

**IndusInd Bank**



PIONEER  
*Private*

HISTORY LIES AHEAD

**IndusInd Bank**

For details, call our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.com](http://www.indusind.com)  
or E-mail us at [pioneer.private@indusind.com](mailto:pioneer.private@indusind.com)

PIONEERPRIVATE/SANRISOB/VER03/01-25

## Schedule of Benefits

Savings Account

Effective November 15, 2024

## Schedule of Benefits

Particulars	PIONEER Private	Particulars	PIONEER Private
<b>Program Criteria</b>		<b>Debit Card<sup>4</sup></b>	
Relationship Criteria to be maintained at Group Level or Individual <sup>1</sup>	Any one of the criteria mentioned below	Card Issuance/Renewal Fee	PIONEER Private Metal Debit Card for Primary/Add-On Account - Free
Average Quarterly Balance (AQB) (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹1,00,00,000	Issuance of Duplicate PIN	Free
Net Relationship Value <sup>2</sup> with minimum AQB of ₹5 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹3,00,00,000	Balance Inquiry at any ATM in India	Free
Add-On Accounts (Under Family Group)	Up to 10 free Add-On Accounts for Family Members and related Business entities	Cash Withdrawal - IndusInd Bank ATMs	Free
Non-Maintenance Charges	Waived Off	Cash Withdrawal - Other Bank ATMs <sup>5</sup>	Within India : Unlimited Free Outside India : Unlimited Free Outside India : Balance Inquiry Free
<b>Remittance Facilities through Own Bank</b>		Daily Cash Withdrawal Limit	PIONEER Private Debit Card : ₹5,00,000 per day
Demand Draft or Pay Order - Issuance	Unlimited Drafts Free	Daily PoS Limit	PIONEER Private Debit Card : ₹10,00,000 per day
DD/PO Cancellation/Duplicate Instrument Issuance	Free	Foreign Currency Exchange Mark Up Fee <sup>3</sup>	0% for PIONEER Private Metal Debit Card
DD/PO Revalidation	Free	Annual Fee	Free
Visa Credit Card Payment through ATM/NetBanking	Free	Replacement Fee (for PIONEER Private customer)	₹1,999 + taxes as applicable
NEFT Inward/Outward	Free	Annual Fee/Replacement Fee (for non-PIONEER Private customer holding PIONEER Private Debit Card, in case of account regrade)	₹2,999 + taxes as applicable
RTGS Inward/Outward	Free	<b>Miscellaneous</b>	
IMPS Inward/Outward	Free	Transaction Alerts/Balance Notifications	Free
<b>Remittance Facilities through Other Bank</b>		Balance Certificate	Free
DD - Issuance	Free	Interest Certificate	Free
DD - Cancellation	Free	Standing Order/Balance Order/Instructions	Free
DD - Revalidation	Free	Stop Payment Instructions: Cheque/ECS	Free
<b>Foreign Exchange Remittance</b>		Inquiry relating to Old Records	Free
Inward Remittances	Free <sup>3</sup>	Account Closure	₹500, if account is closed within 6 months or balance in the Account whichever is lower
FIRC (Foreign Inward Remittance Certificate) Issuance	Free <sup>3</sup>	Photo Attestation	Free
Outward Remittance other than Imports - A2 Remittances	₹250	Signature Attestation	Free
SWIFT/Wire Transfer	₹250	Cheque Stop Payment	Free
FCY (Foreign Currency) Draft/DD Issuance	Free <sup>3</sup>	<b>Cheque Books</b>	
FCY (Foreign Currency) Cheque Collection	0.25%, Min. ₹25	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
<b>Collections</b>		<b>Charges on Cash Withdrawal/Deposits at Branch(es)</b>	
Local Clearing	Free	At any branch in India	Free
Outstation Clearing through own Bank	Free	<b>Doorstep Banking</b>	
Outstation Clearing through Correspondent Bank	Free	Cheque Pick-up <sup>5</sup>	Unlimited Free
Return of Cheque(s) - Local	Free	Cash Delivery <sup>5</sup>	Free up to ₹10 lacs (Minimum value of ₹10,000)
Return of Cheque(s) - Outstation - through another Bank	Free	Cash Pick-up <sup>5</sup>	Free up to ₹10 lacs (Minimum value of ₹10,000)
Return of Cheque(s) - Outstation - through own Bank	Free	Pick-up and Delivery of documents from overseas (For NRI Customer only) <sup>6</sup>	4 Requests Free per customer per Financial Year. Above the Free limit ₹1,300 per request
Return of Cheque(s) - Outstation Cheques Received in Inward Collection	Free	<b>Preferential Pricing/Discount on Other Banking Products</b>	
Standing Instruction/Auto Debit Return (Insufficient Funds)	Free	Locker Rental <sup>7&amp;8</sup>	Free locker (small/medium/large) 75% off on jumbo
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	Free	Loans	Preferential pricing
<b>Other Savings Bank Account Facilities</b>		Demat Account	Annual Maintenance Charge Waived off
Account Statement	Free	PIS Issuance Charges	Free
Issuance of Duplicate/Additional Statement	Free	PIS AMC	Free
Issuance of Loose Cheque Leaves	Free	PIS Reporting Charges	Free
Issuance of Duplicate Pass Book	Free	Non PIS Reporting Charges	Free
<p>This SOB is for PIONEER Private Savings Primary / NR / Add-on Accounts</p> <ul style="list-style-type: none"> <li>• <sup>1</sup>As identified with the Bank. Please contact your Service Relationship Manager for details of your Group. Client groups not maintaining required balances shall be regraded to a more suitable program with prior notice of 30 days. Fees and charges will apply accordingly.</li> <li>• <sup>2</sup>Net Relationship Value = CASA + Investments AUM + 30% of ((Fixed Deposits and FCNR incl. Fx Forward AQB (3 months rolling average) + Insurance Premiums (of active policies, single premium policies excluded) + IBL DP / PIS Value Average Quarterly Value (3 months rolling average) + disbursed value of Consumer Assets (LAP, LAS, HL, Vehicle Loan, PL disbursed amount))</li> <li>• <sup>3</sup>FX Currency Conversion Tax will be recovered as per actuals</li> <li>• <sup>4</sup>The Debit Card of NRO Account is only for domestic use</li> <li>• <sup>5</sup>Doorstep Banking Service is available at select branches in India only. Doorstep Banking is free for Senior Citizens and Differently Abled person</li> <li>• <sup>6</sup>Document 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</li> <li>• <sup>7</sup>Locker discount is available for up to 5 lockers per Group and issuance is Subject to availability</li> <li>• <sup>8</sup>Offer is subject to client being part of PIONEER Private Program</li> <li>• Taxes as applicable will be levied on the aforementioned charges</li> <li>• 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</li> <li>• Any change in the charge tariff will be applied after a notice of at least 30 days • For IndusInd Bank Loan Products only</li> <li>• W.e.f. 15<sup>th</sup> November 2024, capping on 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. at Non-IndusInd Bank ATMs will be revised to 2 transactions per day. Please use Digital Channels for Non-financial transactions.</li> <li>• Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only</li> </ul>			