



**Join the WE Community**

***IndusInd Bank***

To know more, contact our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.com](http://www.indusind.com)

INDUSWE/CASOB/VER05/24

## **Schedule of Charges**

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Current Account  
Effective **May, 2024**



Schedule of Charges for IndusWE Current Account

AMB & Cheque Book Charges			
Average Monthly Balance Requirement		₹50,000	
Charges for Non-maintenance of AMB		₹1,000 per month if AMB is > = 50% but <100% ₹1,500 per month if AMB is <50%	
Cheque Leaves Issuances (Payable at Par)		100 Cheque Leaves free per month	
Charges on Additional Usage		₹2 per leaf	
Free Services			
Collections		Local Cheque Deposit   Cheques deposited at any location of IndusInd Bank for clearing at the same location   Fund Transfer within IndusInd Bank <sup>1</sup>   Outstation Cheque Deposit at IndusInd Bank Location	
Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal - Any IndusInd Bank Branch or ATM <sup>2</sup>   Fund Transfer within IndusInd Bank <sup>1</sup>	
Other Services		Non- Financial Transactions - Other Bank ATMs in India <sup>^</sup>   Email Statement (Daily)   Dormant Account Activation Charges   Internal Transfer Return Charges   Account Closure Charges	
NEFT / RTGS / IMPS		Branch   Online (Through IndusNet)	
Collections			
Outstation Cheque Deposit	Cheque Deposit at Non-IndusInd Bank Location	<b>Instrument Value</b> Cheque collection up to and including ₹5,000 Above ₹5,000 and up to and including ₹10,000 Above ₹10,000 and up to and including ₹1,00,000 Above ₹1,00,000	<b>Charges</b> ₹25/- ₹50/- ₹100/- ₹200/
Payments			
DD/ PO (At IndusInd Bank Locations)	Free Limit	₹100 Lacs per month	
	Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000	
DD/ PO (Correspondent Bank Location)	Free Limit	₹10 Lacs per month	
	Charges on Additional usage	₹2/1000, Min ₹100, Max ₹15,000	
DD/ PO (Non-Correspondent Bank)	Charges on usage	₹3/1000, Min ₹100, Max ₹15,000	
Cash Transactions			
Cash Deposit at Home + Non Home Locations	Free Limit per month	8 times of previous month's AMB or ₹10 Lacs (whichever is higher)	
Additional Charges	Beyond Free Limit	₹4/1000, Min ₹50/- per transaction	
Cash Withdrawal	Cash Withdrawal Non-IndusInd ATMs*	Free	
	Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card	

Other Features & Charges		
Stop Payment	Cheque	Single cheque ₹100, Series cheque ₹150 Nil charges if requested through IndusNet / IndusMobile / IVR
Cheque Return	Inward For Financial Reasons	Up to 2 instruments per month: ₹350 per instrument On 3rd & 4th instrument: ₹500 per instrument 5th instrument onwards: ₹750 per instrument
	Outward	Nil Charges up to 3 cheques per month, thereafter for IndusInd Bank Locations: ₹50 per cheque Other Locations: ₹100 per cheque + out of pocket expenses
NACH/ ECS	NACH/ ECS Return	₹200
Debit Card	WE Platinum Business CHIP Debit Card	Issuance, Annual Charges & Supplementary Card: ₹699 and Replacement Card: ₹249
	Balance Inquiry Outside India	₹20 per transaction
	ATM/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 instance
Doorstep Banking <sup>+</sup>		
Charges	Cheque Pickup (On call) <sup>+</sup>	Free once in a day
	Cheque Pickup (Beat) Per month	Free
	Doorstep Cash up to ₹2 Lacs (Per Call) <sup>+</sup>	Up to 5 calls free in a month, thereafter ₹150 per call
	Doorstep Cash above ₹2 Lacs (Per Call) <sup>+</sup>	Standard Charges: From ₹2 to ₹5 Lacs : ₹250; From ₹5 to ₹10 Lacs: ₹400, From ₹10 to ₹20 Lacs: ₹800; contact branch for cash above ₹20 Lacs
	Doorstep Cash (Beat) Per Month <sup>+</sup>	Standard Charges: Up to ₹1 Lacs: ₹2,000; From ₹1 to ₹2 Lacs: ₹3,000 ; From ₹2 to ₹5 Lacs: ₹5,500; From ₹5 to ₹10 Lacs: ₹9,000; From ₹10 to ₹20 Lacs: ₹16,000; contact branch for cash above ₹20 Lacs
<b>IMPORTANT:</b> 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.		
<b>Standard charges to be applicable</b> 1. Standard Charges for fund transfer transaction is ₹15 per cheque  2. Standard Charges for Cash Withdrawal at Non-home Location is ₹2.5/1000 minimum ₹50  +Available in Select Locations only  *Free Monthly Cash Withdrawal Limit at Non-IndusInd Bank ATMs is capped at 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  Kindly note that 1 cheque book = 50 leaves, therefore in case , it is written as 5 Cheque books free per month , it will be changed to 250 cheque leaves free per month.  PAP - Payable At Par  GST as applicable on charges  <sup>^</sup> The number of Non-cash Other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhaar Number Seeding will be limited to 5 transactions per day  Note: <sup>^</sup> W.e.f 20th December'23, 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.		
T&C apply		

