

Schedule of Charges for Indus LAP Current Account (w.e.f. May 2025)

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	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 ¹	₹ 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	ECS Return	₹ 200
Outstation Cheque Collection - Non-IndusInd Bank Locations	Up to and including ₹ 5,000	₹ 25	Debit Card^f
	Above ₹ 5,000 and up to and including ₹ 10,000	₹ 50	Titanium Debit Card
	Above ₹ 10,000 and up to and including ₹ 1,00,000	₹ 100	₹ 249 (Issuance, Annual Charges, Replacement & Supplementary Card)
	Above ₹ 1,00,000	₹ 200 per instrument	Platinum Business Debit Card
PAYMENTS SERVICES			₹ 699 (Issuance, Annual Charges & Supplementary Card), ₹ 249 for Replacement
Funds Transfer (Between any IndusInd Bank Branches) (Online/through Branch) ²	Free	Non-financial Transactions - Other Bank ATMs in India ^h	Free
Payment at any location of IndusInd Bank for clearing at same location through PAP cheque	Free	Balance Inquiry Outside India	₹ 20 per transaction
Demand Draft Issuance - IndusInd Bank Locations		POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Free Limit	Nil	Email Statement (Daily / Monthly)	Free
Charges on additional usage	₹ 1/1,000 Min. ₹ 25 Max. ₹ 10,000	Ad hoc Statement (printed)	₹ 10 per statement through branch
Demand Draft Issuance - Correspondent Bank Locations		DOORSTEP BANKING SERVICES^g	
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 once a day
Demand Draft Issuance - Non-correspondent Bank Locations		2 - 5 lacs	₹ 250
Free Limit	₹ 3/1,000, Min. ₹ 100 Max. ₹ 15,000	5 - 10 lacs	₹ 400
NEFT / RTGS / IMPS		10 - 20 lacs	₹ 800
Free at Branch & Online*		> 20 lacs	Contact Branch
CASH TRANSACTIONS		Cash Delivery / Pick-up (Beat) per month	
Cash Deposit		Till 1 lac	₹ 2,000
Free Limit (Home Location) per month ³	10 times of the previous month AMB, Max. ₹ 25 lacs	1 - 2 lacs	₹ 3,000
Additional Charges on Incremental Deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)	2 - 5 lacs	₹ 5,500
Free Cash Deposit at Non-home Location per month³		5 - 10 lacs	₹ 9,000
Additional Charges on Incremental Deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	10 - 20 lacs	₹ 16,000
Cash Withdrawal		> 20 lacs	Contact Branch
Cash Withdrawal (Home Location)	Free	Cheque Pick-up (On Call)	₹ 50 per Instance
Cash Withdrawal (Non-home Location) ⁴	Free	Cheque Pick-up (Beat) per month	₹ 500
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

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

^hW.e.f. 1st May 2025, 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.

^gAvailable in Select Locations only | PAP - Payable At Par | GST as applicable on Charges

T&C apply

