

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

**CURRENT ACCOUNT  
INDUS SELECT BUSINESS**

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

***IndusInd Bank***

For details, call the Phone Banking Number: 1860 500 5004  
or visit [www.indusind.com](http://www.indusind.com)

SELSOB/11-2018

## SCHEDULE OF BENEFITS

Particulars	Indus Select		Particulars	Indus Select
<b>AQB &amp; Cheque Book Charges</b>				
Average Quarterly Balance Requirement	₹ 3,00,000/-		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)	₹ 1,500 per quarter if AQB is >=50% but <100% & ₹ 2,000 per quarter if AQB is <50%		Cash Withdrawal Outside India <b>ATM's</b>	Free
Cheque Book Issuances (Payable At Par) (50 Leaves Book)	8 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>	Cheque Return (Outward) Other Locations	₹ 100 per cheque + Out of pocket Expenses
	Cheques collection up to and including ₹ 5,000/-	₹ 25/-	Internal Transfer Return Charges	NIL
	Above ₹ 5,000 and up to and including ₹ 10,000/-	₹ 50/-	NACH / ECS Return	₹ 200
	Above ₹ 10,000 and up to and including ₹ 1,00,000/-	₹ 100/-	<b>Debit Card*</b>	
	Above ₹ 1,00,000/-	₹ 200/-	Master Card World Select/ Signature Select	Free
<b>Payments</b>				
Funds Transfer within IndusInd Bank	Free		Balance Inquiry at Other ATMs within India	Free
Payments through payable at par cheque	Free		Balance Inquiry Outside India	₹ 20 per transaction
<b>DD/ PO (At IndusInd Bank Locations)</b>				
Free Limit	₹ 200 Lacs per month		POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Standard schedule of charges for Debit Card
Charges on Additional usage	₹ 1/1,000 Min ₹ 25 Max. ₹ 10,000/-		Email Statement (Daily)	Free
<b>DD/ PO (Correspondent Bank Location)</b>				
Free Limit	₹ 40 Lacs per month		Adhoc Statement printed	₹ 10 per page
Charges on Additional usage	₹ 2/1,000 Min ₹ 100 Max. ₹ 15,000/-		<b>Doorstep Banking<sup>+</sup></b>	
<b>DD/ PO (Non-Correspondent Bank)</b>				
Free Limit	₹ 3/1,000 Min ₹ 100 Max. ₹ 15,000/-		Cheque Pickup (On call)+	Free Once in a day
NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER)	Free		Cheque Pickup (Beat) per month+	Free
RTGS (REAL TIME GROSS SETTLEMENT)	Free		<b>Cash Delivery / Pickup (Per call)<sup>+</sup></b>	
<b>Cash Transactions</b>				
<b>Cash Deposit at Home Location</b>				
Free Limit per month	10 times the previous month AMB: Maximum of ₹ 50 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 1 Lac	Free Once in a day
			1 - 2 Lacs	₹ 3,000/-
			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	