

IndusInd Bank



SCHEDULE OF BENEFITS

**INDUS STARTUP CURRENT ACCOUNT
EFFECTIVE JANUARY 2026**

IndusInd Bank

For details, call the Phone Banking Number: 1860 267 7777
or visit www.indusind.bank.in

ISCA-SOB/02/11-25



SCHEDULE OF BENEFITS

Details Indus Startup Current Account

Balance requirement & Cheque Book Charges

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

Complimentary Services

Collections	Local Cheque Collection Outstation Cheque Collection
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 Demand Draft Issuance
Other Services	Non-financial Transactions – Other Bank ATMs in India [^] 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
NEFT / RTGS / IMPS	• Branch • Online*

Cash Transactions

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

Other Services & Charges

Category	Service	
Cheque Return	Inward for Financial Reasons	₹500 per instrument
	Outward - IndusInd Bank Locations	Nil Charges up to 10 cheques per month thereafter standard charges***
	Outward - Other Locations	₹ 100 per cheque + out of pocket expenses
NACH / ECS	NACH / ECS Return	₹ 500 per instance
Platinum Business Debit Card[#]	Issuance	Nil
	Annual Charges / Renewal Fees	Nil
	Card Replacement	₹ 249 + GST
	ATM / POS Limit on Debit Card	Limit as per Debit Card taken (Refer Standard Schedule of Charges for Debit Card)
Account Statement	Ad hoc Statement (printed)	₹ 100 per statement through branch

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Doorstep Banking Services+

Cheque Pick-up (On Call/beat) per month		Free
Cash Delivery / Pick-up (Per Call)	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
Cash Delivery / Pick-up (Beat) per month	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

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

Merchant Services

Monthly Rental for Android POS	₹ 399
MDR on POS	1.30%

Cash Management Services

API Connected Banking	Free
Indus Electronic Collection(IEC)	
Indus Direct	

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: ₹100 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.bank.in
 ^ W.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.
 + 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.