

Schedule of Charges for Indus Textile (w.e.f. 1st February, 2017)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & 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 Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Book Issuances (Payable At Par: 50 leaves Book)	3 cheque books 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 of Cheque Book on additional usage ¹	₹ 2 per leaf	Cheque Return (Outward) IndusInd Location	Free up to 10 cheque returns beyond which charge of ₹ 50 per cheque
COLLECTIONS		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	Free	Debit Card ^f	
Outstation Cheque Deposit on Non-IndusInd Location	Free up to ₹ 5 Lacs per month, beyond which charges per cheque as under	Business Gold CHIP ^g /Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Up to and including ₹ 5,000	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 5,000 and up to and including ₹ 10,000	Balance Inquiry at Other ATMs within India	Free
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Balance Inquiry Outside India	₹ 20 per transaction
	Above ₹ 1,00,000	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)	Free
PAYMENTS		Adhoc Statement printed	₹ 10 per page
Funds Transfer within IndusInd Bank ²	Free	DOORSTEP BANKING ^h	
Payments through payable at par cheque	Free	Cash Delivery / Pick-up (Per call)	
DD/PO (At Branch Locations)		Till 2 Lacs	₹ 150
Free Limit	₹ 50 Lacs per month	2 - 5 Lacs	₹ 250
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	5 - 10 Lacs	₹ 400
DD/PO (Correspondent Bank Location)		10 - 20 Lacs	₹ 800
Free Limit	₹ 10 Lacs per month	> 20 Lacs	Contact Branch
Charges on Additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	Cash Delivery / Pick-up (Beat delivery) per month	
DD/PO (Non-Correspondent Bank)		Till 1 Lacs	₹ 2,000
NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER) ⁵	Free	1 - 2 Lacs	₹ 3,000
RTGS (REAL TIME GROSS SETTLEMENT) ⁶	Free	2 - 5 Lacs	₹ 5,500
CASH TRANSACTIONS		5 - 10 Lacs	₹ 9,000
Cash Deposit at Home Location		10 - 20 Lacs	₹ 16,000
Free Limit (Home Location) per month ³	₹ 5,00,000 per month	> 20 Lacs	Contact Branch
Additional Charges on incremental deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (On call) [*]	₹ 50 per Instance
Free Cash Deposit at Non-Home Textile Location per month ³		Cheque Pick-up (Beat) per month [†]	₹ 500
Additional Charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)		
Cash Withdrawal			
Cash Withdrawal (Home Location)	Free		
Cash Withdrawal (Non-Home Location) ⁴	Free		
Cash Withdrawal (ATMs) IndusInd Network	Free		
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		
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
- Standard Charges for NEFT: up to ₹ 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
- Standard Charges for RTGS: From ₹ 2 Lacs to ₹ 5 Lacs Charges of ₹ 25 per transaction - ₹ 5 Lacs and above ₹ 50 per transaction

***Available in Select Locations only**

^gBusiness Gold CHIP debit card has been discontinued effective November 01, 2017

^fFor 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