

Schedule of Charges for Current Accounts (w.e.f. 1st April, 2021)

		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"> • AMB requirement for accounts opened till 31st March, 2015, will continue to be 50% for category B, C, IMFS and Rural Branches • 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. 						
	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	Balance Inquiry at Other ATMs within India 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	NIL
		Charges on Additional Usage	₹ 1/1,000 Min. ₹ 25, Max. ₹ 10,000					
	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	NIL
		Charges on Additional Usage	₹ 2/1,000 Min. ₹ 100, Max. ₹ 15,000					
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	₹ 2,00,000
	Cash Deposit at Non-Home Location	Free Limit per month ³	₹ 5,00,000	₹ 3,00,000	₹ 1,00,000		₹ 1,00,000	₹ 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 unlimited for balance above ₹ 10,000 in previous month. If balance in previous month is less than ₹ 10,000 then 5 transactions Free. Beyond 5 transactions, Charge of ₹ 20 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 Card⁴	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	Adhoc 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.

- 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

+Available in Select Locations only

PAP - Payable At Par

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

[†] 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

GST as applicable on charges

