

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

***Indus* PARTNER**

***A Joint Savings Account -  
your banking partner for life***

EFFECTIVE NOVEMBER 15, 2024

***IndusInd Bank***

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



IP/SOB/03/11-2024

## SCHEDULE OF BENEFITS

Particulars	Indus Partner
<b>Program Criteria</b>	
Relationship Criteria	Relationship Value Required for Indus Partner
Savings Account	₹ 1,00,000
Savings Account + Fixed Deposit	₹ 10,00,000
Personal Loan	₹ 10,00,000
Balance Non-Maintenance Charges	10% of the shortfall in AQB required as per program subject to maximum of ₹ 900
Add-On Accounts	Free add-on accounts for family members
<b>Remittance Facilities through Own Bank</b>	
Demand Draft - Issuance	Unlimited Drafts Free
DD Cancellation/ Duplicate Instrument Issuance	Free
DD Revalidation	Free
Visa Credit Card Payment through ATM/Netbanking	Free
NEFT Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking
RTGS Inward/Outward	
IMPS Inward/Outward	
<b>Remittance Facilities through Other Bank</b>	
DD - Issuance	Free one draft (correspondent bank only) per day up to ₹ 1,00,000. Above the free limit ₹ 1.5 per ₹ 1,000, Minimum of ₹ 25 & Maximum of ₹ 3,000 per instrument Non-Correspondent Banks - On Actuals
DD - Cancellation	₹ 100 per instrument
DD - Revalidation	₹ 100 per instrument
<b>Foreign Exchange Remittance</b>	
Inward Remittances	Free^^
FIRC (Foreign Inward Remittance Certificate) Issuance	₹ 100
Outward Remittance other than imports - A2 Remittances	₹ 250 in addition to SWIFT charges
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
<b>Cheque Collection</b>	
Local Clearing	Free
Outstation Clearing through Own Bank	Free
Outstation Clearing through Correspondent Bank	Free
Return of Cheque/s - Local	Only for Financial Reasons
	<b>Local Inward Clearing:</b> ₹ 450/- per cheque return
	<b>Local Outward Clearing:</b> SB A/c - ₹ 100/- per cheque return
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 - through Another 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

Particulars	Indus Partner		
<b>Debit Card / Chip Debit Card</b>			
Card Issuance/ Renewal Fee	<b>^For New Accounts:</b>	<b>Issuance Fee</b>	<b>Annual Fee*</b>
	Visa Signature	Free for Both Holders	Free for Both Holders
Card Replacement	Visa Signature Debit Card - ₹ 249/- + taxes		
Issuance of Duplicate PIN	Free		
Balance Enquiry at any ATM in India	Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawals - Other Bank ATMs* in India & Outside India	5* Free Cash or Non-cash transactions per month (3* in Metro cities)*		
	Outside India: 1 Free p.m., ₹ 125 per withdrawal exceeding free limits		
	Outside India: ₹20 for Balance Enquiry		
Daily Cash Withdrawal Limit	₹ 1.5 Lac		
Daily POS Limit	₹ 3 Lac		
Foreign Currency exchange Mark Up fee	1% for Visa Signature Debit Card		
<b>Other Savings Bank Account Facilities</b>			
Account Statement	Monthly (E-Statement)		
Issuance of Duplicate/Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return		
<b>Miscellaneous</b>			
Mobile Alerts	Free Transaction Alerts		
Balance Certificate	Free		
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		
Inoperative Account (24 Months)	Not Applicable		
<b>Cheque Books</b>			
Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free		
<b>Charges on Cash Withdrawal/ Deposits at Branch/es</b>			
At any branch in India	Free		
<b>Doorstep Banking</b>			
Cheque Pick up	Unlimited Free		
Cash Delivery	1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 1 Lac		
Cash Pick up	1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 1 Lac		
<b>Preferential Pricing/ Discount on Other Banking Products</b>			
Locker Rental*	Free for the first year. 50% from second year onwards**		
Loans	10% Discount on Processing Fees		
Demat Account**	First Year Annual Maintenance Charge Waiver		

1. Goods and Services Tax of 18% will be levied on the aforementioned charges. 2. Doorstep Banking is available at select branches only, free for Senior Citizens and Differently abled customers. 3. 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. 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days. AQB - Average Quarterly Balance. Average Quarterly Balance (AQB) requirement varies with location. 5. Locker discount is available for up to 2 members in Family Group. 6. Offer is subject to client being part of Partner Program. • \*\*Free subject to required balance maintenance, otherwise it is ₹499/- p.a plus taxes for both. • ^^FX Currency Conversion Tax will be recovered as per actuals. • \*\*For Standard & Medium Lockers. 25% off from first year onwards on Large & Jumbo # Lockers • Locker rental waiver will be revoked if balance is not maintained as per the product requirement. • #5\* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹21 per transaction & non-financial transaction at ₹10 per transaction within India (\*3 in metro cities). • 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.