

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

**CURRENT ACCOUNT  
INDUS EXCLUSIVE BUSINESS**

EFFECTIVE 1<sup>ST</sup> JANUARY, 2019

***IndusInd Bank***

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

EXCSOB/11-2018

## SCHEDULE OF BENEFITS

Particulars		Indus Exclusive		Particulars		Indus Exclusive	
<b>AQB &amp; Cheque Book Charges</b>							
Average Quarterly Balance Requirement		₹ 5,00,000/-		Cash Withdrawal Other <b>ATMs</b>		Free unlimited for average balance above ₹ 10,000/- in previous month. If average balance in previous month is less than ₹ 10,000/- then 5 transactions Free. Beyond 5 Transactions, Charge of ₹ 20 per Transaction. Cash Withdrawal Outside India ₹ 125.	
Charges for Non-Maintainance of AQB (Quarterly)		₹ 3,000 per quarter if AQB is >=50% but <100% & ₹ 4,000 per quarter if AQB is <50%		Cash Withdrawal Outside India <b>ATM's</b>		Free	
Cheque Book Issuances (Payable At Par) (50 Leaves Book)		10 cheque books free per month		Cash Withdrawal Limit by Debit Card		Refer Standard Schedule of Charges for Debit Card	
Charges of Cheque Book on additional usage		₹ 2 per leaf		<b>Other Features &amp; Charges</b>			
<b>Collections</b>							
Local Cheque Deposit		Free		Stop Payment (Cheque)		Single Cheque - ₹ 100, Series Cheque - ₹ 150, Nil Charges if requested through IndusNet/ IndusMobile/ IVR	
Cheques Deposited at any location of IndusInd Bank for clearing in the same location		Free		Cheque Return (Inward) For Financial Reasons		Up to 2 instruments per month - ₹ 350 per instrument. On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹ 500 per instrument. 5 <sup>th</sup> instrument onwards - ₹ 750 per instrument.	
Outstation Cheque Deposit on IndusInd Bank Location		Free		Cheque Return (Outward) IndusInd Location		₹ 50 per cheque	
Outstation Cheque Deposit on Non-IndusInd Bank Location (inclusive of all charges and service tax)		<b>Instrument Value</b>		<b>Charges (Inclusive of all Charges)</b>			
		Cheques collection up to and including ₹ 5,000/-		₹ 25/-		Cheque Return (Outward) Other Locations	
		Above ₹ 5,000 and up to and including ₹ 10,000/-		₹ 50/-		₹ 100 per cheque + Out of pocket Expenses	
		Above ₹ 10,000 and up to and including ₹ 1,00,000/-		₹ 100/-		Internal Transfer Return Charges	
		Above ₹ 1,00,000/-		₹ 200/-		NIL	
<b>Payments</b>							
Funds Transfer within IndusInd Bank		Free		NACH / ECS Return		₹ 200	
Payments through payable at par cheque		Free		<b>Debit Card*</b>			
<b>DD/ PO (At IndusInd Bank Locations)</b>				Master Card World Exclusive/ Signature Exclusive		Free	
Free Limit		₹ 250 Lacs per month		Balance Inquiry at Other ATMs within India		Free	
Charges on Additional usage		₹ 1/1,000 Min ₹ 25 Max. ₹ 10,000/-		Balance Inquiry Outside India		₹ 20 per transaction	
<b>DD/ PO (Correspondent Bank Location)</b>				POS Limit on Debit Card		Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card	
Free Limit		₹ 50 Lacs per month		Email Statement (Daily)		Free	
Charges on Additional usage		₹ 2/1,000 Min ₹ 100 Max. ₹ 15,000/-		Adhoc Statement printed		₹ 10 per page	
<b>DD/ PO (Non-Correspondent Bank)</b>				<b>Doorstep Banking<sup>+</sup></b>			
NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER)		Free		Cheque Pickup (On call)+		Free Once in a day	
RTGS (REAL TIME GROSS SETTLEMENT)		Free		Cheque Pickup (Beat) per month+		Free	
<b>Cash Transactions</b>				<b>Cash Delivery / Pickup (Per call)<sup>+</sup></b>			
<b>Cash Deposit at Home Location</b>							
Free Limit per month		10 times the previous month AMB: Maximum of ₹ 75 Lacs		Till 2 Lacs		Free Once in a day	
Additional Charges on incremental deposits		₹ 3/1,000 (Minimum ₹ 50 per transaction)		2 - 5 Lacs		₹ 250/-	
<b>Cash Deposit at Non-home Location</b>							
Free Limit per month		₹ 5 Lacs per month		5 - 10 Lacs		₹ 400/-	
Additional Charges on incremental deposits		₹ 4/1,000 (Minimum ₹ 50 per transaction)		10 - 20 Lacs		₹ 800/-	
<b>Cash Withdrawal</b>							
Cash Withdrawal (Home Location)		Free		> 20 Lacs		Contact Branch for Cash above ₹ 20 Lacs	
Cash Withdrawal (Non-Home Location)		Free		<b>Cash Delivery / Pickup (Beat delivery) per month<sup>+</sup></b>			
Cash Withdrawal ( <b>ATM's</b> ) IndusInd Network		Free		Till 2 Lacs		Free Once in a day	
				2 - 5 Lacs		₹ 5,500/-	
				5 - 10 Lacs		₹ 9,000/-	
				10 - 20 Lacs		₹ 16,000/-	
				> 20 Lacs		Contact Branch for Cash above ₹ 20 Lacs	
				<b>IMPORTANT: Standard Charges</b>			
				1 Standard Charges per cheque leaf is ₹ 2			
				2 Standard Charges for funds transfer transaction is ₹ 15 per cheque			
				3 Standard Charges for Cash deposit at Home location: ₹ 3/1,000 minimum ₹ 50, Non-Home Location: ₹ 4/1,000 minimum ₹ 50.			
				4 Standard Charges for cash withdrawal at Non-Home Location is ₹ 2.5/1,000 minimum ₹ 50			
				5 Standard Charges for NEFT: Upto ₹ 1 Lac Charges of ₹ 2.5 per transaction - From ₹ 1 Lac to 2 Lac Charges of ₹ 15 per transaction - ₹ 2 Lacs and above ₹ 25 per transaction			
				6 Standard Charges for RTGS: From ₹ 2 Lac to 5 Lac Charges of ₹ 25 per transaction - ₹ 5 Lacs and above ₹ 50 per transaction			
				+Available in Select Locations only			
				# For other variant of Debit cards and further information, please refer Debit Card schedule of charges at www.indusind.com			
				PAP- Payable At Par			
				GST as applicable on charges			