



## **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](http://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	Card Replacement Issuance of Duplicate PIN Balance Inquiry at any ATM in India Cash Withdrawal - Own ATMs (IndusInd Bank) Cash Withdrawal - Other Bank ATMs#  Daily Cash Withdrawal Limit Daily POS Limit (Including Online Spends) Foreign Currency Exchange Mark Up fee Annual Fee (PIONEER Debit Card)	Free	Free
• Savings Account (Grouped)	₹5,00,000		Free	
• Savings Account + Current Account	₹7,00,000		Free	
• Current + Savings + Fixed Deposit	₹25,00,000*		Free	
• Mutual Fund/DP Valuation (with Savings Account)	₹25,00,000*		Unlimited withdrawals Free within India	
• Life Insurance Premium (with Savings Account)	₹2,00,000*		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*		Grandé World Debit Card: ₹4,00,000 per day	
• Personal Loan	₹15,00,000*		Grandé World Debit Card: ₹8,00,000 per day	
• General Insurance Premium	₹50,000*		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			₹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	
		Standing Order/Balance Order/Instructions	Free	
Remittance Facilities through Other Bank		Enquiry relating to old records	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	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 - Cancellation	₹100/- per instrument	Photo Attestation	Free	
DD - Revalidation	₹100/- per instrument	Signature Attestation	Free	
Foreign Exchange Remittance		Cheque Stop Payment	Free	
Non-Trade Remittance	₹250/- in addition to SWIFT charges	Cheque Books		
SWIFT/Wire Transfer	₹500/-	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free	
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Charges on Cash Withdrawal/Deposits at Branch/es		
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	At any branch in India	Free	
Cheque Collection		Door Step Banking		
Local Clearing	Free	Cheque Pickup	Unlimited Free	
Outstation Clearing through Own Bank	Free	Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac	
Outstation Clearing through Correspondent Bank	Free	Cash Pickup	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac	
Return of Cheque/s - Local	Only for Financial Reasons	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 Inward Clearing: ₹450/- per cheque return	Preferential Pricing/Discount on Other Banking Products		
	Local Outward Clearing: Free	Locker Rental**	Small - Free for 1 <sup>st</sup> year & 75% off 2 <sup>nd</sup> year onwards Medium - Free for 1 <sup>st</sup> year & 75% off 2 <sup>nd</sup> year onwards Large - 50% off each year   Jumbo - 25% off each year	
Return of Cheque/s - Outstation - through Another 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 - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Demat Account	Annual Maintenance Charges Waived off	
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 15 <sup>th</sup> November'24 • 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 termsand 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.		