



Indus
GRANDÉ CARE

Prime Banking Services for Seniors

Schedule of Benefits

Savings Account Indus Grandé Care

Effective April 1st 2024

IndusInd Bank

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

INDUSGRANDÉCARE/SASOB/VER01/04/24

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	Value	Card Issuance / Renewal Fee of Grandé World Debit Card for Primary / Add-on Accounts	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Issuance Fee</td> <td style="width: 50%; text-align: center;">Annual Fee</td> </tr> <tr> <td style="text-align: center;">Free</td> <td style="text-align: center;">Free</td> </tr> </table>	Issuance Fee	Annual Fee	Free	Free
Issuance Fee	Annual Fee						
Free	Free						
• Savings Account (Single)	₹ 5,00,000	Card Replacement	Free				
• Savings Account (Grouped)	₹ 5,00,000	Issuance of Duplicate PIN	Free				
• Savings + Current Account	₹ 7,00,000	Balance Inquiry at any ATM in India	Free				
• Current + Savings + Fixed Deposit	₹ 25,00,000	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 World Debit Card: ₹ 4,00,000 per day				
Remittance Facilities through Own Bank		Daily POS Limit	Grandé World Debit Card: ₹ 8,00,000 per day				
Demand Draft or Pay Order - Issuance	Unlimited Drafts Free	Foreign Currency exchange Mark Up fee	0% for Grandé World Debit Card				
DD / PO Cancellation / Duplicate Instrument Issuance	Free	Annual Fee (PIONEER Debit Card)	₹ 2,999				
DD / PO Revalidation	Free	Other Savings Bank Account Facilities					
Visa Credit Card Payment through ATM / Netbanking	Free	Account Statement	Montly E-statement				
NEFT - Inward / Outward	No Charges @Branch / Mobile Banking / Net Banking / Alexa / WhatsApp Banking	Issuance of Duplicate / Additional Statement	Free				
IMPS - Inward / Outward		Issuance of Loose Cheque Leaves	Free				
RTGS - Inward / Outward		Issuance of Duplicate Pass Book	Free				
Remittance Facilities through Other Bank		Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return				
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	Miscellaneous					
DD - Cancellation	₹ 100 per instrument	Mobile Alerts	Free				
DD - Revalidation	₹ 100 per instrument	Balance Certificate	Free				
Foreign Exchange Remittance		Interest Certificate	Free				
Non-trade Remittance	₹ 250 in addition to SWIFT charges	Standing Order / Balance Order / Instructions	Free				
SWIFT / Wire Transfer	₹ 500	Enquiry relating to old records	Free				
FCY (Foreign Currency) Draft / DD Issuance	₹ 350	Account Closure	₹ 200, if account is closed within 6 months or balance in the A/c whichever is lower				
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque amount, Minimum of ₹ 25	Photo Attestation	Free				
Cheque Collection		Signature Attestation	Free				
Local Clearing	Free	Cheque Stop Payment	Free				
Outstation Clearing through own Bank	Free	Cheque Books					
Outstation Clearing through Correspondent Bank	Free	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free				
Return of Cheque/s - Local	Only for Financial Reasons	Charges on Cash Withdrawal / Deposits at Branch/es					
	Local Inward Clearing: ₹ 450 per cheque return	At any branch in India	Free				
	Local Outward Clearing: Free	Doorstep Banking					
Return of Cheque/s - Outstation - through another Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses	Cheque Pick up	Unlimited Free				
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses	Cash Delivery	1 Request Free / Day; Minimum value of ₹ 10,000 & Maximum of ₹ 2 Lac				
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 100 plus out of pocket expenses	Cash Pick up	1 Request Free / Day; Minimum value of ₹ 10,000 & Maximum of ₹ 2 Lac				
		Pickup & Delivery of Documents from overseas (For NRI Customers Only)	2 Request Free per Customer per Financial Year Above the Free Limit ₹ 1,300 per request				
		Preferential Pricing / Discount on Other Banking Products					
		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				
		Loans	25% Discount on Processing Fees				
		Demat Account	Annual Maintenance Charge 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 is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @ ₹21 effective 1 November'22.</p> <p>Please Note:</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. • Charges are exclusive of Taxes. • 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 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. 					
		<ul style="list-style-type: none"> • This SOB is for Grandé Primary / 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. • We.f 20th December'23 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 will be limited to 5 transactions per day. • Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only. 					