



Schedule of Benefits

Savings Account

Effective January 01, 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 Indus Grandé

Program Criteria		Debit Card	
Relationship Criteria for Indus Grandé**	Value	Card Issuance/Renewal/Annual Fee of Grandé World Debit Card for Primary/Add-on Accounts	Issuance Fee Annual Fee
• Savings Account (Single)	₹5,00,000		Free Free
• Savings Account (Grouped)	₹5,00,000	Card Replacement	Free
• Savings Account + Current Account	₹7,00,000	Issuance of Duplicate PIN	Free
• Current + Savings + Fixed Deposit	₹25,00,000*	Balance Inquiry at any ATM in India	Free
• Mutual Fund/DP Valuation (with Savings Account)	₹25,00,000*	Cash Withdrawal - Own ATMs (IndusInd Bank)	Free
• Life Insurance Premium (with Savings Account)	₹2,00,000*	Cash Withdrawal - Other Bank ATMs#	Unlimited withdrawals Free within India Outside India: Unlimited Free
• Salary Credit in Account	₹2,50,000		Outside India: ₹20 for Balance Enquiry
• Home Loan or Loan Against Property	₹1,50,00,000*	Daily Cash Withdrawal Limit	Grandé World Debit Card: ₹4,00,000 per day
• Personal Loan	₹15,00,000*	Daily POS Limit (Including Online Spends)	Grandé World Debit Card: ₹8,00,000 per day
• General Insurance Premium	₹50,000*	Foreign Currency Exchange Mark Up fee	0% for Grandé World Debit Card
*Minimum Average Quarterly Balance of INR 50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges in case of having surrogates		Annual Fee (PIONEER Debit Card)	₹2,999
**Non-Maintenance Charges	10% of the shortfall in AQB required as per program subject to maximum of ₹900/-	Other Savings Bank Account Facilities	
Add-On Accounts	Free add-on accounts for family members	Account Statement	Monthly E-Statement
Remittance Facilities through Own Bank		Issuance of Duplicate/Additional Statement	Free
Demand Draft - Issuance	Unlimited Drafts Free	Issuance of Loose Cheque Leaves	Free
DD Cancellation/Duplicate Instrument Issuance	Free	Issuance of Duplicate Pass Book	Free
DD Revalidation	Free	Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450/- per return
Visa Credit Card Payment through ATM/Net Banking	Free	Miscellaneous	
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Mobile Alerts	Free
NEFT Inward/Outward		Balance Certificate	Free
RTGS Inward/Outward		Interest Certificate	Free
Remittance Facilities through Other Bank		Standing Order/Balance Order/Instructions	Free
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	Enquiry relating to old records	Free
DD - Cancellation	₹100/- per instrument	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
DD - Revalidation	₹100/- per instrument	Photo Attestation	Free
Foreign Exchange Remittance		Signature Attestation	Free
Non-Trade Remittance	₹250/- in addition to SWIFT charges	Cheque Stop Payment	Free
SWIFT/Wire Transfer	₹500/-	Cheque Books	
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	Charges on Cash Withdrawal/Deposits at Branch/es	
Cheque Collection		At any branch in India	Free
Local Clearing	Free	Door Step Banking	
Outstation Clearing through Own Bank	Free	Cheque Pickup	Unlimited Free
Outstation Clearing through Correspondent Bank	Free	Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac
Return of Cheque/s - Local	Only for Financial Reasons	Cash Pickup	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac
	Local Inward Clearing: ₹450/- per cheque return	Pickup and Delivery of documents from overseas (For NRI Customer only)	2 Request Free per customer per Financial Year Above the Free limit ₹1,300 per request
	Local Outward Clearing: Free	Preferential Pricing/Discount on Other Banking Products	
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	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
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Loans	25% Discount on Processing Fees
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	Demat Account	Annual Maintenance Charges Waived off
		<p>**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 @₹21 effective 15th November'24</p> <ul style="list-style-type: none"> Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. AQB (Average Quarterly Balance) requirement varies with location. • Charges are exclusive of Taxes. Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled people. 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 atleast 30 days. This SOB is for Grande Primary/NR/Add-on Accounts. •The Debit Card of NRO Account is only for domestic use. Pickup and Document at overseas location should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only. 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. 	