

Schedule of Charges for Indus Aspire (w.e.f. May 2024)

AMB & CHEQUE BOOK CHARGES		OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	NIL AMB for first 6 months from the date of account opening, ₹ 25,000 AMB after six months of account opening	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IVR
Charges for Non-maintenance (NMC) of AMB after six months of account opening	₹ 500 per month if AMB is >= 50% but <100% & ₹ 650 per month if AMB is <50%	Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Leaves Issuances (Payable at Par)	100 Cheque Leaves 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 on additional usage	₹ 2 per leaf	Cheque Return (Outward) IndusInd Bank 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 at the same location	Free	NACH/ECS Returns	₹ 200
Outstation Cheque Deposit at IndusInd Bank Location	Free	Debit Card[§]	
Outstation Cheque Deposit at Non-IndusInd Bank Location	Instrument Value	Charges	Business Gold CHIP [§] / Titanium Debit Card
	Cheques collection up to and including ₹ 5,000	₹ 25	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business CHIP Debit Card
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	₹ 699 (Issuance, Annual Charges & Supplementary Card) ₹ 249 for Replacement
	Above ₹ 1,00,000	₹ 200	Non-financial Transactions - Other Bank ATMs in India [^]
Funds Transfer within IndusInd Bank	Free	Balance Inquiry Outside India	₹ 20 per transaction
PAYMENTS		POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Funds Transfer within IndusInd Bank	Free	Email Statement (Daily)	Free
Payments at any Location of IndusInd Bank for clearing at same location through PAP cheque	Free	Ad hoc Statement printed	₹ 10 per instance
DD/PO (At Branch Locations)		DOORSTEP BANKING*	
Free Limit	Up to ₹ 25 Lacs per month	Cash Delivery / Pick-up (Per call)	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Till 2 Lacs	₹ 150
DD/PO (Correspondent Bank Location)		2 - 5 Lacs	₹ 250
Free Limit	Up to ₹ 5 Lacs per month	5 - 10 Lacs	₹ 400
Charges for Correspondent Bank DD	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	10 - 20 Lacs	₹ 800
DD/PO (Non-correspondent Bank)		> 20 Lacs	Contact Branch
Free Limit	Up to ₹ 5 Lacs per month	Cash Delivery / Pick-up (Beat delivery) per month	
Charges for Correspondent Bank DD	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 1 Lac	₹ 2,000
NEFT/ RTGS/ IMPS		1 - 2 Lacs	₹ 3,000
Free	Free	2 - 5 Lacs	₹ 5,500
CASH TRANSACTIONS		5 - 10 Lacs	₹ 9,000
Cash Deposit at Home+Non-home Location		10 - 20 Lacs	₹ 16,000
Free Limit per month	₹ 3 Lacs per month inclusive of Home & Non-home location	> 20 Lacs	Contact Branch
Additional Charges on Incremental Deposits	₹ 4/1,000 minimum ₹ 50	Cheque Pick-up (On call)*	₹ 50 per call / Instance
Cash Withdrawal		Cheque Pick-up (Beat) per month*	₹ 500
Cash Withdrawal (Home Location)	Free	PAP - Payable At Par	
Cash Withdrawal (Non-home Location)	Free	AMB - Average Monthly Balance	
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	GST as applicable on charges	
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.	§Business Gold CHIP Debit Card has been discontinued effective November 01, 2017	
		^W.e.f. 20 th December 2023, 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.	
Cash Withdrawal Outside India ATMs	₹ 125	*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	*Services Available on Request at Select Locations	

T&C apply

