

Schedule of Charges for Indus Grain Merchants Flexi (w.e.f. February 2024)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	₹ 1,00,000	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet / IndusMobile /IVR
Charges for Non-maintenance of AMB (Monthly)	₹ 4,000 per month	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet / IndusMobile /IVR
Cheque Leaves Issuances (Payable at Par)	100 Cheque Leaves free per month	Cheque Return (Inward) For Financial Reasons	₹ 750 per cheque
Charges of Cheque Book on additional usage ¹	Additional charge ₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank Location	Up to 5 cheques, ₹ 50 per cheque, beyond which ₹ 100 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 at the same location	Free	NACH/ECS Return	₹ 200
Outstation Cheque Deposit at IndusInd Bank Location	Free	Debit Card⁵	
Outstation Cheque Deposit at Non-IndusInd Bank Location	Instrument Value	Charges	Business Gold CHIP ⁶ / 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	Non-financial Transactions - Other Bank ATMs in India [^]
Funds Transfer within IndusInd Bank ²	Free	Balance Inquiry Outside India	₹ 20 per transaction
PAYMENTS		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 through Payable at Par cheque	Free	Ad hoc Statement printed	₹ 10 per page
DD/PO (At Branch Locations)		DOORSTEP BANKING[*]	
Free Limit	₹ 100 Lacs per month	Cash Delivery / Pick-up (Per call)	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Till 2 Lacs	Free
DD/PO (Correspondent Bank Location)		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
DD/PO (Non-correspondent Bank)		> 20 Lacs	Contact Branch
Free Limit	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	Cash Delivery / Pick-up (Beat delivery) per month	
Charges on additional usage	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 2 Lacs	Free
NEFT/ RTGS/ IMPS	Free	2 - 5 Lacs	₹ 5,500
CASH TRANSACTIONS		5 - 10 Lacs	₹ 9,000
Cash Deposit at Home+Non-home Location		10 - 20 Lacs	₹ 16,000
Free Limit per month ³	15 times of previous month AMB	> 20 Lacs	Contact Branch
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (On call) [*]	Free
Cash Withdrawal		Cheque Pick-up (Beat) per month [*]	Free
Cash Withdrawal (Home Location)	Free	Schedule of Standard Charges	
Cash Withdrawal (Non-home Location) ⁴	Free	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.	
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	1. Standard Charges per cheque leaf is ₹ 2	
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.	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	
Cash Withdrawal Outside India ATMs	₹ 125	+Available in Select Locations only	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	⁵ Business Gold CHIP Debit Card has been discontinued effective November 01, 2017	

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

+Available in Select Locations only

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

[^]W.e.f. 20th December 2023, 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 is limited to 5 transactions per day

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

GST as applicable on charges

T&C apply

