

IndusInd Bank

**SCHEDULE OF
BENEFITS**

**CURRENT ACCOUNT
INDUS EXCLUSIVE BUSINESS
EFFECTIVE 19TH JUNE, 2019**

IndusInd Bank

For details, call the Exclusive Phone Banking Number: 1860 267 7777
or visit www.indusind.com

EXCSOB/06-2019

SCHEDULE OF BENEFITS

Particulars	Indus Exclusive		Particulars	Indus Exclusive
AQB & Cheque Book Charges				
Average Quarterly Balance Requirement	₹ 5,00,000/-		Cash Withdrawal Other ATMs	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.
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 ATMs	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		Other Features & Charges	
Collections				
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 rd & 4 th instrument - ₹ 500 per instrument. 5 th instrument onwards - ₹ 750 per instrument.
Outstation Cheque deposit on IndusInd Bank Location	Free		Cheque Return (Outward) IndusInd Bank Location	₹ 50 per cheque
Outstation Cheque deposit on Non-IndusInd Bank Location	Instrument Value	Charges	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/-	Debit Card[#]	
	Above ₹ 1,00,000/-	₹ 200/-	Exclusive Debit Card	Free
Payments				
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
DD/ PO (At IndusInd Bank Locations)				
Free Limit	₹ 250 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 Minimum ₹ 25 Maximum ₹ 10,000/-		Email Statement (Daily)	Free
DD/ PO (Correspondent Bank Location)				
Free Limit	₹ 50 lacs per month		Adhoc Statement printed	₹ 10 per page
Charges on Additional usage	₹ 2/1,000 Minimum ₹ 100 Maximum ₹ 15,000/-		Doorstep Banking⁺	
DD/ PO (Non-Correspondent Bank)				
As per actuals			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			Cash Delivery / Pickup (Per call)⁺	
Cash Transactions				
Cash Deposit at Home Location				
Free Limit per month	₹ 50 lacs or 10 times of previous month AMB, whichever is higher: (Maximum ₹ 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/-
Cash Deposit at Non-home Location				
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/-
Cash Withdrawal				
Cash Withdrawal (Home Location)	Free		> 20 lacs	Contact Branch for Cash above ₹ 20 lacs
Cash Withdrawal (Non-Home Location)	Free		Cash Delivery / Pickup (Beat delivery) per month⁺	
Cash Withdrawal (ATMs) IndusInd Bank 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
			IMPORTANT: Standard Charges	
			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	
			+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	