

Schedule of Charges for Current Accounts (w.e.f. November 2024)

		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 Leaves Issuance (Payable at Par)	500 Cheque Leaves free per month	250 Cheque Leaves free per month	100 Cheque Leaves free per month	100 Cheque Leaves free per month	50 Cheque Leaves free per month	First 50 Cheque Leaves free	
	Charges on additional usage ¹	₹ 2 per cheque leaf						
FREE SERVICES	Collections	Local Cheque Collection Outstation Cheque Collection - IndusInd Bank Locations						
	Payments	Anywhere Payment: Cheques paid at any location of IndusInd Bank Cash Withdrawal: IndusInd Bank Branch or ATM ¹ Funds Transfer within IndusInd Bank ²						
	Other Services	Non-financial Transactions - Other Bank ATMs in India ¹ Email Statement (Daily Monthly) Dormant Account Activation Charges Internal Transfer Return Charges Account Closure Charges						
	NEFT / RTGS / IMPS	• Branch • Online**						
COLLECTION SERVICES	Outstation Cheque Collection	Non-IndusInd Bank Locations	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 Collection Service) please seek help from your Relationship Officer								
PAYMENT SERVICES	Demand Draft Issuance - 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
	Demand Draft Issuance - Correspondent Bank Locations	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
	Demand Draft Issuance - Non-correspondent Bank Locations	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 ¹	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 ¹	₹ 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					₹ 2,00,000
	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 SERVICES & CHARGES	Stop Payment	Cheque	Single Cheque - ₹ 100, Series Cheques - ₹ 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					
		Outward	IndusInd Bank Locations - ₹ 50 per cheque Other Locations - ₹ 100 per cheque + Out of Pocket Expenses					
	NACH / ECS	NACH / ECS Return	₹ 200					
	Debit Card ¹	Business Gold ² / Titanium Debit Card	FREE	Issuance, Annual Charges, Replacement & Supplementary Card - ₹ 249				
		Platinum Business 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 statement through branch						



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DOORSTEP BANKING SERVICES*	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			
	Cash Delivery / Pick-up up to ₹ 2 lacs (Per Call)	Free Once in a day	Free Once in a day	₹ 150 per call			
	Cash Delivery / Pick-up 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					
	Cash Delivery / Pick-up up to ₹ 1 lac (Beat) per month	Free Once in a day	₹ 2,000	₹ 2,000			
	Cash Delivery / Pick-up 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.

- 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

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

^W.e.f. 15th November 2024, capping on 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 has been revised to 2 transactions per day.

**Online mode refers to Mobile Banking & Retail Net Banking

#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

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

†Available in Select Locations only | GST as applicable on charges

