 750 per instrument.
Charges on additional usage ¹	₹ 2 per cheque leaf	Cheque Return (Outward) IndusInd Bank Locations	Free up to 10 cheque returns beyond which charge of ₹ 50 per cheque
COLLECTION SERVICES		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 Returns	₹ 200
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free up to ₹ 5 lacs per month, beyond which charges per cheque as under	Debit Card⁴	
	Up to and including ₹ 5,000	Business Gold ⁵ / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Non-financial Transactions - Other Bank ATMs in India ⁶	Free
	Above ₹ 1,00,000	Balance Inquiry Outside India	₹ 20 per transaction
PAYMENT SERVICES		POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Funds Transfer within IndusInd Bank ²	Free	Email Statement (Daily / Monthly)	Free
Payment through Payable at Par cheque	Free	Ad hoc Statement (printed)	₹ 10 per statement through branch
Demand Draft Issuance - IndusInd Bank Locations		DOORSTEP BANKING SERVICES⁷	
Free Limit	₹ 50 lacs per month	Cash Delivery / Pick-up (Per Call)	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Till 2 lacs	₹ 150
Demand Draft Issuance - Correspondent Bank Locations		2 - 5 lacs	₹ 250
Free Limit	₹ 10 lacs per month	5 - 10 lacs	₹ 400
Charges on Additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	10 - 20 lacs	₹ 800
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	> 20 lacs	Contact Branch
NEFT / RTGS / IMPS	Free at Branch & Online*	Cash Delivery / Pick-up (Beat) per month	
CASH TRANSACTIONS		Till 1 lac	₹ 2,000
Cash Deposit		1 - 2 lacs	₹ 3,000
Free Limit (Home Location) per month ³	₹ 5,00,000 per month	2 - 5 lacs	₹ 5,500
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	5 - 10 lacs	₹ 9,000
Free Cash Deposit at Non-home Textile Location per month³	₹ 2,00,000 free per month	10 - 20 lacs	₹ 16,000
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	> 20 lacs	Contact Branch
Cash Withdrawal		Cheque Pick-up (On Call)	₹ 50 per Instance
Cash Withdrawal (Home Location)	Free	Cheque Pick-up (Beat) per month	₹ 500
Cash Withdrawal (Non-home Location) ⁴	Free		
Cash Withdrawal (ATMs) IndusInd Bank Network	Free		
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.		
Cash Withdrawal Outside India ATMs	₹ 125		
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card		

SCHEDULE OF STANDARD CHARGES

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 at Home Location: ₹ 3/1,000 min. ₹ 50, Non-home Location: ₹ 4/1,000 min. ₹ 50
- Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50

*Online mode refers to Mobile Banking & Retail Net Banking

⁴For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com

⁵Business Gold Debit Card has been discontinued effective November 01, 2017

⁶W.e.f. 15th 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.

⁷Available in Select Locations only | GST as applicable on Charges

T&C apply

