



## **Schedule of Benefits**

Current Account  
Effective November, 2023

**IndusInd Bank**

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

## 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 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹500 per instrument 5 <sup>th</sup> 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
<b>Cheque Book Charges</b>			Debit Card <sup>†</sup>	Grandé World Debit Card (Issuance/Annual Charges/ Replacement/Supplementary Card)	Free
Cheque Book Issuances		Free		ATM/POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Debit Card SOC
<b>Free Services</b>			Account Statement	Adhoc Statement printed	Free
Collections		Local Cheque Deposit   Cheques deposited at any location of IndusInd Bank for clearing in the same location   Funds Transfer within IndusInd Bank   Outstation Cheque Deposit on IndusInd Bank Location   Outstation Cheque Collection, payable at Non-IndusInd Bank Locations	<b>Doorstep Banking<sup>†</sup></b>		
Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal - any IndusInd Bank Branch or ATM	Charges	Cheque Pickup (On Call)	Free Once in a day
Other Services		Non-cash transactions - Other Bank ATMs in India <sup>^</sup>   Email Statement (Daily)   Dormant Account Activation   Internal Transfer Return Charges   Account Closure Charges		Cheque Pickup (Beat) per month	Free
NEFT / RTGS / IMPS		Branch   Online		Doorstep Cash (Per Call)	Free Once in a day (up to ₹3 Lacs)
<b>Payments</b>		DD / PO (At IndusInd Bank Locations)		Doorstep Cash (Per Call) Standard Charges	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
				DD / PO (Correspondent Bank Location)	Doorstep Cash (Beat) per month
DD / PO (Non-correspondent Bank)		Charges on usage	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	
<b>Trade Services &amp; Charges</b>					
For specialised options on Indus Direct (Payment Services) please seek help from your Relationship Officer			Remittances	Inward Remittances	Free
				Non-trade Outward Remittances	₹83
DD / PO (At IndusInd Bank Locations)		Free Limit		Exports	FIRC Issuances
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	
Cash Transactions		Cash Deposit at Home + Non-home Location	Export LC Advising	₹83	
			Additional Charges	On Incremental Deposits	BRC Issuances for all Export transactions
		Cash Withdrawal			Cash Withdrawal Non-IndusInd ATMs <sup>*</sup>
Cash Withdrawal		Cash Withdrawal Limit by Debit Card	Direct Import Bills	₹83 Flat	
Miscellaneous Charges		Refer Standard Schedule of Charges for Debit Card	Import Bills for Collection	₹83 Flat	
			Swift Charges	₹83	
			Courier Charges	₹1000	
			Registered Post Charges	₹83	
DD / PO (At IndusInd Bank Locations)		Charges on Additional usage	Commission in lieu of exchange	0.125%	
DD / PO (Correspondent Bank Location)		Charges on Additional usage	<b>Standard Charges to be applicable:</b>		
DD / PO (Non-correspondent Bank)		Charges on usage	*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					
<sup>^</sup> The number of Non-cash other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhar Number Seeding will be limited to 5 transactions per day.					
<sup>†</sup> For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.IndusInd.com					
<sup>†</sup> Available in Select Locations only.   GST and FX conversion tax would be applicable as per current regulations.					