



Schedule of Benefits

Savings Account Indus Grandé Care
Effective August 2024

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777 /
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Schedule of Benefits
Savings Account Indus Grandé Care

Particulars	Indus Grandé Care	Particulars	
Program Criteria		Debit Card / Chip Debit Card	
Relationship Criteria for Indus Grandé Care**	Value	Card Issuance / Renewal Fee of Grandé Debit Card for Primary / Add-on Accounts	Issuance Fee Free
Savings Account (Single) or	₹ 5,00,000	Card Replacement	Free
Savings Account (Grouped) or	₹ 5,00,000	Issuance of Duplicate PIN	Free
Savings + Fixed Deposit	₹ 25,00,000*	Balance Inquiry at any ATM in India	Free
*Minimum Average Quarterly Balance of INR 50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges in case of having surrogates		Cash Withdrawal - Own ATMs (IndusInd Bank)	Free
**Non-Maintenance Charges (Single Customer ID)	10% of the shortfall in AQB required as per program subject to maximum of ₹ 900	Cash Withdrawal - Other Bank ATMs [‡]	Unlimited withdrawals free within India Outside India: Unlimited Free Outside India: ₹ 20 for Balance Enquiry
Add-On Accounts	Free add-on accounts for family members	Daily Cash Withdrawal Limit	Grandé Debit Card: ₹ 4,00,000 per day
		Daily POS Limit	Grandé Debit Card: ₹ 8,00,000 per day
		Foreign Currency exchange Mark Up fee	0% for Grandé Debit Card
		Annual Fee (PIONEER Debit Card)	₹ 2,999
Remittance Facilities through Own Bank		Other Savings Bank Account Facilities	
Demand Draft - Issuance	Unlimited Drafts Free	Account Statement	Montly E-statement
DD Cancellation / Duplicate Instrument Issuance	Free	Issuance of Duplicate / Additional Statement	Free
DD Revalidation	Free	Issuance of Loose Cheque Leaves	Free
Visa Credit Card Payment through ATM / Netbanking	Free	Issuance of Duplicate Pass Book	Free
NEFT - Inward / Outward	No Charges @Branch / Mobile Banking / Net Banking / Alexa / WhatsApp Banking	Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return
IMPS - Inward / Outward			
RTGS - Inward / Outward			
Remittance Facilities through Other Bank		Miscellaneous	
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	Mobile Alerts	Free
DD - Cancellation	₹ 100 per instrument	Balance Certificate	Free
DD - Revalidation	₹ 100 per instrument	Interest Certificate	Free
		Standing Order / Balance Order / Instructions	Free
		Enquiry relating to old records	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
		Photo Attestation	Free
		Signature Attestation	Free
		Cheque Stop Payment	Free
Foreign Exchange Remittance		Cheque Books	
Non-trade Remittance	₹ 250 in addition to SWIFT charges	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
SWIFT / Wire Transfer	₹ 500		
FCY (Foreign Currency) Draft / DD Issuance	₹ 350		
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque amount, Minimum of ₹ 25		
Cheque Collection			
Local Clearing	Free		
Outstation Clearing through own Bank	Free		
Outstation Clearing through Correspondent Bank	Free		
Return of Cheque/s - Local	Only for Financial Reasons		
	Local Inward Clearing: ₹ 450 per cheque return		
	Local Outward Clearing: Free		
Return of Cheque/s - Outstation - through another Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses		
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses		
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 100 plus out of pocket expenses		

**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

Please Note:

- Debit Card usage will attract a charge of ₹ 299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. • Charges are exclusive of Taxes.
- Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled person.
- 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 Grandé Care Primary / Add-on Accounts.
- 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.