



Schedule of Benefits

Current Account
Effective July, 2023

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com

INDUSGRANDÉ/CASOB/VER01/0723

Schedule of Benefits

Program Criteria		
Relationship Criteria to be Maintained	Any one of the criteria mentioned below	
AQB (Single or Group Balance)	₹7 Lacs	
Total Relationship Value (CA+SA+FD)	₹25 Lacs with minimum AQB of ₹1 Lac (in combination of Current and Savings Accounts)	
Charges for Non-Maintenance	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900	
Cheque Book Charges		
Cheque Book Issuances	Free	
Free Services		
Collections	Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing in the same location Funds Transfer within IndusInd Bank Outstation Cheque Deposit on IndusInd Bank Location Outstation Cheque Collection, payable at Non-IndusInd Bank Locations	
Payments	Anywhere Payment: Cheques paid at any location of IndusInd Bank Cash Withdrawal - any IndusInd Bank Branch or ATM	
Other Services	Balance Inquiry at other ATMs within India Email Statement (Daily) Dormant Account Activation Internal Transfer Return Charges Account Closure Charges	
NEFT / RTGS / IMPS	Branch Online	
Payments		
DD / PO (At IndusInd Bank Locations)	Free Limit	Free
	Charges on Additional usage	
DD / PO (Correspondent Bank Location)	Free Limit	₹70 Lacs per month
	Charges on Additional usage	₹2/1,000 Min ₹100/Max ₹15,000
DD / PO (Non-Correspondent Bank)	Charges on usage	₹3/1,000, Min ₹100/Max ₹15,000
For specialised options on Indus Direct (Payment Services) please seek help from your Relationship Officer		
Cash Transactions		
Cash Deposit at Home + Non-Home Location	Free Limit per month	12 times of the previous Month's AMB or ₹75 Lacs, whichever is higher
Additional Charges	On incremental deposits	Home Location/Non-Home Location - ₹4/1,000, Minimum ₹50/- per transaction
Cash Withdrawal	Cash Withdrawal Non-IndusInd ATMs	Free [^]
	Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card

Other Features & Charges		
Stop Payment	Cheque	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through Indus Net/Indus Mobile/IVR
Cheque Return	Inward for Financial Reasons	Up to 2 instruments per month - ₹350 per instrument On 3 rd & 4 th instrument - ₹500 per instrument 5 th instrument onwards - ₹750 per instrument
	Outward	Nil charges up to 25 cheques per month, thereafter standard charges*
NACH/ECS	NACH/ECS Return	₹200
Debit Card [†]	Grandé World Debit Card (Issuance/Annual Charges/Replacement/Supplementary Card)	Free
	ATM/POS Limit on Debit Card	Limit as per Debit Card Taken, Refer Debit Card SOC
Account Statement	Adhoc Statement printed	Free
Doorstep Banking [‡]		
Charges	Cheque Pickup (On Call)	Free Once in a day
	Cheque Pickup (Beat) per month	Free
	Doorstep Cash (Per Call)	Free Once in a day (up to ₹3 Lacs)
	Doorstep Cash (Per Call) Standard Charges	From ₹3 to 5 Lacs - ₹250, From ₹5 to 10 Lacs - ₹400, From ₹10 to 20 Lacs - ₹800, Contact branch for cash above ₹20 Lacs
	Doorstep Cash (Beat) per month	Free Once in a day (up to ₹3 Lacs)
Doorstep Cash (Beat) per month Standard Charges		From ₹3 to 5 Lacs - ₹5,500, From ₹5 to 10 Lacs - ₹9,000, From ₹10 to 20 Lacs - ₹16,000, Contact branch for cash above ₹20 Lacs
Trade Services & Charges		
Remittances	Inward Remittances	Free
	Non-trade Outward Remittances	₹83
	FIRC Issuances	Free
Exports	Export Bills for Collection & under LC	₹83
	Advance Export Bills	₹83/bill
	Export LC Advising	₹83
	BRC Issuances for all Export transactions	Free
Imports	Advance Payments for Imports	₹83 Flat
	Direct Import Bills	₹83 Flat
	Import Bills for Collection	₹83 Flat
Miscellaneous Charges	Swift Charges	₹83
	Courier Charges	₹1000
	Registered Post Charges	₹83
	Commission in lieu of exchange	0.125%

Standard Charges to be applicable:

[^]Cash Withdrawal Non-IndusInd Bank ATM is unlimited free for balance above ₹10,000 in previous month. If balance in previous month is less than ₹10,000 then 5 transactions free, beyond which charges of ₹21 per transaction will be applicable | Cash Withdrawal outside India ₹125

* Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Location & ₹100 per cheque + out-of-pocket expenses for Other Locations

For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.IndusInd.com

+Available in Select Locations only

GST and FX conversion tax would be applicable as per current regulations.