



Indus*Care*

Schedule of Benefits

Indus Care Savings Account
Effective 01st May 2025

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
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Schedule of Benefits - Indus Care Savings Account (Effective 01st May 2025)

Particulars	Indus Care Savings Account		Particulars	Indus Care Savings Account
	Program Criteria		Debit Card ⁴	
Eligibility Criteria	Customers Aged 60 Years & Above		Card Issuance Fee	₹999
AQB Requirement or	₹2,00,000		Renewal Fee/Annual Fee	Nil
AQB Requirement (Group) or	₹4,00,000		Card Replacement	₹249
Fixed Deposit	₹15,00,000		Issuance of Duplicate PIN	Free
Add-on Account (Under Family Group)	1		Balance Inquiry at any ATM in India	Free
Non-maintenance Charges	10% of the shortfall in AQB required as per program subject to maximum of ₹900		Cash Withdrawal - IndusInd Bank ATMs	Free
Demand Draft through own Bank			Cash Withdrawal - Other Bank ATMs ⁶	Within India: Unlimited Free Outside India: Unlimited Free Outside India: ₹20 for Balance Enquiry
DD Issuance	Unlimited Free		Daily Cash Withdrawal Limit	₹1.5 lacs per day
DD Cancellation/Duplicate Instrument Issuance	Free		Daily PoS Limit	₹3 lacs per day
DD Revalidation	Free		Miscellaneous	
Demand Draft through other Bank			Mobile Alerts	Free
DD Issuance	Free	Non-correspondent Banks - On Actuals	Balance Certificate	Free
DD Cancellation	Free		Interest Certificate	Free
DD Revalidation	Free		Standing Order/Balance Order/Instructions	Free
Other Transactions			Inquiry relating to Old Records	Free
Visa Credit Card Payment through ATM/Net Banking	Free		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
NEFT - Inward/Outward	Free		Photo Attestation	Free
RTGS - Inward/Outward	Free		Signature Attestation	Free
IMPS - Inward/Outward	Free		Cheque Stop Payment	Free
Foreign Exchange Remittance (Non-Trade) ³			Inoperative Account (24 Months)	Not Applicable
Non-Trade Remittance	₹250 in addition to SWIFT Charges		Cheque Books	
SWIFT/Wire Transfer	₹500		Issuance of Cheque Books - Payable At Par	Unlimited Free
FCY (Foreign Currency) Draft/DD Issuance	₹350		Charges on Cash Withdrawal/Deposits at Branch(es)	
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Min of ₹25		At any branch in India	Free
Cheque Collection			Doorstep Banking ⁵	
Local Clearing	Free		Cheque Pick-up	Unlimited Free
Outstation Clearing through own Bank	Free		Cash Delivery	Free
Outstation Clearing through Correspondent Bank	Free		Cash Pick-up	Free
Return of Cheque(s) - Local	Only for Financial Reasons		Preferential Pricing/Discount on Other Banking Products	
	Local Inward Clearing: ₹450 per cheque return		Locker Rental ^{6&7}	Locker Discounts 1 st year: Small - 100% Medium - 50% Large - 25% Jumbo - 25% Locker Discounts 2 nd year onwards: Small - 75% Medium - 50% Large - 25% Jumbo - 25%
	Local Outward Clearing: Free		Loans	Preferential Discounts on Processing Fees
Return of Cheque(s) - Outstation - through own Bank	Collection charges subject to a minimum of ₹100 + actual out of pocket expenses		Demat Account	Annual Maintenance Charges Waived off
Return of Cheque(s) - Outstation - through another Bank	Collection charges subject to a minimum of ₹100 + plus actual out of pocket expenses		Please Note: <ul style="list-style-type: none">³FX Currency Conversion Tax will be recovered as per actuals⁴Debit Card Charges⁵Doorstep Banking Service is available at select branches in India only⁶Locker discount is available for up to 2 members in Family Group⁷Offer is subject to client being part of Indus Care ProgramTaxes as applicable will be levied on the aforementioned chargesBank 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 scheduleAny change in the charge tariff will be applied after a notice of at least 30 daysDiscount on Processing Fees is for IndusInd Bank Loan Products only⁸Unlimited Cash Withdrawal at other Bank ATM is capped at 20 transactions per month, above 20 withdrawals in a month every cash transaction will be charged @ ₹23Number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhaar Number Seeding on Non-IndusInd Bank ATM will be limited to 2 transactions per day.	
Return of Cheque(s) - Outstation Cheques Received in Inward Collection	₹100 + out of pocket expenses			
Other Savings Bank Account Facilities				
Account Statement	Free			
Issuance of Duplicate/Additional Statement	Free			
Issuance of Loose Cheque Leaves	Free			
Issuance of Duplicate Pass Book	Free			
Internal Transfer/ECS Return (Insufficient Balance)	Free			