

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

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	Nil	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IVR
Charges for Non-maintenance of AMB (Monthly)	Nil	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Book Issuances (Payable At Par: 50 leaves Book)	1 Cheque Book free per month	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.
Charges of Cheque Book on additional usage ¹	₹ 2 per leaf	Cheque Return (Outward) IndusInd Location	₹ 50 per cheque
COLLECTIONS		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Local Cheque Deposit	Free	Internal Transfer Return Charges	NIL
Cheques Deposited at any location of IndusInd Bank for clearing in same location	Free	ECS Return	₹ 200
Outstation Cheque Deposit on IndusInd Location	Free	Debit Card^f	
Outstation Cheque Deposit on Non-IndusInd Location	Up to and including ₹ 5,000	Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Non-cash transactions - Other Bank ATMs in India ^g	Free
	Above ₹ 1,00,000	Balance Inquiry Outside India	₹ 20 per transaction
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch) ²	Free	POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card
PAYMENTS		Email Statement (Daily)	Free
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch) ²	Free	Adhoc Statement printed	₹ 10 per page
Payments at Any Location of IndusInd Bank for clearing in same location through PAP cheque	Free	DOORSTEP BANKING^h	
DD/PO (At Branch Locations)		Cash Delivery / Pick-up (Per call)	
Free Limit	Nil	Till 2 Lacs	Free once a day
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	2 - 5 Lacs	₹ 250
DD/PO (Correspondent Bank Location)		5 - 10 Lacs	₹ 400
Free Limit	Nil	10 - 20 Lacs	₹ 800
Charges on Additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	> 20 Lacs	Contact Branch
DD/PO (Non-correspondent Bank)		Cash Delivery / Pick-up (Beat delivery) per month	
NEFT/ RTGS/ IMPS	Free	Till 1 Lacs	₹ 2,000
CASH TRANSACTIONS		1 - 2 Lacs	₹ 3,000
Cash Deposit at Home Location		2 - 5 Lacs	₹ 5,500
Free Limit (Home Location) per month ³	10 times of the previous month AMB, Max. ₹ 25 Lacs	5 - 10 Lacs	₹ 9,000
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	10 - 20 Lacs	₹ 16,000
Free Cash Deposit at Non-home Location per month³	₹ 1,00,000 free per month	> 20 Lacs	Contact Branch
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (On call) ^h	₹ 50 per Instance
Cash Withdrawal		Cheque Pick-up (Beat) per month ^h	₹ 500
Cash Withdrawal (Home Location)	Free		
Cash Withdrawal (Non-home Location) ⁴	Free		
Cash Withdrawal (ATMs) IndusInd Network	Free		
Cash Withdrawal Other 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 ATMs	₹ 125		
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card		

SCHEDULE OF STANDARD CHARGES

- 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

^gThe 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.

^fFor other variant of Debit Cards and further information, please refer Debit Card schedule of charges at www.indusind.com

^hAvailable in Select Locations only

PAP - Payable At Par

GST as applicable on Charges