

Schedule of Charges for Current Account BFIL Merchant (w.e.f. January 2026)

AMB & CHEQUE BOOK CHARGES		OTHER SERVICES & CHARGES	
Average Monthly Balance Requirement	NIL	Stop Payment (Single Cheque)	NA
Charges for Non-maintenance (NMC) of AMB	NA	Stop Payment (Series Cheque)	NA
Cheque Leaves Issuance (Payable at Par)	50 Cheque Leaves free in a year, 10 Cheque Leaves free in Tatkal Kit	Cheque Return (Inward) For Financial Reasons	NA
Charges on additional usage	₹ 2 per cheque leaf	Cheque Return (Outward) IndusInd Bank Locations	₹ 100 per cheque
COLLECTION SERVICES		Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
Local Cheque Collection	Free	Internal Transfer Return Charges	NIL
Outstation Cheque Collection - IndusInd Bank Locations	Free	ECS Return	₹ 500 per instance
Outstation Cheque Collection - Non-IndusInd Bank Locations	Instrument Value	Charges	Debit Card*
	Cheques Collection up to and including ₹ 5,000	₹ 25	Titanium Debit Card
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Free
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Non-financial Transactions - Other Bank ATMs in India [^]
	Above ₹ 1,00,000	₹ 200 per instrument	Free
PAYMENT SERVICES		Balance Inquiry Outside India	₹ 20 per transaction
Funds Transfer (Between IndusInd Bank Branches) (Online/through Branch)	Free	POS Limit on Debit Card	₹ 1,00,000 per day
Demand Draft Issuance - IndusInd Bank Locations		Email Statement (Daily / Monthly)	Free
Free Limit	NIL	Ad hoc Statement (printed)	₹ 100 per statement through branch
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Mobile Alerts	Free
Demand Draft Issuance - Correspondent Bank Locations		DOORSTEP BANKING SERVICES*	
Free Limit	NIL	Cash Delivery / Pick-up (Per Call)	
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	Till 2 lacs	Free
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	2 - 5 lacs	₹ 250
NEFT / RTGS / IMPS	Free at Branch & Online*	5 - 10 lacs	₹ 400
CASH TRANSACTIONS		10 - 20 lacs	₹ 800
Cash Deposit		> 20 lacs	Contact Branch
Free Limit per month (Home Location)	₹ 2,00,000	Cash Delivery / Pick-up (Beat) per month	
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	Till 1 lac	Free
Free Limit per month (Non-home Location)	₹ 1,00,000	1 - 2 lacs	Free
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	2 - 5 lacs	₹ 5,500
Cash Withdrawal		5 - 10 lacs	₹ 9,000
Cash Withdrawal (Home Location)	Free	10 - 20 lacs	₹ 16,000
Cash Withdrawal (Non-home Location)	Free	> 20 lacs	Contact Branch
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	Cheque Pick-up (On Call)	Free
Cash Withdrawal Other ATMs	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 ₹23 per transaction.	Cheque Pick-up (Beat) per month	Free
Cash Withdrawal Outside India	₹ 125	Schedule of Standard Charges	
Cash Withdrawal Limit on Debit Card	₹ 50,000 per day	*Online mode refers to Mobile Banking & Retail Net Banking	
		+ Available in Select Locations only	
		[^] W.e.f. 15 th 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.	
		[#] For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.bank.in	
		GST as applicable on charges	

T&C apply

