



Schedule of Benefits

Current Account
Effective November 2024

IndusInd Bank

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

INDUSGRANDÉ/CA/SOB/VER06/11-24



Schedule of Benefits (SoB)

Particulars		Indus Grandé Current Account		Particulars		Indus Grandé Current Account	
Program Criteria				Other Services & Charges			
Relationship Criteria to be Maintained		Any one of the criteria mentioned below		NACH / ECS Return		₹200	
AQB (Single or Group Balance)		₹7 lacs		Debit Card*			
Total Relationship Value (CA+SA+FD)		₹25 lacs with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts)		Grandé World Debit Card		Free (Issuance / Annual Charges / Replacement / Supplementary Card)	
Charges for Non-maintenance		10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900		ATM/POS Limit on Debit Card		Limit as per Debit Card taken, refer Debit Card SoC	
Cheque Book Charges				Ad hoc Statement (printed)		Free	
Cheque Leaves Issuance (Payable at Par)		Free		Doorstep Banking Services*			
Free Services				Cheque Pick-up (On Call)		Free Once in a day	
Collections		Local Cheque Collection Outstation Cheque Collection - IndusInd Bank Locations Outstation Cheque Collection - Non-IndusInd Bank Locations		Cheque Pick-up (Beat) per month		Free	
Payments		Anywhere Payment - Cheques paid at any Location of IndusInd Bank Cash Withdrawal - IndusInd Bank Branch or ATM		Cash Delivery / Pick-up (Per Call)		Free Once in a day (up to ₹3 lacs)	
Other Services		Non-financial Transactions - Other Bank ATMs in India^ Email Statement (Daily / Monthly) Dormant Account Activation Internal Transfer Return Charges Account Closure Charges		Cash Delivery / Pick-up (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	
NEFT / RTGS / IMPS		Branch Online*		Cash Delivery / Pick-up (Beat) per month		Free Once in a day (up to ₹3 lacs)	
Payment Services				Cash Delivery / Pick-up (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	
Demand Draft Issuance - IndusInd Bank Locations		Unlimited Free		Trade Services & Charges			
Demand Draft Issuance - Correspondent Bank Locations				Remittances			
Free Limit		₹ 70 lacs per month		Inward Remittances		Free	
Charges on Additional usage		₹ 2/1,000 Min ₹ 100/Max ₹ 15,000		Non-trade Outward Remittances		₹83	
Demand Draft Issuance - Non-correspondent Bank Locations		₹ 3/1,000 Min ₹ 100/Max ₹ 15,000		FIRC Issuance		Free	
For specialised options on Indus Direct (Payment Services) please seek help from your Relationship Officer				Exports			
Cash Transactions				Export Bills for Collection & under LC		₹83	
Cash Deposit at Home+Non-home Location				Advance Export Bills		₹83/bill	
Free Limit per month		12 times of the previous month's AMB or ₹ 75 lacs, whichever is higher		Export LC Advising		₹83	
Additional charges on incremental deposits		₹4/1,000 Min. ₹ 50 per transaction		BRC Issuance for all Export transactions		Free	
Cash Withdrawal				Imports			
Cash Withdrawal Non-IndusInd Bank ATMs**		Free		Advance Payment for Imports		₹83 Flat	
Cash Withdrawal outside India ATMs		Free		Direct Import Bills		₹83 Flat	
Cash Withdrawal Limit by Debit Card		Refer Debit Card Standard SoC		Import Bills for Collection		₹83 Flat	
Other Services & Charges				Miscellaneous Charges			
Cheque Stop Payment		Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through IndusNet/ IndusMobile/ IVR		Swift Charges		₹83	
Cheque Return (Inward) for Financial Reasons		Up to 2 instruments per month - ₹350 per instrument On 3 rd & 4 th instrument - ₹500 per instrument 5 th instrument onwards - ₹750 per instrument		International Courier Charges		₹1,000	
Cheque Return (Outward)		Nil up to 25 cheques per month, thereafter standard charges***		Registered Post Charges		₹83	
				Commission in Lieu of Exchange		0.125%	
				Standard Charges to be applicable:			
				^ W.e.f. 15 th November 2024, capping on number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM has been revised to 2 transactions per day.			
				* Online mode refers to Mobile Banking & Retail Net Banking			
				**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.			
				***Standard Cheque Return (Outward) Charges: ₹ 50 per cheque for IndusInd Bank Locations & ₹ 100 per cheque + Out of Pocket Expenses for Other Locations			
				# For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com			
				+ Available in Select Locations only. GST and FX conversion tax would be applicable as per current regulations			