



Schedule of Benefits

Savings Account Indus Grandé Care
Effective 01st May 2025

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
Savings Account Indus Grandé Care

Particulars		Indus Grandé Care		Particulars	
Program Criteria				Debit Card / Chip Debit Card	
Relationship Criteria for Indus Grandé Care**		Value		Card Issuance / Renewal Fee of Grandé Debit Card for Primary / Add-on Accounts	Issuance Fee
Savings Account (Single) or		₹ 5,00,000		Card Replacement	Free
Savings Account (Grouped) or		₹ 5,00,000		Issuance of Duplicate PIN	Free
Savings + Fixed Deposit		₹ 25,00,000*		Balance Inquiry at any ATM in India	Free
*Minimum Average Quarterly Balance of INR 50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges in case of having surrogates				Cash Withdrawal - Own ATMs (IndusInd Bank)	Free
**Non-Maintenance Charges (Single Customer ID)		10% of the shortfall in AQB required as per program subject to maximum of ₹ 900		Cash Withdrawal - Other Bank ATMs#	Unlimited withdrawals free within India
Add-On Accounts		Free add-on accounts for family members			Outside India: Unlimited Free
				Daily Cash Withdrawal Limit	Outside India: ₹ 20 for Balance Enquiry
				Daily POS Limit	Grandé Debit Card: ₹ 4,00,000 per day
				Foreign Currency exchange Mark Up fee	Grandé Debit Card: ₹ 8,00,000 per day
				Annual Fee (PIONEER Debit Card)	0% for Grandé Debit Card
					₹ 2,999
Remittance Facilities through Own Bank				Other Savings Bank Account Facilities	
Demand Draft - Issuance	Unlimited Drafts Free			Account Statement	Monthly E-statement
DD Cancellation / Duplicate Instrument Issuance	Free			Issuance of Duplicate / Additional Statement	Free
DD Revalidation	Free			Issuance of Loose Cheque Leaves	Free
Visa Credit Card Payment through ATM / Netbanking	Free			Issuance of Duplicate Pass Book	Free
NEFT - Inward / Outward	No Charges @Branch / Mobile Banking / Net Banking / Alexa / WhatsApp Banking			Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return
IMPS - Inward / Outward					
RTGS - Inward / Outward					
Remittance Facilities through Other Bank				Miscellaneous	
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			Mobile Alerts	Free
DD - Cancellation	₹ 100 per instrument			Balance Certificate	Free
DD - Revalidation	₹ 100 per instrument			Interest Certificate	Free
Foreign Exchange Remittance				Standing Order / Balance Order / Instructions	Free
Non-trade Remittance	₹ 250 in addition to SWIFT charges			Enquiry relating to old records	Free
SWIFT / Wire Transfer	₹ 500			Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
FCY (Foreign Currency) Draft / DD Issuance	₹ 350			Photo Attestation	Free
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque amount, Minimum of ₹ 25			Signature Attestation	Free
Cheque Collection				Cheque Stop Payment	Free
Local Clearing	Free			Cheque Books	
Outstation Clearing through own Bank	Free			Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
Outstation Clearing through Correspondent Bank	Free			Charges on Cash Withdrawal / Deposits at Branch/es	
Return of Cheque/s - Local	Only for Financial Reasons			At any branch in India	Free
	Local Inward Clearing: ₹ 450 per cheque return			Doorstep Banking	
	Local Outward Clearing: Free			Cheque Pick up	Unlimited Free
Return of Cheque/s - Outstation - through another 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 - through Own Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses			Cash Pick up	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			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 Charge Waived off
				**Locker Rental waiver will be revoked if balance is not maintained as per the product requirement. #Unlimited Cash Withdrawal at other Bank ATMs is capped at 20 transactions per month, above 20 withdrawals in a month every cash transaction will be charged @₹23 effective 01 st May 2025.	
				Please Note: • Debit Card usage will attract a charge of ₹ 299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. • Charges are exclusive of Taxes. • Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled person. • 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 at least 30 days. • This SOB is for Grandé Care Primary / Add-on Accounts. • W.e.f. November 15, 2024 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 2 transactions per day. • Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only.	