

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

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	₹ 1,00,000	Stop Payment (Single Cheque)	₹ 100
Charges for Non-Maintenance of AMB (Monthly)	₹ 4,000 per month	Stop Payment (Series Cheque)	₹ 150
Cheque Book Issuances (Payable At Par: 50 LEAVES Book)	2 cheque books free per month	Cheque Return (Inward) For Financial Reasons	₹ 750 per cheque
Charges of Cheque Book on additional usage <sup>1</sup>	Additional charge ₹ 2 per leaf	Cheque Return (Outward) IndusInd Location	Up to 5 cheques, ₹ 50 per cheque, beyond which ₹ 100 per cheque
<b>COLLECTIONS</b>		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Local Cheque Deposit	Free	Internal Transfer Return Charges	NIL
Cheques Deposited at any location of IndusInd Bank for clearing in same location	Free	NACH/ECS Returns	₹ 200
Outstation Cheque Deposit on IndusInd Location (inclusive of all charges and service tax) <sup>2</sup>	Free	<b>Debit Card<sup>3</sup></b>	
Outstation Cheque Deposit on Non-IndusInd Location	<b>Instrument Value</b>	<b>Charges (Inclusive of all Charges)</b>	Business Gold CHIP <sup>3</sup> /Titanium Debit Card
	Cheques collection up to and including ₹ 5,000	₹ 25	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business CHIP Debit Card
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 1,00,000	₹ 200	
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	Balance Inquiry at Other ATMs within India	Free
<b>PAYMENTS</b>		Balance Inquiry Outside India	₹ 20 per transaction
Funds Transfer within IndusInd Bank <sup>2</sup>	Free	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card
Payments through payable at par cheque	Free	Email Statement (Daily)	Free
<b>DD/PO (At Branch Locations)</b>		Adhoc Statement printed	₹ 10 per page
Free Limit	₹ 100 Lacs per month	<b>DOORSTEP BANKING<sup>4</sup></b>	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	<b>Cash Delivery / Pick-up (Per call)</b>	
<b>DD/PO (Correspondent Bank Location)</b>		Till 2 Lacs	Free
Free Limit	₹ 10 Lacs per month	2 - 5 Lacs	₹ 250
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 Lacs	₹ 400
<b>DD/PO (Non-Correspondent Bank)</b>		10 - 20 Lacs	₹ 800
NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER) <sup>5</sup>	Free	> 20 Lacs	Contact Branch
RTGS (REAL TIME GROSS SETTLEMENT) <sup>5</sup>	Free	<b>Cash Delivery / Pick-up (Beat delivery) 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) <sup>6</sup>	Free
Cash Withdrawal (Non-Home Location) <sup>4</sup>	Free	Cheque Pick-up (Beat) per month <sup>6</sup>	Free
Cash Withdrawal (ATMs) IndusInd Network	Free	<b>Schedule of Standard Charges</b>	
Cash Withdrawal Other ATMs	Free unlimited for balance above ₹ 10,000 in previous month. If balance in previous month is less than ₹ 10,000 then 5 transactions Free, Beyond which Charges of ₹ 20 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	1. Standard Charges per cheque leaf is ₹ 2	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	2. Standard Charges for funds transfer transaction is ₹ 15 per cheque	
		3. Standard Charges for Cash deposit : ₹ 4/1,000 min. ₹ 50.	
		4. Standard Charges for cash withdrawal at Non-Home Location is ₹ 2.5/1,000 min. ₹ 50	
		5. Standard Charges for NEFT: Upto ₹ 1 Lac Charges of ₹ 2.5 per transaction - From ₹ 1 Lac to ₹ 2 Lacs Charges of ₹ 15 per transaction - ₹ 2 Lacs and above ₹ 25 per transaction	
		6. Standard Charges for RTGS: From ₹ 2 Lacs to ₹ 5 Lacs Charges of ₹ 25 per transaction - ₹ 5 Lacs and above ₹ 50 per transaction	
		<b>+Available in Select Locations only</b>	
		<sup>3</sup> 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 www.IndusInd.com	
		PAP- Payable At Par	
		GST as applicable on charges	