IndusInd Bank

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

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AMB & CHEQUE BOOK CHARGES			OTHER SERVICES & CHARGES	
Average Monthly Balance Requirement	NIL		Stop Payment (Single Cheque)	NA
Charges for Non-maintainance (NMC) of AMB	Not Applicable		Stop Payment (Series Cheque)	NA
			Cheque Return (Inward) For Financial Reasons	NA
Cheque Leaves Issuance (Payable at Par)	Not Allowed		Cheque Return (Outward) IndusInd Bank Locations	₹ 50 per cheque
COLLECTION SERVICES		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses	
Local Cheque Collection	Free		Internal Transfer Return Charges	NIL
Outstation Cheque Collection - IndusInd Bank Locations	Free		ECS Return	₹ 200 per instance
Outstation Cheque Collection -	Instrument Value	Charges	Debit Card [‡]	
Non-IndusInd Bank Locations	Cheques collection up to and including ₹ 5,000	₹ 25	Business Gold/Titanium Debit Card (Issuance, Annual Charges, Replacement & Supplementary Card)	Free
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business Debit Card	₹ 699 p.a., Replacement fee - ₹ 249
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	(Issuance, Annual Charges, Replacement & Supplementary Card)	
	Above ₹ 1,00,000	₹ 200	Non-financial Transactions - Other Bank ATMs in India^	Free
PAYMENT SERVICES			Balance Inquiry Outside India	₹ 20 per transaction
Funds Transfer (Between IndusInd Bank Branches) (Online / through Branch)	Free		POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Demand Draft Issuance - IndusInd Bank Locations			Email Statement (Daily / Monthly)	Free
Free Limit	NIL		Ad hoc Statement (printed)	₹ 10 per statement through branch
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000		Mobile Alerts	Free
Demand Draft Issuance - Correspondent			DOORSTEP BANKING SERVICES	
Bank Locations	NIL		Cash Delivery / Pick-up (Per Call)	
Free Limit Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000		Till 2 lacs	Free
Demand Draft Issuance - Non-correspondent	₹ 3/1.000, Min. ₹ 100 Max. ₹ 15.000		2 - 5 lacs	₹ 250
Bank Locations			5 - 10 lacs	₹ 400
NEFT / RTGS / IMPS	Free at Branch & Online*		10 - 20 lacs	₹ 800
CASH TRANSACTIONS		> 20 lacs Contact Branch		
Cash Deposit			Cash Delivery / Pick-up (Beat) per month	-
Free Limit per month (Home Location)	₹ 2,00,000		Till 1 lac	Free
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)		1 - 2 lacs	Free
Free Limit per month (Non-home Location)	₹ 1,00,000		2 - 5 lacs	₹ 5,500
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)		5 - 10 lacs 10 - 20 lacs	₹ 9,000 ₹ 16.000
Cash Withdrawal			> 20 lacs	Contact Branch
Cash Withdrawal (Home Location)	Free		> 20 lacs Cheque Pick-up (On Call)	
Cash Withdrawal (Non-home Location)	Free			Free
Cash Withdrawal (ATMs) IndusInd Bank Network	Free		Cheque Pick-up (Beat) per month Free Schedule of Standard Charges	
Cash Withdrawal Other ATMs Cash Withdrawal Outside India	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. ₹ 125		 * Online mode refers to Mobile Banking & Retail Net Banking * Available in Select Locations only ^ 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. 	
Cash Withdrawal Outside India	₹ 125 Refer Standard Schedule of Charges for Debit Card		# For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com I GST as applicable on charges T&C apply	
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