

Schedule of Charges for Indus Business Current Accounts (w.e.f. February 2024)

		Indus Max	Indus Premier	
AMB & CHEQUE BOOK CHARGES	Average Monthly Balance Requirement	₹10,000	₹50,000	
	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 Leaves Issuances (Payable at Par)	50 Cheque Leaves free per month	100 Cheque Leaves free per month	
	Charges of Cheque Book on Additional Usage	₹ 2 per leaf		
FREE SERVICES	Collections	Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing at the same location Fund Transfer within IndusInd Bank ¹ Outstation Cheque Deposit at 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 ¹		
	Other Services	Non-financial Transactions - Other Bank ATMs in India ³ Email Statement (Daily) Dormant Account Activation Charges Internal Transfer Return Charges Account Closure Charges		
	NEFT / RTGS / IMPS	Branch Online (Through IndusNet)		
COLLECTIONS	Outstation Cheque Deposit	Instrument Value	Charges	
		Cheque Deposit at Non-IndusInd Bank Location	Cheque collection up to and including ₹5,000 - ₹25/- Above ₹5,000 and up to and including ₹10,000 - ₹50/- Above ₹10,000 and up to and including ₹1,00,000 - ₹100/- Above ₹1,00,000 - ₹200/-	
PAYMENTS	DD/ PO (At IndusInd Bank Locations)	Free Limit	₹25 Lacs per month	
		Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000	
	DD/ PO (Correspondent Bank Location)	Free Limit	₹5 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	
	Additional Charges	Beyond Free limit	8 times of previous month's AMB or ₹10 Lacs (whichever is higher)	
	Cash Withdrawal	Cash Withdrawal Non-IndusInd Bank ATMs*	Free	₹4/1000, Min ₹50/- per transaction
		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 rd & 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	
	NACH/ ECS	NACH/ ECS Return	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	
	Debit Card	Titanium Debit Card	₹200	
		Platinum Business CHIP Debit Card	Issuance, Annual Charges, Replacement & Supplementary Card - ₹249	
		Balance Inquiry Outside India	Issuance, Annual Charges & Supplementary Card - ₹699, Replacement Card - ₹249	
ATM/POS Limit on Debit Card		₹20 per transaction		
Account Statement	Ad hoc Statement printed	Limit as per Debit Card Taken (Refer Standard Schedule of Charges for Debit Card)		
DOORSTEP BANKING*	Charges	Cheque Pickup (On call) [†]	Up to 3 pickups free in a month	
		Cheque Pickup (Beat) Per month	Free once in a day	
		Doorstep Cash up to ₹2 Lacs (Per Call) [†]	₹500	
		Doorstep Cash above ₹2 Lacs (Per Call) [†]	Free	
		Doorstep Cash up to ₹1 Lac (Beat) Per month [†]	₹150 per call	
		Doorstep Cash above ₹1 Lac (Beat) Per month [†]	Up to 5 calls free in a month, thereafter ₹150 per call	
		Standard Charges: From ₹2 to ₹5 Lacs - ₹250, From ₹5 to ₹10 Lacs - ₹400, From ₹10 to ₹20 Lacs - ₹800, contact branch for cash above ₹20 Lacs		
		₹2,000 per month	₹2,000 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. | Cash Withdrawal outside India ₹125

³W.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.

GST as applicable on charges

T&C apply