



Schedule of Benefits

Current Account
Effective February 2024

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com

INDUSGRANDÉ/CASOBVER03/02-24



Schedule of Benefits

Program Criteria			Other Features & Charges		
Relationship Criteria to be Maintained		Any one of the criteria mentioned below	Stop Payment	Cheque	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through IndusNet/ IndusMobile/ IVR
AQB (Single or Group Balance)		₹7 Lacs	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
Total Relationship Value (CA+SA+FD)		₹25 Lacs with minimum AQB of ₹1 Lac (in combination of Current and Savings Accounts)		Outward	Nil charges up to 25 cheques per month, thereafter standard charges**
Charges for Non-maintenance		10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900	NACH/ECS	NACH/ECS Return	₹200
Cheque Book Charges			Debit Card*	Grandé World Debit Card (Issuance/Annual Charges/ Replacement/Supplementary Card)	Free
				ATM/POS Limit on Debit Card	Limit as per Debit Card taken, refer Debit Card SoC
Cheque Leaves Issuances (Payable at Par)		Free	Account Statement	Ad hoc Statement printed	Free
Free Services			Doorstep Banking*		
Collections		Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing at the same location Funds Transfer within IndusInd Bank Outstation Cheque Deposit at IndusInd Bank Location Outstation Cheque Collection, payable at Non-IndusInd Bank Locations	Charges	Cheque Pickup (On Call)	Free Once in a day
				Cheque Pickup (Beat) per month	Free
Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank Cash Withdrawal - any IndusInd Bank Branch or ATM	Doorstep Cash (Per Call) Standard Charges	Doorstep Cash (Per Call)	Free Once in a day (up to ₹3 Lacs)
				Doorstep Cash (Beat) per month	From ₹3 to 5 Lacs - ₹250, From ₹5 to 10 Lacs - ₹400, From ₹10 to 20 Lacs - ₹800, Contact branch for cash above ₹20 Lacs
Other Services		Non-financial Transactions - Other Bank ATMs in India^ Email Statement (Daily) Dormant Account Activation Internal Transfer Return Charges Account Closure Charges	Doorstep Cash (Beat) per month Standard Charges	Doorstep Cash (Beat) per month	Free Once in a day (up to ₹3 Lacs)
				Doorstep Cash (Beat) per month Standard Charges	From ₹3 to 5 Lacs - ₹5,500, From ₹5 to 10 Lacs - ₹9,000, From ₹10 to 20 Lacs - ₹16,000, Contact branch for cash above ₹20 Lacs
NEFT / RTGS / IMPS		Branch Online	Trade Services & Charges		
Payments			Remittances	Inward Remittances	Free
				Non-trade Outward Remittances	₹83
DD / PO (At IndusInd Bank Locations)		Free Limit	Exports	FIRC Issuances	Free
DD / PO (Correspondent Bank Location)		Free Limit		Export Bills for Collection & under LC	₹83
DD / PO (Non-correspondent Bank)		Charges on Additional usage	Advance Export Bills	₹83/bill	
		Charges on usage	Export LC Advising	₹83	
			BRC Issuances 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	₹1000
				Registered Post Charges	₹83
				Commission in Lieu of Exchange	0.125%
			Standard Charges to be applicable:		
			* 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 ₹ 21 per transaction. Cash Withdrawal Outside India ₹125.		
			** Standard Cheque Return (Outward) Charges: ₹ 50 per cheque for IndusInd Bank Location & ₹ 100 per cheque + out-of-pocket expenses for Other Locations		
			^ W.e.f. 20 th December 2023, 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 is limited to 5 transactions per day.		
			# For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com		
			+ Available in Select Locations only. GST and FX conversion tax would be applicable as per current regulations.		