IndusInd Bank

Schedule of Charges for Indus LAP Current Account (w.e.f. May 2024)

	0			
AMB & CHEQUE BOOK CHARGES			OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	Nil		Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IV
Charges for Non-maintainance of AMB	Nil		Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVI
(Monthly) Cheque Leaves Issuances (Payable at Par)	50 Cheque Leaves free per month		Cheque Return (Inward) for Financial Reasons	Up to 2 instruments per month ₹ 350 per instrument On 3" & 4" instrument ₹ 500 per instrument 5" Instrument onwards ₹ 750 per instrument
Charges on additional usage ¹	₹ 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	Free		ECS Return	₹ 200
IndusInd Bank for clearing at the same location	Free		Debit Card [#]	
Outstation Cheque Deposit at IndusInd Bank Location	Free		Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement &
Outstation Cheque Deposit at Non-IndusInd Bank Location	Up to and including ₹ 5,000	₹ 25		Supplementary Card)
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
	Above ₹ 10,000 and up to	₹100	Non-financial Transactions - Other Bank ATMs	Free
	and including ₹ 1,00,000 Above ₹ 1,00,000	₹ 200 per instrument	in India^	
Funds Transfer (Between any IndusInd Bank	Free		Balance Inquiry Outside India	₹ 20 per transaction
Branches) (Online/through Branch) ²			POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule
PAYMENTS				of Charges for Debit Card
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch) ²	Free		Email Statement (Daily)	Free
Payments at any location of IndusInd Bank for	Free		Ad hoc Statement printed	₹ 10 per instance
clearing at same location through PAP cheque		DOORSTEP BANKING ⁺		
DD/PO (At Branch Locations)	ALL		Cash Delivery / Pick-up (Per call)	
Free Limit Charges on additional usage	Nil ₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000		Till 2 Lacs	Free once a day
DD/PO (Correspondent Bank Location)			2 - 5 Lacs	₹ 250
Free Limit	Nil		5 - 10 Lacs	₹ 400
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000		10 - 20 Lacs	₹ 800
DD/PO (Non-correspondent Bank)	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000			
NEFT/ RTGS/ IMPS	Free		> 20 Lacs	Contact Branch
CASH TRANSACTIONS			Cash Delivery / Pick-up (Beat delivery) per	
Cash Deposit at Home Location			Till 1 Lacs	₹ 2,000
Free Limit (Home Location) per month ³	10 times of the previous month AMB, Max. ₹ 25 Lacs		1 - 2 Lacs	₹ 3,000
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)		2 - 5 Lacs	₹ 5,500
Free Cash Deposit at Non-home Location	₹ 1,00,000 free per month		5 - 10 Lacs	₹ 9,000
per month ³		10 - 20 Lacs	₹ 16,000	
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)		> 20 Lacs	Contact Branch
Cash Withdrawal			Cheque Pick-up (On call) ⁺	₹ 50 per Instance
Cash Withdrawal (Home Location)	Free			
Cash Withdrawal (Non-home Location) ⁴	Free Free		Cheque Pick-up (Beat) per month*	₹ 500
Cash Withdrawal (ATMs) IndusInd Bank 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				

1. 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, Non-home Location: ₹ 3/1,000 min. ₹ 50
Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 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
Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50 Addhaar Number Seeding, etc. on Non-IndusInd Bank ATM is limited to 5 transactions per day For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com

*Available in Select Locations only

PAP - Payable At Par

GST as applicable on Charges

