

IndusInd Bank



PIONEER
the lost art of wealth management

Schedule of Benefits

Current Account

Effective **September 9, 2019**

PIONEER/CASOB/VER03/09-19

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		Debit Card	
		Above ₹5,000 and up to and including ₹ 10,000		₹ 50		PIONEER World Debit Card	
		Above ₹ 10,000 and up to and including ₹ 1 lac		₹ 100		Balance inquiry at other ATMs within India	
Above ₹ 1 lac		₹ 200		Balance inquiry outside India		Free	
Funds Transfer within IndusInd Bank		Free		PoS Limit on Debit Card		Limit as per Debit Card taken, refer Debit Card Standard SoC	
Payments				Email Statement (Daily)		Free	
Funds Transfer within IndusInd Bank		Free		Adhoc Statement (Printed)		Free	
Payments through PAP cheque		Free		Doorstep Banking**			
DD/ PO (Branch Locations) Limit		Unlimited Free		Cheque Pick-up (On call)		Unlimited Free	
DD/PO (Correspondent Bank Location)				Cheque Pick-up (Beat) per month		Free	
Free Limit		₹ 50 lacs per month		Cash Delivery/ Pick-up (Per call)			
Charges on additional usage		₹ 2/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Till ₹ 4 lacs		Free once a day	
DD/PO (Non-Correspondent Bank)		₹ 3/1,000 (Min. ₹ 100 Max. ₹ 15,000)		₹ 4 - 5 lacs		₹ 250	
NEFT (National Electronic Funds Transfer)		Free		₹ 5 - 10 lacs		₹ 400	
RTGS (Real Time Gross Settlement)		Free		₹ 10 - 20 lacs		₹ 800	
Cash Transactions				> ₹ 20 lacs		Contact Branch for Cash above ₹ 20 lacs	
Cash Deposit at Home Location				Cash Delivery/ Pick-up (Beat delivery) per month			
Free Limit per month		₹ 1 crore		Till ₹ 4 lacs		Free once a day	
Additional charges on incremental deposits		₹ 3/1,000 (Min. ₹ 50 per transaction)		₹ 4 - 5 lacs		₹ 5,500	
Cash Deposit at Non-Home Location				₹ 5 - 10 lacs		₹ 9,000	
Free Limit per month		₹ 10 lacs		₹ 10 - 20 lacs		₹ 16,000	
Additional charges on incremental deposits		₹ 4/1,000 (Min. ₹ 50 per transaction)		> ₹ 20 lacs		Contact Branch for Cash above ₹ 20 lacs	
Cash Withdrawal				<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 			
Cash Withdrawal (Home Location)		Free					
Cash Withdrawal (Non-Home Location)		Free					