IndusInd Bank

Schedule of Charges for Indus Business Current Accounts (w.e.f. 1st November, 2023)

			Indus Max	Indus Premier
UE ES	Average Monthly Balance Rec	uirement	₹10,000	₹50,000
AMB & CHEQUE Book Charges	Charges for Non-maintenance of AMB		₹750 per month if AMB is > = 50% but <100% & ₹1,000 per month if AMB is <50%	₹1,000 per month if AMB is > = 50% but <100% & ₹1,500 per month if AMB is <50%
	Cheque book Issuances (Payable At Par: 50 leaves book)		1 Cheque book Free per month	2 Cheque books Free per month
AN BO	Charges of Cheque book on Additional Usage		₹ 2 per leaf	
COLLECTIONS FREE SERVICES	Collections		Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing in the same location Fund Transfer within IndusInd Bank ¹ Outstation Cheque Deposit on IndusInd Bank Location	
	Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank Cash Withdrawal - Any IndusInd Bank Branch or ATM ² Fund Transfer within IndusInd Bank'	
	Other Services		Non-cash transactions - Other Bank ATMs in India^ Email Statement (Daily) Dormant Account Activation Charges Internal Transfer Return Charges Account Closure Charges	
	NEFT / RTGS / IMPS		Branch Online (Through IndusNet)	
	Outstation Cheque Deposit	Cheque Deposit at Non-IndusInd Bank Location	Instrument Value Cheque collection up to and including Above ₹5,000 and up to and including Above ₹10,000 and up to and includir Above ₹1,00,000 -	g ₹10,000 - ₹50/-
PAYMENTS		Free Limit	₹25 Lacs per month	₹ 100 Lacs per month
	DD/ PO (At IndusInd Bank Locations)	Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000	
	DD/ PO (Correspondent Bank Location)	Free Limit	₹5 Lacs per month	₹ 10 Lacs per month
		Charges on Additional usage	₹2/1000, Min ₹100, Max ₹15,000	
	DD/ PO (Non-Correspondent Bank)	Charges on usage	₹3/1000, Min ₹100, Max ₹15,000	
CASH TRANSACTIONS	Cash Deposit at Home + Non Home Locations	Free Limit per month	₹6 Lacs per month	8 times of previous month's AMB or ₹10 Lacs (whichever is higher)
	Additional Charges	Beyond Free limit	₹4/1000, Min ₹50/- per transaction	
	Cash Withdrawal	Cash Withdrawal Non-IndusInd ATMs*	Free	Free
		Cash Withdrawal Limit by Debit Card	Limit As per Debit Card Taken, Refer Standard Schedule of Charges for Debit Card	
OTHER FEATURES & CHARGES	Stop Payment	Cheque	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 8 4 th instrument - ₹500 per instrument 5 th instrument onwards - ₹750 per instrument	
		Outward	IndusInd Bank Locations ₹50 per cheque Other Locations - ₹100 per cheque + out of pocket expenses	Nil Charges up to 3 cheques per month, thereafter for IndusInd Bank Locations - ₹50 per cheque Other Locations - ₹100 per cheque + out of pocket expenses
	NACH/ ECS	NACH/ ECS Return	₹200	
	Debit Card	Titanium Debit Card Platinum Business	Issuance, Annual Charges, Replacement & Supplementary Card - ₹249	
		CHIP Debit Card	Issuance, Annual Charges & Supplementary Card - ₹699, Replacement Card - ₹249	
		Balance Inquiry Outside India	₹20 per transaction	
		ATM/POS Limit on Debit Card	Limit as per Debit Card Taken (Refer Standard Schedule of Charges for Debit Card)	
	Account Statement	Ad hoc Statement printed	₹10 pe	r page
DOORSTEP BANKING*	Charges	Cheque Pickup (On call)⁺	Up to 3 pickups free in a month	Free once in a day
		Cheque Pickup (Beat) Per month	₹500	Free
		Doorstep Cash up to ₹2 Lacs (Per Call) [†]	₹150 per call	Up to 5 calls free in a month, thereafter ₹150 per call
		Doorstep Cash above ₹2 Lacs (Per Call)⁺	Standard Charges: From ₹2 to ₹5 Lacs From ₹10 to ₹20 Lacs - ₹800, conta	
		Doorstep Cash up to ₹1 Lac (Beat) Per month ⁺	₹2,000 per month	₹2,000 per month
		Doorstep Cash above ₹1 Lac (Beat) Per month ⁺	Standard Charges: From ₹1 to ₹2 Lacs - ₹3,000, From ₹2 to ₹5 Lacs - ₹5,500, From ₹5 to ₹10 Lacs - ₹9,000, From ₹10 to ₹20 Lacs - ₹16,000, contact branch for cash above ₹20 Lacs	

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.

1. Standard Charges for fund transfer transaction is ₹15 per cheque
2. Standard Charges for Cash Withdrawal at Non-home Location is ₹2.5/1000 minimum ₹50
+Available in Select Locations only
*Free Monthly Cash Withdrawal Limit at Non-IndusInd Bank ATMs is capped at 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. I Cash Withdrawal outside India ₹125

^The number of Non-cash Other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhar Number Seeding will be limited to 5 transactions per day.

PAP - Payable At Par

GST as applicable on charges

