IndusInd Bank

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

AMB & CHEQUE BOOK CHARGES			OTHER FEATURES & CHARGES	
Average Monthly Balance Requirement	NIL		Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through Net banking/
Charges for Non-maintainance (NMC) of AMB	NA			Mobile banking/ IVR
Cheque Leaves Issuances (Payable at Par)	50 Cheque Leaves free per month		Stop Payment (Series Cheque)	₹ 150, Nil Charges if requested through Net banking/
Charges on additional usage	₹ 2 per leaf			Mobile banking/ IVR
COLLECTIONS		Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - ₹ 350 per instrument	
Local Cheque Deposit	Free			On 3 rd & 4 th instrument - ₹ 500 per instrument 5 th Instrument onwards - ₹ 750 per instrument
Cheques deposited at any location of IndusInd Bank for clearing at the same location	Free		Cheque Return (Outward) IndusInd Bank Location	₹ 50 per cheque
Outstation Cheque Deposit at IndusInd Bank Location	Free		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Outstation Cheque Deposit at	Instrument Value	Charges	Internal Transfer Return Charges	NIL
Non-IndusInd Bank Location	Cheques collection up to	₹ 25	ECS Return	₹ 200
	and including ₹ 5,000		Debit Card*	
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Platinum Business CHIP Debit Card	₹ 699 (Issuance, Annual Charges & Supplementary Card), Replacement ₹ 249
	Above ₹ 1,00,000	₹ 200	Non-financial Transactions - Other Bank ATMs in India^	Free
Funds Transfer (Between any IndusInd Bank Branches) (Online/ through Branch)	Free		Balance Inquiry Outside India	₹ 20 per transaction
PAYMENTS			POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch)	Free			of Charges for Debit Card
Payments at any Location of IndusInd Bank for	Free		Email Statement (Daily)	Free
clearing at same location through PAP cheque			Ad hoc Statement printed	₹ 10 per instance
DD/PO (At Branch Locations)	# 05 loss par month		DOORSTEP BANKING*	
Free Limit	₹ 25 lacs per month		Cash Delivery / Pick-up (Per call)	
Charges on additional usage	₹ 1/1000 Min ₹ 25 Max ₹ 10,000		Till 2 Lacs	Free once a day
DD/PO (Correspondent Bank Location)			2 - 5 Lacs	₹ 250
Free Limit	₹ 5 lacs per month		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		> 20 Lacs	Contact Branch
NEFT/ RTGS / IMPS (Online / Branch)	Free		Cash Delivery / Pick-up (Beat delivery) per month	
CASH TRANSACTIONS			Till 1 Lac	₹ 2,000
Cash Deposit at Home Location			1 - 2 Lacs	₹ 3,000
Free Limit per month	₹ 300.000		2 - 5 Lacs	₹ 5,500
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)		5 - 10 Lacs	₹ 9,000
	₹ 100,000		10 - 20 Lacs	₹ 16,000
Free Cash Deposit at Non-home Location per month	100,000		> 20 Lacs	Contact Branch
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)		Cheque Pick-up (On call)⁺	Free once a day
Cash Withdrawal			Cheque Pick-up (Beat) per month⁺	₹ 500
Cash Withdrawal (Home Location)	Free		Schedule	of Standard Charges
Cash Withdrawal (Non-home Location)	Free		^ 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. # 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	
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	₹ 125			
Cash Withdrawal Limit at ATM	awal Limit at ATM Refer Standard Schedule of Charges for Debit Card			T&C apply

