

Schedule of Charges for Indus LAP Current Account (w.e.f. January 2026)

AMB & CHEQUE BOOK CHARGES		OTHER SERVICES & CHARGES	
Average Monthly Balance Requirement	Nil	Stop Payment (Single Cheque)	₹ 100, Nil Charges if requested through IndusNet/IndusMobile/IVR
Charges for Non-maintenance of AMB (Monthly)	Nil	Stop Payment (Series Cheques)	₹ 150, Nil Charges if requested through IndusNet/IndusMobile/IVR
Cheque Leaves Issuance (Payable at Par)	50 Cheque Leaves free per month	Cheque Return (Inward) for Financial Reasons	₹ 500 per instrument
Charges on additional usage ¹	₹ 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	Up to and including ₹ 5,000	Debit Card^d	
	Above ₹ 5,000 and up to and including ₹ 10,000	Titanium Debit Card	₹ 249 (Issuance, Annual Charges, Replacement & Renewal Fees)
	Above ₹ 10,000 and up to and including ₹ 1,00,000	Platinum Business Debit Card	₹ 699 (Issuance, Annual Charges & Renewal Fees), ₹ 249 for Replacement
	Above ₹ 1,00,000	Non-financial Transactions - Other Bank ATMs in India ^e	Free
PAYMENTS SERVICES		Balance Inquiry Outside India	₹ 20 per transaction
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch) ²	Free	POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Payment at any location of IndusInd Bank for clearing at same location through PAP cheque	Free	Email Statement (Daily / Monthly)	Free
Demand Draft Issuance - IndusInd Bank Locations		Ad hoc Statement (printed)	₹ 100 per statement through branch
Free Limit	Nil	DOORSTEP BANKING SERVICES³	
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Cash Delivery / Pick-up (Per Call)	
Demand Draft Issuance - Correspondent Bank Locations		Till 2 lacs	Free once a day
Free Limit	Nil	2 - 5 lacs	₹ 250
Charges on additional usage	₹ 2/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 lacs	₹ 400
Demand Draft Issuance - Non-correspondent Bank Locations		10 - 20 lacs	₹ 800
Free Limit	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	> 20 lacs	Contact Branch
Charges on additional usage	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	Cash Delivery / Pick-up (Beat) per month	
NEFT / RTGS / IMPS	Free at Branch & Online ⁴	Till 1 lac	₹ 2,000
CASH TRANSACTIONS		1 - 2 lacs	₹ 3,000
Cash Deposit		2 - 5 lacs	₹ 5,500
Free Limit (Home Location) per month ³	10 times of the previous month AMB, Max. ₹ 25 lacs	5 - 10 lacs	₹ 9,000
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	10 - 20 lacs	₹ 16,000
Free Cash Deposit at Non-home Location per month³	₹ 1,00,000 free per month	> 20 lacs	Contact Branch
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Cheque Pick-up (On Call)	₹ 50 per Instance
Cash Withdrawal		Cheque Pick-up (Beat) per month	₹ 500
Cash Withdrawal (Home Location)	Free		
Cash Withdrawal (Non-home Location) ⁴	Free		
Cash Withdrawal (ATMs) IndusInd Bank Network	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.		
Cash Withdrawal Outside India ATMs	₹ 125		
Cash Withdrawal Limit by ATM Card	Refer Standard Schedule of Charges for Debit Card		

SCHEDULE OF STANDARD CHARGES

- Standard Charges per cheque leaf is ₹ 2
- Standard Charges for Funds Transfer transaction is ₹ 15 per cheque
- Standard Charges for Cash Deposit at Home Location: ₹ 3/1,000 min. ₹ 50, Non-home Location: ₹ 4/1,000 min. ₹ 50
- Standard Charges for Cash Withdrawal at Non-home Location is ₹ 2.5/1,000 min. ₹ 50

*Online mode refers to Mobile Banking & Retail Net Banking

^dFor other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.bank.in

^eW.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.

¹Available in Select Locations only | PAP - Payable At Par | GST as applicable on Charges

T&C apply

