

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

		Indus Prestige / Indus Exim Advantage	Indus Gold Plus / Dollar One / Exim Basic	Indus Gold	Indus Silver Plus	Indus Silver	Indus Blue	
AMB & CHEQUE BOOK CHARGES	Average Monthly Balance Requirement*	₹ 5,00,000	₹ 1,00,000	₹ 50,000	₹ 40,000	₹ 25,000	₹ 10,000	
	Important Information (Please Note)	<ul style="list-style-type: none"> W.e.f. 1st October 2023, Sourcing of Current Account variant - Indus EXIM Advantage has been discontinued. W.e.f. 1st April 2021, Sourcing of Current Account variants: Indus Blue, Silver, Silver Plus, Gold, Gold Plus and Prestige have been discontinued. However, existing Account holders of these variants will continue to enjoy associated Account Benefits. AMB requirement for accounts opened till 31st March, 2015, will continue to be 50% for category B, C, IMFS and Rural Branches. 						
	Charges for Non-maintenance of AMB	₹ 3,000 per month if AMB is >= 50% but <100% & ₹ 4,000 per month if AMB is <50%	₹ 1,250 per month if AMB is >= 50% but <100% & ₹ 1,600 per month if AMB is <50%	₹ 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%	₹ 500 per month if AMB is >= 50% but <100% & ₹ 650 per month if AMB is <50%	₹ 350 per month if AMB is >= 50% but <100% & ₹ 450 per month if AMB is <50%	
	Cheque Book Issuances (Payable At Par: 50 leaves Book)	10 cheque books Free per month	5 cheque books Free per month	2 cheque books Free per month	2 cheque books Free per month	1 cheque book Free per month	1 st Cheque book Free	
	Charges of Cheque Book on Additional Usage ¹	₹ 2 per leaf						
FREE SERVICES	Collections	Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing in the same location Funds Transfer within IndusInd Bank ² 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 ⁴ Funds Transfer within IndusInd Bank ²						
	Other Services	Non-cash transactions - Other Bank ATMs in India ⁴ Email Statement (Daily) Dormant Account Activation Charges Internal Transfer Return Charges Account Closure Charges						
	NEFT/ RTGS/ IMPS	Branch Online						
COLLECTIONS	Outstation Cheque Deposit	Cheque Deposit on Non-IndusInd Bank Location	Instrument Value			Charges		
			Cheques 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		
For specialised option on Indus Collect (CMS Collections Services) please seek help from your Relationship Officer								
PAYMENTS	DD/ PO (At IndusInd Bank Locations)	Free Limit	₹ 250 Lacs per month	₹ 150 Lacs per month	₹ 50 Lacs per month	₹ 25 Lacs per month	₹ 25 Lacs per month	
		Charges on Additional Usage	₹ 1/1,000 Min. ₹ 25, Max. ₹ 10,000					NIL
	DD/ PO (Correspondent Bank Location)	Free Limit	₹ 50 Lacs per month	₹ 20 Lacs per month	₹ 10 Lacs per month	₹ 5 Lacs per month	₹ 5 Lacs per month	
		Charges on Additional Usage	₹ 2/1,000 Min. ₹ 100, Max. ₹ 15,000					NIL
	DD/ PO (Non-Correspondent Bank)	Charges on Usage	₹ 3/1,000, Min. ₹ 100, Max. ₹ 15,000					
For specialised option on Indus Direct (Payment Services) please seek help from your Relationship Officer								
CASH TRANSACTIONS	Cash Deposit at Home Location	Free Limit per month ³	10 times the previous Month AMB maximum of ₹ 1 cr. per month	₹ 12,00,000	₹ 6,00,000	₹ 6 Lacs per month inclusive of Home & Non-Home location	₹ 3,00,000	
	Cash Deposit at Non-Home Location	Free Limit per month ³	₹ 5,00,000	₹ 3,00,000	₹ 1,00,000		₹ 1,00,000	
	Additional Charges	On Incremental Deposits	Home Location - ₹ 3/1,000, Non-home Location - ₹ 4/1,000, Min. ₹ 50 per transaction. Flat ₹ 4/1,000 for Silver Plus Variant, Min. ₹ 50 per transaction					
	Cash Withdrawal	Cash Withdrawal Non IndusInd Bank 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 Cash Withdrawal Outside India ₹125					
	Cash Withdrawal Limit by Debit Card	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	₹ 200					
	Debit Card ⁴	Business Gold CHIP ⁵ / Titanium Debit Card	FREE	Issuance, Annual Charges, Replacement & Supplementary Card - ₹ 249				
		Platinum Business CHIP Debit Card		Issuance, Annual Charges & Supplementary Card - ₹ 699, Replacement - ₹ 249				
		Balance Inquiry Outside India	₹ 20 per transaction					
	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 per page						



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DOORSTEP BANKING*	Charges	Cheque Pick-up (On Call) [†]	Free Once in a day	Free Once in a day	₹ 50 per instance			
		Cheque Pick-up (Beat) [†] Per month	Free	₹ 500	₹ 500			
		Doorstep Cash up to ₹ 2 Lacs (Per Call) [†]	Free Once in a day	Free Once in a day	₹ 150 per call			
		Door Step Cash above ₹ 2 Lacs (Per Call) [†]	From ₹ 2 Lacs to ₹ 5 Lacs - ₹ 250, From ₹ 5 Lacs to ₹ 10 Lacs - ₹ 400, From ₹ 10 Lacs to ₹ 20 Lacs - ₹ 800, Contact branch for cash above ₹ 20 Lacs					
		Doorstep Cash up to ₹ 1 Lac (Beat) Per month [†]	Free Once in a day	₹ 2,000	₹ 2,000			
		Doorstep Cash above ₹ 1 Lac (Beat) Per month [†]	From ₹ 1 Lac to ₹ 2 Lacs - ₹ 3,000, From ₹ 2 Lacs to ₹ 5 Lacs - ₹ 5,500, From ₹ 5 Lacs to ₹ 10 Lacs - ₹ 9,000, From ₹ 10 Lacs to ₹ 20 Lacs - ₹ 16,000 Contact branch for cash above ₹ 20 Lacs					

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.

1. Standard Charges per cheque leaf is ₹ 2
2. Standard Charges for funds transfer transaction is ₹ 15 per cheque
3. Standard Charges for Cash deposit at Home location: ₹ 3/1,000 min. ₹ 50, Non-home Location: ₹ 4/1,000 min. ₹ 50
4. Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50

[‡]Business Gold CHIP debit card has been discontinued effective November 01, 2017

[^]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.

[†]For other variant of Debit Cards and further information, please refer Debit Card schedule of charges at www.indusind.com

The additional Standard Charges on transactions due to AMB non-maintenance will not apply to Exim Current Accounts, however on breach of monthly free limits of transactions, charges as specified will be applicable

*AMB not applicable for Indus Exim Basic and Indus Exim Advantage, only Quarterly throughput applicable

+Available in Select Locations only

PAP - Payable At Par

GST as applicable on charges

