

## Schedule of Charges for Indus Freedom (w.e.f. 1<sup>st</sup> February, 2017)

NON-TRANSACTION		OTHER FEATURES & CHARGES	
Minimum Transaction Commitment	1 Financial Transaction to be done in a calendar month at ATM or Net Banking or Mobile App	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard Schedule of Charges for Debit Card
Charges for Non-Transaction (NTC)	₹ 600 per month, if Transactions as mentioned above not done in calendar month	Email Statement (Daily)	Free
		Adhoc Statement	E-statement - Free, Print Statement - ₹ 10 per page
PAYMENTS & COLLECTIONS		DOORSTEP BANKING*	
Local Cheque Deposit	Free	<b>Cash Delivery / Pick-up (Per call)</b>	
Cheques Deposited at any location of IndusInd Bank for clearing in same location	Free	Till 2 Lacs	₹ 150
Outstation Cheque Deposit on IndusInd Bank Location	Free	2 - 5 Lacs	₹ 250
Outstation Cheque Deposit on Non-IndusInd Bank Location	Free up to ₹ 5 Lacs per month beyond which charges per cheque as under:	5 - 10 Lacs	₹ 400
	Up to and including ₹ 5,000 -	10 - 20 Lacs	₹ 800
	Above ₹ 5,000 and up to and including ₹ 10,000 -	> 20 Lacs	Contact Branch
	Above ₹ 10,000 and up to and including ₹ 1,00,000 -	<b>Cash Delivery / Pick-up (Beat delivery) per month</b>	
	Above ₹ 1,00,000 -	Till 1 Lac	₹ 2,000
Funds Transfer within IndusInd Bank	Free	1 - 2 Lacs	₹ 3,000
Payments at any location of IndusInd Bank for clearing in same location through PAP cheque	Free	2 - 5 Lacs	₹ 5,500
<b>NEFT / RTGS / IMPS</b>	Free	5 - 10 Lacs	₹ 9,000
DD / PO (At IndusInd Bank Branch Locations)	Free	10 - 20 Lacs	₹ 16,000
Charges for Correspondent Bank DD	₹ 2/1,000 Min. ₹ 25 Max. ₹ 15,000	> 20 Lacs	Contact Branch
DD / PO (Non-Correspondent Bank)	₹ 3/1,000 Min. ₹ 25 Max. ₹ 15,000	Cheque Pick-up (On call)*	₹ 50 per call / Instance
		Cheque Pick-up (Beat) per month*	₹ 500
CASH TRANSACTIONS		PAP- Payable At Par, NTC - Non-Transaction charges GST as applicable on charges *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 <a href="http://www.indusind.com">www.indusind.com</a> *Services Available on Request at Select Locations	
<b>Cash Deposit</b>			
Free Limit per month (Home Location)	Free up to ₹ 4 Lacs per month		
Free Limit per month (Non-Home Location)	No Free limits		
Additional Charges on incremental deposits	₹ 4/1,000 min. ₹ 50		
<b>Cash Withdrawal</b>			
Cash Withdrawal from Branch / IndusInd Bank ATM	Free		
Cash Withdrawal Non-IndusInd Bank ATMs	Free		
Cash Withdrawal Outside India	₹ 125		
Cash Withdrawal Limit at ATM	Refer Standard Schedule of Charges for Debit Card		
OTHER FEATURES & CHARGES			
Cheque Book Issuances	Free		
Stop Payment	Single Cheque - ₹ 100, Series Cheque - ₹ 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 Location	₹ 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 CHIP <sup>‡</sup> / Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)		
Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement		
Balance Inquiry at Other ATMs within India	Free within India, ₹ 20 per instance outside India		