

Schedule of Charges for Current Accounts (w.e.f. January 2026)

Details	Indus Max	Indus Premier	Indus Grain Merchant Flexi	Indus Infotech	Indus Green	Indus Green Plus	
Balance requirement & Cheque Book Charges							
Balance Requirement*	AMB of ₹10,000	AMB of ₹50,000	AMB of ₹1,00,000	Nil	Half Yearly Average Balance Requirement of ₹10,000	Half Yearly credit of ₹50 lacs	
Charges for Non-maintenance of Balance Requirement	₹750 per month if AMB is > 50% but < 100%	₹1,000 per month if AMB is > 50% but < 100%	₹4,000 per month	NA	₹1,500 per half year if below ₹10,000	₹1,500 per half year if total credit is below ₹50 Lacs	
	₹1,000 per month if AMB is < 50%	₹1,500 per month if AMB is < 50%					
Free Cheque Leaves Issuance (Payable at Par) per month	50 Cheque Leaves	100 Cheque Leaves	100 Cheque Leaves	Free	50 Cheque Leaves	50 Cheque Leaves	
Charges on additional usage	₹2 per cheque leaf	₹2 per cheque leaf	₹2 per cheque leaf		₹2 per cheque leaf	₹2 per cheque leaf	
Free Services							
Collections	Local Cheque Collection Outstation Cheque Collection – IndusInd Bank Locations						
Payments	Anywhere Payment – Cheques paid at any location of IndusInd Bank Cash Withdrawal – IndusInd Bank Branch or ATM ² Fund Transfer within IndusInd Bank ¹						
Other Services	Non-financial Transactions – Other Bank ATMs in India ³ Email Statement (Daily / Monthly) Dormant Account Activation Charges Internal Transfer Return Charges Account Closure Charges						
NEFT / RTGS / IMPS	• Branch • Online**						
Collection Services							
Outstation Cheque Collection	Non-IndusInd Bank Locations	Instrument Value		Charges			
		Cheque collection up to and including ₹5,000		₹25			
		Above ₹5,000 and up to and including ₹10,000		₹50			
		Above ₹10,000 and up to and including ₹1,00,000		₹100			
		Above ₹1,00,000		₹200			
Payment Services							
Demand Draft Issuance - IndusInd Bank Locations	Free Limit per month	₹25 lacs	₹100 lacs	₹100 lacs	₹200 lacs	Free Unlimited	Free Unlimited
	Charges on Additional Usage	₹1/1,000, Min ₹25, Max ₹10,000				NA	NA
Demand Draft Issuance - Correspondent Bank Locations	Free Limit per month	₹5 lacs	₹10 lacs	₹10 lacs	₹20 lacs	₹10 lacs	₹10 lacs
	Charges on Additional Usage	₹2/1,000, Min ₹100, Max ₹15,000					
Demand Draft Issuance - Non-correspondent Bank Locations	Charges on usage	₹3/1,000, Min ₹100, Max ₹15,000					
Cash Transactions							
Cash Deposit at Home Location	Free Limit per month	₹6 lacs per month inclusive of Home & Non-Home location	8 times of previous month's AMB or ₹10 lacs (whichever is higher), inclusive of Home & Non-Home location	15 times of previous month AMB, inclusive of Home & Non-Home location	10 times of previous month's AMB max. of ₹50 lacs	₹10 lacs	₹10 lacs
Cash Deposit at Non-home Location	Free Limit per month				Nil	Nil	Nil
Additional Charges	Beyond Free limits	Home Location – ₹3/1000, Non-Home Location – ₹4/1000, Min ₹50 per transaction. Flat ₹4/1000 for Indus Max, Indus Premier and Indus Grain Merchant Flexi, Min ₹50 per transaction.					
Cash Withdrawal	Cash Withdrawal - Non-IndusInd Bank ATMs ⁴	Free					
	Cash Withdrawal - Limit by Debit Card	Limit as per Debit Card Taken, refer Standard Schedule of Charges for Debit Card					
Other Services & Charges							
Stop Payment	Cheque	Single cheque ₹100, Series cheques ₹150					
		Nil charges if requested through Mobile Banking / Net Banking / IVR					
Cheque Return	Inward for Financial Reasons	₹500 per instrument					
	Outward - IndusInd Bank Locations	₹100 per cheque	Nil charges up to 3 cheques per month, beyond which ₹100 per cheque	₹100 per cheque	₹100 per cheque	Nil charges up to 10 cheques per month, beyond which ₹100 per cheque	Nil charges up to 10 cheques per month, beyond which ₹100 per cheque
	Outward - Other Locations	₹100 per cheque + out of pocket expenses					
NACH / ECS	NACH / ECS Return	₹500 per instance					
Debit Card ³	Titanium Debit Card	Card Issuance, Annual, Renewal & Replacement fees – ₹249	Card Issuance, Annual, Renewal & Replacement fees – ₹249	Card Issuance, Annual, Renewal & Replacement fees – ₹249	Free	Card Issuance, Annual, Renewal & Replacement fees – ₹249	Card Issuance, Annual, Renewal & Replacement fees – ₹249
	Platinum Business Debit Card	Card Issuance, Annual & Renewal fees – ₹699					
		Replacement Card – ₹249					
	Other Debit Cards	–	–	–	–	Arthia Debit Card - Nil Charges (Only for Eligible Customers)	–
	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	Account Statement Physical (Branch)	₹100 per statement					
Doorstep Banking Services+							
Cheque Pick-up (On Call)	Up to 3 pick-ups free in a month	Free once in a day	Free	Free once in a day	₹50 per instance	₹50 per instance	
Cheque Pick-up (Beat) per month	₹500	Free	Free	Free	₹500	₹500	
Cash Delivery / Pick-up (Per Call)	Till ₹2 lacs	₹150	Up to 5 calls free in a month, thereafter ₹150 per call	Free	Till 5 lacs - Free once a Day, beyond which a charge ₹250 per call	₹150	₹150
	From ₹2 to ₹5 lacs	₹250	₹250	₹250		₹250	₹250
	From ₹5 to ₹10 lacs	₹400	₹400	₹400	₹400	₹400	₹400
	From ₹10 to ₹20 lacs	₹800	₹800	₹800	₹800	₹800	₹800
	> ₹20 lacs	Contact branch	Contact branch	Contact branch	Contact branch	Contact branch	Contact branch
Cash Delivery / Pick-up up (Beat) per month	Till ₹1 lac	₹2,000	₹2,000	Free	Till 5 lacs - Free once a Day	₹2,000	₹2,000
	From ₹1 to ₹2 lacs	₹3,000	₹3,000	Free		₹3,000	₹3,000
	From ₹2 to ₹5 lacs	₹5,500	₹5,500	₹5,500		₹5,500	₹5,500
	From ₹5 to ₹10 lacs	₹9,000	₹9,000	₹9,000	₹9,000	₹9,000	₹9,000
	From ₹10 to ₹20 lacs	₹16,000	₹16,000	₹16,000	₹16,000	₹16,000	₹16,000
	> ₹20 lacs	Contact branch	Contact branch	Contact branch	Contact branch	Contact branch	Contact branch

IMPORTANT: 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.

¹Standard Charges for Fund Transfer transaction is ₹15 per cheque

²Standard Charges for Cash Withdrawal at Non-home Location is ₹2.5/1000 minimum ₹50

³W.e.f. 15 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.

*AMB – Average Monthly Balance | Half yearly average balance will be calculated as the average of daily closing balances of each day spread over a period of six months (April to September and October to March) | Half yearly credit will be calculated as the total Credits spread over a period of six months (April to September and October to March)

** Online mode refers to Mobile Banking & Retail Net Banking.

†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. † Cash Withdrawal outside India ₹125

‡For details on Premium Debit Cards variants, please refer the Debit Card SoC on our website.

+Available in Select Locations only. † GST as applicable on charges. † NMC and other charges are exclusive of taxes.

For more details, call our 24x7 Phone Banking Numbers: 1860 267 7777 / +91 22 4406 6666
Visit us at www.indusind.bank.in