



Schedule of Benefits

Savings Account
Effective 20th December, 2023

IndusInd Bank

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

Schedule of Benefits Indus Grandé

| Program Criteria | | Debit Card | |
|---|--|---|--|
| Relationship Criteria for Indus Grandé | Value | Card Issuance/Renewal/Annual Fee of Grandé World Debit Card for Primary/Add-on Accounts | Issuance Fee Annual Fee |
| • Savings Account (Single) | ₹5,00,000* | | Free Free |
| • Savings Account (Grouped) | ₹5,00,000* | Card Replacement | Free |
| • Savings Account + Current Account | ₹7,00,000 | Issuance of Duplicate PIN | Free |
| • Current + Savings + Fixed Deposit | ₹25,00,000 | Balance Inquiry at any ATM in India | Free |
| • Mutual Fund/DP Valuation (with Savings Account) | ₹25,00,000 | Cash Withdrawal - Own ATMs (IndusInd Bank) | Free |
| • Life Insurance Premium (with Savings Account) | ₹2,00,000 | Cash Withdrawal - Other Bank ATMs# | Unlimited withdrawals Free within India Outside India: Unlimited Free Outside India: ₹20 for Balance Enquiry |
| • Salary Credit in Account | ₹2,50,000 | Daily Cash Withdrawal Limit | Grandé World Debit Card: ₹4,00,000 per day |
| • Home Loan or Loan Against Property | ₹1,50,00,000 | Daily POS Limit (Including Online Spends) | Grandé World Debit Card: ₹8,00,000 per day |
| • Personal Loan | ₹15,00,000 | Foreign Currency Exchange Mark Up fee | 0% for Grandé World Debit Card |
| • General Insurance Premium | ₹50,000 | Annual Fee (PIONEER Debit Card) | ₹2,999 |
| *Non-Maintenance Charges | 10% of the shortfall in AQB required as per program subject to maximum of ₹900/- | | |
| Add-On Accounts | Free add-on accounts for family members | | |
| Remittance Facilities through Own Bank | | Other Savings Bank Account Facilities | |
| Demand Draft or Pay Order - Issuance | Unlimited Drafts Free | Account Statement | Monthly E-Statement |
| DD/PO Cancellation/Duplicate Instrument Issuance | Free | Issuance of Duplicate/Additional Statement | Free |
| DD/PO Revalidation | Free | Issuance of Loose Cheque Leaves | Free |
| Visa Credit Card Payment through ATM/Net Banking | Free | Issuance of Duplicate Pass Book | Free |
| IMPS Inward/Outward | | Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance | ₹450/- per return |
| NEFT Inward/Outward | No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking | | |
| RTGS Inward/Outward | | Miscellaneous | |
| Remittance Facilities through Other Bank | | Mobile Alerts | Free |
| DD - Issuance | Free one draft (correspondent bank only) per day up to ₹2,00,000. Above the free limit ₹1.5 per ₹1,000, Minimum of ₹25 & Maximum of ₹3,000 per instrument Non-Correspondent Banks - On Actuals | Balance Certificate | Free |
| DD - Cancellation | ₹100/- per instrument | Interest Certificate | Free |
| DD - Revalidation | ₹100/- per instrument | Standing Order/Balance Order/Instructions | Free |
| Foreign Exchange Remittance | | Enquiry relating to old records | Free |
| Non-Trade Remittance | ₹250/- in addition to SWIFT charges | Account Closure | ₹200/-, if account is closed within 6 months or balance in the A/c whichever is lower |
| SWIFT/Wire Transfer | ₹500/- | Photo Attestation | Free |
| FCY (Foreign Currency) Draft/DD issuance | ₹350/- | Signature Attestation | Free |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, Minimum of ₹25/- | Cheque Stop Payment | Free |
| Cheque Collection | | Cheque Books | |
| Local Clearing | Free | Issuance of Cheque Books | Unlimited Payable-At-Par Cheque Books Free |
| Outstation Clearing through Own Bank | Free | Charges on Cash Withdrawal/Deposits at Branch/es | |
| Outstation Clearing through Correspondent Bank | Free | At any branch in India | Free |
| Return of Cheque/s - Local | Only for Financial Reasons Local Inward Clearing: ₹450/- per cheque return Local Outward Clearing: Free | Door Step Banking | |
| Return of Cheque/s - Outstation - through Another Bank | Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses | Cheque Pickup | Unlimited Free |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses | Cash Delivery | 1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | ₹100/- plus out of pocket expenses | Cash Pickup | 1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac |
| | | Pickup and Delivery of documents from overseas (For NRI Customer only) | 2 Request Free per customer per Financial Year Above the Free limit ₹1,300 per request |
| | | Preferential Pricing/Discount on Other Banking Products | |
| | | Locker Rental** | Small - Free for 1 st year & 75% off 2 nd year onwards Medium - Free for 1 st year & 75% off 2 nd year onwards Large - 50% off each year Jumbo - 25% off each year |
| | | Loans | 25% Discount on Processing Fees |
| | | Demat Account | Annual Maintenance Charges Waived off |

**Locker Rental waiver will be revoked if balance is not maintained as per the product requirement. #Unlimited Cash Withdrawal at other Bank ATM is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @ ₹21 effective 1st November'22.

- Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement.
- AQB (Average Quarterly Balance) requirement varies with location. • Charges are exclusive of Taxes.
- Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled people.
- Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule. • Any change in the charge tariff will be applied after a notice of atleast 30 days.
- This SOB is for Grande Primary/NR/Add-on Accounts. • The Debit Card of NRO Account is only for domestic use.
- Pickup and Document at overseas location should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only.
- W.e.f 20th December '23 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, cheque book request, Statement request and Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 5 transactions per day.
- Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only.