



PIONEER
the lost art of wealth management

Schedule of Benefits

Current Account
Effective July 1, 2018

PIONEER/CASOB/VER02/05-19

IndusInd Bank

For details, call our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com



Schedule of Benefits (SoB)

Particulars		PIONEER Current Account		Particulars		PIONEER Current Account	
Program Criteria				Cash Transactions			
Relationship Criteria to be maintained at Group Level [#]		Any one of the criteria mentioned below		Cash Withdrawal (ATMs) IndusInd Bank Network		Free	
AQB (in combination of Current and Savings Accounts, Max. – 10 Accounts)		₹ 10 lacs		Cash Withdrawal at other ATMs		Free	
Net Relationship Value* with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)		₹ 30 lacs		Cash Withdrawal outside India ATMs		Free	
Non Maintenance Charges		Waived off		Cash Withdrawal Limit at ATM		Refer Debit Card Standard SoC	
Cheque Book Charges				Other Features & Charges			
Cheque Book Issuances (PAP) (50 leaves book)		Unlimited Free		Stop Payment (Single Cheque, Series Cheques)		Free	
Collections				Cheque Return (Inward) for Financial Reasons		₹ 100 per cheque	
Local Cheque deposit		Free		Cheque Return (Outward) IndusInd Bank Location		Free	
Cheques deposited at any location of IndusInd Bank for clearing in same location		Free		Cheque Return (Outward) Other Locations		Free	
Outstation Cheque collection, payable at IndusInd Bank location		Free		Internal Transfer Return Charges		Nil	
Outstation Cheque collection, payable at Non-IndusInd Bank location		Instrument Value		Charges		NACH/ ECS Return	
		Cheques collection up to and including ₹ 5,000		₹ 25		₹ 100	
		Above ₹5,000 and up to and including ₹ 10,000		₹ 50		₹ 200	
		Above ₹ 10,000 and up to and including ₹ 1 lac		₹ 100			
Above ₹ 1 lac		₹ 200					
Funds Transfer within IndusInd Bank		Free		Debit Card			
Payments				PIONEER World Debit Card		Free	
Funds Transfer within IndusInd Bank		Free		Balance inquiry at other ATMs within India		Free	
Payments through PAP cheque		Free		Balance inquiry outside India		Free	
DD/ PO (Branch Locations) Limit		Unlimited Free		PoS Limit on Debit Card		Limit as per Debit Card taken, refer Debit Card Standard SoC	
DD/PO (Correspondent Bank Location)				Email Statement (Daily)		Free	
Free Limit		₹ 50 lacs per month		Adhoc Statement (Printed)		Free	
Charges on additional usage		₹ 2/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Doorstep Banking**			
DD/PO (Non-Correspondent Bank)		₹ 3/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Cheque Pick-up (On call)		Unlimited Free	
NEFT (National Electronic Funds Transfer)		Free		Cheque Pick-up (Beat) per month		Free	
RTGS (Real Time Gross Settlement)		Free		Cash Delivery/ Pick-up (Per call)			
Cash Transactions				Till ₹ 4 lacs		Free once a day	
Cash Deposit at Home Location				₹ 4 - 5 lacs		₹ 250	
Free Limit per month		10 times of previous month Average Monthly Balance, Max. ₹ 1 crore		₹ 5 - 10 lacs		₹ 400	
Additional charges on incremental deposits		₹ 3/1,000 (Min. ₹ 50 per transaction)		₹ 10 - 20 lacs		₹ 800	
Cash Deposit at Non-Home Location				> ₹ 20 lacs		Contact Branch for Cash above ₹ 20 lacs	
Free Limit per month		₹ 10 lacs		Cash Delivery/ Pick-up (Beat delivery) per month			
Additional charges on incremental deposits		₹ 4/1,000 (Min. ₹ 50 per transaction)		Till ₹ 4 lacs		Free once a day	
Cash Withdrawal				₹ 4 - 5 lacs		₹ 5,500	
Cash Withdrawal (Home Location)		Free		₹ 5 - 10 lacs		₹ 9,000	
Cash Withdrawal (Non-Home Location)		Free		₹ 10 - 20 lacs		₹ 16,000	
				> ₹ 20 lacs		Contact Branch for Cash above ₹ 20 lacs	
				<ul style="list-style-type: none"> *As identified with the Bank. Please contact your Service Relationship Manager for details of your Group *Net Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average) + Mutual Funds' & Investment Products' Original Invested Value (of active investments) + Insurance Premiums (of active policies, single premium policies excluded) + DP Value Average Quarterly Value (3 months rolling average) **Available in select locations only PAP - Payable At Par All charges are exclusive of GST as applicable 			