

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

AMB & CHEQUE BOOK CHARGES		OTHER SERVICES & 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 Cheques)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Leaves Issuance (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 cheque leaf	Cheque Return (Outward) IndusInd Bank Locations	₹ 50 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	NACH / ECS Returns	₹ 200
Outstation Cheque Collection - Non-IndusInd Bank Locations	Instrument Value	Charges	Debit Card^d
	Cheques collection up to and including ₹ 5,000	₹ 25	Business Gold ^d / Titanium Debit Card
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	Platinum Business Debit Card
	Above ₹ 1,00,000	₹ 200	₹ 699 (Issuance, Annual Charges & Supplementary Card) ₹ 249 for Replacement
PAYMENT SERVICES		Non-financial Transactions - Other Bank ATMs in India ^e	Free
Funds Transfer within IndusInd Bank	Free	Balance Inquiry Outside India	₹ 20 per transaction
Payments at any Location of IndusInd Bank for clearing at same location through PAP cheque	Free	POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Demand Draft Issuance - IndusInd Bank Locations		Email Statement (Daily / Monthly)	Free
Free Limit	Up to ₹ 25 lacs per month	Ad hoc Statement (printed)	₹ 10 per statement through branch
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	DOORSTEP BANKING SERVICES^f	
Demand Draft Issuance - Correspondent Bank Locations		Cash Delivery / Pick-up (Per Call)	
Free Limit	Up to ₹ 5 lacs per month	Till 2 lacs	₹ 150
Charges for Correspondent Bank DD	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	2 - 5 lacs	₹ 250
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 lacs	₹ 400
NEFT / RTGS / IMPS	Free at Branch & Online [*]	10 - 20 lacs	₹ 800
CASH TRANSACTIONS		> 20 lacs	Contact Branch
Cash Deposit at Home+Non-home Location		Cash Delivery / Pick-up (Beat) per month	
Free Limit per month	₹ 3 lacs per month inclusive of Home & Non-home location	Till 1 lac	₹ 2,000
Additional Charges on Incremental Deposits	₹ 4/1,000 minimum ₹ 50	1 - 2 lacs	₹ 3,000
Cash Withdrawal		2 - 5 lacs	₹ 5,500
Cash Withdrawal (Home Location)	Free	5 - 10 lacs	₹ 9,000
Cash Withdrawal (Non-home Location)	Free	10 - 20 lacs	₹ 16,000
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	> 20 lacs	Contact Branch
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.	Cheque Pick-up (On Call)	₹ 50 per call / Instance
		Cheque Pick-up (Beat) per month	₹ 500
Cash Withdrawal Outside India ATMs	₹ 125	*Online mode refers to Mobile Banking & Retail Net Banking	
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card	^f For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com	

*Online mode refers to Mobile Banking & Retail Net Banking

^fFor other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com

^gBusiness Gold Debit Card has been discontinued effective November 01, 2017

^hW.e.f. 15th 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.

ⁱAvailable in Select Locations only

PAP - Payable At Par | AMB - Average Monthly Balance | GST as applicable on charges

T&C apply

