



Join the WE Community

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com

INDUSWE/CASOB/VER01/24

Schedule of Charges

Current Account
Effective **February, 2024**

Schedule of Charges for IndusWE Current Account

AMB & Cheque Book Charges

Average Monthly Balance Requirement	₹50,000
Charges for Non-maintenance of AMB	₹1,000 per month if AMB is > = 50% but <100% ₹1,500 per month if AMB is <50%
Cheque Leaves Issuances (Payable at Par)	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 [^] 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	Cheque Deposit at Non-IndusInd Bank Location	Instrument Value	Charges
		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	₹100 Lacs per month
	Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000
DD/ PO (Correspondent Bank Location)	Free Limit	₹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	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
	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 3rd & 4th instrument: ₹500 per instrument 5th instrument onwards: ₹750 per instrument
	Outward	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	WE Platinum Business CHIP Debit Card	Issuance, Annual Charges & Supplementary Card: ₹699 and 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 per page

Doorstep Banking⁺

Charges	Cheque Pickup (On call) ⁺	Free once in a day
	Cheque Pickup (Beat) Per month	Free
	Doorstep Cash up to ₹2 Lacs (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 : ₹250; From ₹5 to ₹10 Lacs: ₹400, From ₹10 to ₹20 Lacs: ₹800; contact branch for cash above ₹20 Lacs
	Doorstep Cash (Beat) Per Month ⁺	Standard Charges: Up to ₹1 Lacs: ₹2,000; 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.

Standard charges to be applicable

- Standard Charges for fund transfer transaction is ₹15 per cheque
- 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

Kindly note that 1 cheque book = 50 leaves, therefore in case , it is written as 5 Cheque books free per month , it will be changed to 250 cheque leaves free per month.

PAP - Payable At Par

GST as applicable on charges

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

Note: [^]W.e.f 20th December'23, 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.

T&C apply

