

# **IndusInd Bank**



## **SCHEDULE OF BENEFITS**

**INDUS STARTUP CURRENT ACCOUNT  
EFFECTIVE JUNE 2025**

**IndusInd Bank**

For details, call the Phone Banking Number: 1860 267 7777  
or visit [www.indusind.com](http://www.indusind.com)

ISCA-SOB/01/06-25



## SCHEDULE OF BENEFITS

### Details Indus Startup Current Account

#### Balance requirement & Cheque Book Charges

<b>Average Monthly Balance Requirement</b>	NMC waiver for first 3 years from the date of account opening, afterwards ₹ 1,00,000 AMB to be maintained
<b>Charges for Non-maintenance (NMC) of AMB</b>	₹ 1000 per month if AMB is ≥ 50% but < 100%
	₹ 2000 per month if AMB is < 50%
<b>Cheque Leaves Issuance (Payable at Par)</b>	Free

#### Complimentary Services

<b>Collections</b>	Local Cheque Collection   Outstation Cheque Collection
<b>Payments</b>	Anywhere Payment – Cheques paid at any location of IndusInd Bank   Cash Withdrawal – IndusInd Bank Branch or ATM <sup>2</sup>   Fund Transfer within IndusInd Bank <sup>1</sup>   Demand Draft Issuance
<b>Other Services</b>	Non-financial Transactions – Other Bank ATMs in India <sup>^</sup>   Email Statement (Daily / Monthly)   SMS Alerts Dormant Account Activation Charges   Account Closure Charges Internal Transfer Return Charges   Stop Payment   Standing Instruction- Setup / Amendments / Failure / Cancellation   DD Cancellation / Duplicate Instrument Issuance / Revalidation (Own Bank)   DD Cancellation / Revalidation (Other Bank)   Banker's Verification ( Photo / Signatures / Address)   Balance confirmation Certificate   Interest / TDS Certificate   Enquire related to Old Records
<b>NEFT / RTGS / IMPS</b>	• Branch • Online*

#### Cash Transactions

<b>Cash Deposit at Home + Non-home Location</b>	<b>Free Limit per month</b>	15 Times of previous month's AMB, Maximum 2Cr
<b>Additional Charges</b>	<b>Beyond Free Limit</b>	₹ 4/1000
<b>Cash Withdrawal</b>	<b>Cash Withdrawal – Non-IndusInd Bank ATMs</b>	Free**
	<b>Cash Withdrawal – Limit by Debit Card</b>	Limit as per Debit Card Taken, refer Standard Schedule of Charges for Debit Card

#### Other Services & Charges

Category	Service	
<b>Cheque Return</b>	<b>Inward for Financial Reasons</b>	Up to 2 instruments per month ₹ 350, On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹ 500 per instrument, 5 <sup>th</sup> Instrument onwards - ₹ 750 per instrument
	<b>Outward - IndusInd Bank Locations</b>	Nil Charges up to 10 cheques per month thereafter standard charges***
	<b>Outward - Other Locations</b>	₹ 100 per cheque + out of pocket expenses
<b>NACH / ECS</b>	<b>NACH / ECS Return</b>	₹ 200
<b>Platinum Business Debit Card<sup>#</sup></b>	<b>Issuance</b>	Nil
	<b>Annual Charges / Renewal Fees</b>	Nil
	<b>Card Replacement</b>	₹ 249 + GST
	<b>ATM / POS Limit on Debit Card</b>	Limit as per Debit Card taken (Refer Standard Schedule of Charges for Debit Card)
<b>Account Statement</b>	<b>Ad hoc Statement (printed)</b>	₹ 10 per statement through branch

### Details Indus Startup Current Account

#### Doorstep Banking Services+

Cheque Pick-up (On Call/beat) per month		Free
<b>Cash Delivery / Pick-up (Per Call)</b>	Till ₹2 lacs	Free once in a day
	From ₹2 to ₹5 lacs	₹ 250
	From ₹5 to ₹10 lacs	₹ 400
	From ₹10 to ₹20 lacs	₹ 800
	> ₹20 lacs	Contact Branch for cash above ₹ 20 lacs
<b>Cash Delivery / Pick-up (Beat) per month</b>	Till ₹2 lacs	Free
	From ₹2 to ₹5 lacs	₹ 5,500
	From ₹5 to ₹10 lacs	₹ 9,000
	From ₹10 to ₹20 lacs	₹ 16,000
	> ₹20 lacs	Contact Branch for cash above ₹ 20 lacs

#### Trade Services and Charges

<b>Remittances</b>	Inward Remittances	Free
	Non-trade Outward remittances	₹ 83
	FIRC issuance	Free
<b>Exports</b>	Export Bills for collections and under LC	₹ 83
	Advance Export Bills	₹ 83/Bill
	Export LC advising	₹ 83
	BRC issuance for all export transactions	Free
<b>Imports</b>	Advance Payments for Imports	₹ 83 Flat
	Direct Import Bills	₹ 83 Flat
	Import Bills for Collection	₹ 83 Flat
<b>Miscellaneous Charges</b>	Swift Charges	₹ 83
	International Courier Charges	₹ 1,000
	Registered Post Charges	₹ 83
	Commission in Lieu of Exchange	0.13%

#### Merchant Services

<b>Monthly Rental for Android POS</b>	₹ 399
<b>MDR on POS</b>	1.30%

#### Cash Management Services

<b>API Connected Banking</b>	Free
<b>Indus Electronic Collection(IEC)</b>	
<b>Indus Direct</b>	

#### Standard Charges to be applicable :

- Standard Charges for Fund Transfer transaction is ₹15 per cheque.
  - Standard Charges for Cash Withdrawal at Non-home Location is ₹2.5/1000 minimum ₹50.
- \* 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.
- \*\*\* Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Location.
- # For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at [www.indusind.com](http://www.indusind.com)
- ^ W.e.f. 15<sup>th</sup> 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.
- + Available in Select Locations only. | GST and FX conversion tax would be applicable as per current regulations.
- # # Terms & Conditions for POS services
- The above POS pricing is purely indicative in nature and is subject to change from time to time without any prior notice. The pricing is exclusive of GST and applicable Taxes.
  - Merchant Plan & Pricing, Fees and Charges as per the Merchant Establishment Agreement signed by the Merchant will be applicable. Merchant shall pay all the applicable fees and charges as mentioned in the details of Fees and Charges in the Merchant Agreement. All the fees and charges are subject to change without any prior notice.
  - Merchant shall maintain committed Average Monthly/Quarterly Balance (i.e. AMB/AQB declared in Merchant Agreement) in the linked settlement account maintained with 'IndusInd Bank' at all times, failing which Bank reserves the right to revise the fees/charges mentioned in this agreement without any prior notice.
  - The Fees and charges can be modified based on the regulatory changes and card association notifications, directives.
  - To view the Merchant Plan and applicable pricing on your Merchant Account, you may login to the INDIE for Business App or merchant portal at <https://indusind.payswiff.com/selfy/#/login> using your registered credentials."

#### ### Terms & Conditions for Cash Management Services

- The above services are demand facilities, subject to our on-going review of the terms, conditions, pricing, etc. and may be modified or services recalled without notice at the bank's absolute discretion.
- In addition to the above, other statutory levies such as Service Tax and other taxes etc. shall be applicable as per prevalent laws.
- In line with regulatory and internal procedural requirements, the above services will be available to you on completion of necessary documentation requirements.