

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

**CURRENT ACCOUNT  
INDUS SELECT BUSINESS  
EFFECTIVE 1<sup>ST</sup> NOVEMBER, 2023**

***IndusInd Bank***

For details, call the Phone Banking Number: 1860 267 7777  
or visit [www.indusind.com](http://www.indusind.com)

SELSOB/112023

## SCHEDULE OF BENEFITS

Particulars		Indus Select	Indus Select Plus	Particulars	Indus Select	Indus Select Plus
<b>AQB &amp; Cheque Book Charges</b>						
Program Criteria to be maintained at Group Level		Any one of the criteria mentioned below				
AQB (Single or Group Balance)		₹1 Lac	₹3 Lacs	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through IndusNet / IndusMobile / IVR		
Total Relationship Value (CA+SA+FD)*		₹10 Lacs with minimum AQB of ₹50,000 (in combination of Current and Savings Accounts)	₹15 Lacs with minimum AQB of ₹1 Lac (in combination of Current and Savings Accounts)	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		
Charges for Non-maintenance		10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900				
Cheque Book Issuances (Payable At Par: 50 Leaves Book)		5 Cheque Books Free per month	10 Cheque Books Free per month	Nil charges up to 5 cheques per month, thereafter standard charges <sup>5</sup>		
Charges of Cheque Book on Additional Usage		₹2 per leaf				
<b>Collections</b>						
Outstation Cheque Deposit	Cheque Deposit on Non-IndusInd Location	<b>Instrument Value</b>	<b>Charges</b>			
		Cheques collection up to and including ₹5,000	₹25/-			
		Above ₹5,000 and up to and including ₹10,000	₹50/-			
		Above ₹10,000 and up to and including ₹1,00,000	₹100/-			
		Above ₹1,00,000	₹200/-			
<b>Free Services</b>						
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				
Payments		Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal - any IndusInd Bank Branch or ATM				
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				
NEFT / RTGS / IMPS		Branch   Online				
<b>Payments</b>						
DD / PO (At IndusInd Locations)	Free Limit	₹200 Lacs per month	₹500 Lacs per month			
	Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000				
DD / PO (Correspondent Bank Location)	Free Limit	₹40 Lacs per month	₹50 Lacs per month			
	Charges on Additional usage	₹2/1000 Min ₹100/Max ₹15,000				
DD / PO (Non-correspondent Bank)	Charges on usage	₹3/1000, Min ₹100/Max ₹15,000				
<b>Cash Transactions</b>						
Cash Deposit at Home + Non-home Location	Free Limit per month	8 times of the previous Month AMB or ₹20 Lacs, whichever is higher	10 times of the previous Month AMB or ₹30 Lacs, whichever is higher			
Additional Charges	Beyond free limit	₹4/1000, Min ₹50 Per transaction				
Cash Withdrawal	Cash Withdrawal Non IndusInd ATMs <sup>†</sup>	Free	Free			
	Cash Withdrawal Limit by Debit Card	<b>Refer Standard Schedule of Charges for Debit Card</b>				
<b>Other Features &amp; Charges</b>						
Stop Payment	Cheque	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through IndusNet / IndusMobile / IVR				
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				
	Outward	Nil charges up to 5 cheques per month, thereafter standard charges <sup>5</sup>	Nil charges up to 10 cheques per month, thereafter standard charges <sup>5</sup>			
NACH / ECS	NACH / ECS Return	₹200				
Debit Card	Master Card World Select/ Signature Select Debit Card	Select Debit Card-Free				
	ATM/POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Debit Card Standard SoC				
Account Statement	Ad hoc Statement printed	₹10 per page				
<b>Doorstep Banking<sup>†</sup></b>						
Charges	Cheque Pickup (On Call) <sup>†</sup>	Free Once in a day				
	Cheque Pickup (Beat) <sup>†</sup> Per month	Free				
	Doorstep Cash (Per Call) <sup>†</sup>	Free Once in a day (up to ₹2 Lacs)				
	Doorstep Cash (Per Call) <sup>†</sup> Standard Charges	Standard Charges: From ₹2 to 5 Lacs - ₹250, From ₹5 to 10 Lacs - ₹400, From ₹10 to 20 Lacs - ₹800, Contact branch for cash above ₹20 Lacs				
	Doorstep Cash (Beat) Per month <sup>†</sup>	Free once in a day				
	Doorstep Cash (Beat) Per month <sup>†</sup> Standard Charges	Standard Charges: From ₹1 to 2 Lacs - ₹3,000, From ₹2 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>						
Remittances	Inward Remittances	Free				
	Non Trade Outward Remittances	₹250	₹250			
	FIRC Issuances	Free				
Exports	Export Bills for Collection & under LC	₹500	₹400			
	Advance Export Bills	₹500/bill	₹400/bill			
	Export LC Advising	₹600	₹500			
	BRC Issuances for all Export transactions	Free				
Imports	Advance Payments for Imports	₹500 Flat	₹400 Flat			
	Direct Import Bills	₹500 Flat	₹400 Flat			
	Import Bills for Collection	₹500 Flat	₹400 Flat			
Miscellaneous Charges	Swift Charges	₹250	₹150			
	Courier Charges	₹500	₹400			
	Registered Post Charges	₹250	₹250			
	Commission in lieu of exchange	0.125%				

**Standard Charges:**  
<sup>\*</sup>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.  
<sup>†</sup>Total Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average)  
<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>5</sup>Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Location & ₹100 per cheque + out-of-pocket expenses for Other Locations  
<sup>†</sup>Available in Select Locations only  
 PAP - Payable at Par | GST and FX conversion tax would be applicable as per current regulations.