# **IndusInd Bank**

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

П			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)		W.e.f. 1 <sup>st</sup> October 2023, Sourcing of Current Account variant - Indus EXIM Advantage has been discontinued.      W.e.f. 1 <sup>st</sup> 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 31 <sup>st</sup> 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%	is >= 50% but <100% & ₹ 1,600 per month if AMB is <50%	is >= 50% but <100% & ₹ 1,000 per month if AMB is <50%	is >= 50% but <100% & ₹ 1,500 per month if AMB is <50%	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) Charges on additional usage <sup>1</sup>		500 Cheque Leaves free per month	250 Cheque Leaves free per month	100 Cheque Leaves free per month ₹ 2 ne	100 Cheque Leaves free per month	50 Cheque Leaves free per month	First 50 Cheque Leaves free		
	Collections		Local Cheque Collection   Outstation Cheque Collection - IndusInd Bank Locations							
FREE SERVICES	Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal: IndusInd Bank Branch or ATM <sup>4</sup>							
	•		Funds Transfer within IndusInd Bank <sup>2</sup>							
	Other Services		Non-financial Transactions - Other Bank ATMs in India^   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							
00.00	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	NIL		
		Charges on additional usage	₹ 1/1,000 Min. ₹ 25, Max. ₹ 10,000							
	Demand Draft Issuance - Correspondent Bank	Free Limit	₹ 50 lacs per month	₹ 20 lacs per month	₹ 10 lacs per month	₹ 5 lacs per month	₹ 5 lacs per month	NIL		
	Locations	Charges on additional usage	₹ 2/1,000 Min. ₹ 100, Max. ₹ 15,000							
PAYIN	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 Deposit at Home Location	Free Limit per month <sup>3</sup>	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 &	₹ 3,00,000	₹ 2,00,000		
TIONS	Cash Deposit at Non-home Location	Free Limit per month <sup>3</sup>	₹ 5,00,000	₹ 3,00,000	₹ 1,00,000	Non-home location	₹ 1,00,000	₹ 1,00,000		
ANSAC	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 TRANSACTIONS	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							
	Stop Payment	Cheque	Single Cheque - ₹ 100, Series Cheques - ₹ 150, Nil Charges if requested through IndusNet / IndusMobile / IVR							
S S	Cheque Return	Inward For Financial Reasons	Up to 2 instruments per month - ₹ 350 per instrument. On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹ 500 per instrument 5 <sup>th</sup> Instrument onwards - ₹ 750 per instrument							
CHARGES	NAOU / FOO	Outward	IndusInd Bank Locations - ₹ 50 per cheque   Other Locations - ₹ 100 per cheque + Out				que + Out of Pocket Expen	+ Out of Pocket Expenses		
	NACH / ECS  Debit Card*	NACH / ECS Return Business Gold <sup>s</sup> /	₹ 200							
SERVICES &		Titanium Debit Card Platinum Business	FREE	Issuance, Annual Charges, Replacement & Supplementary Card - ₹ 249						
		Debit Card  Balance Inquiry		Issuance, Annual Charges & Supplementary Card - ₹ 699, Replacement - ₹ 249						
OTHER		Outside India	₹ 20 per transaction							
TO		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							





### 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	
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.

- 1. Standard Charges per cheque leaf is ₹ 2
- 2. Standard Charges for Funds Transfer transaction is ₹ 15 per cheque
- 3. Standard Charges for Cash Deposit at Home Location: ₹ 3/1,000 min. ₹ 50, Non-home Location: ₹ 4/1,000 min. ₹ 50
- 4. 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. 15<sup>th</sup> 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
- <sup>†</sup>Available in Select Locations only | GST as applicable on charges



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