

IndusInd Bank

**SCHEDULE OF
BENEFITS**

SAVINGS ACCOUNT

INDUS SELECT

EFFECTIVE 16TH JULY, 2020

IndusInd Bank

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

SELSOB/07-2020

SCHEDULE OF BENEFITS

| Particulars | Indus Select |
|--|--|
| Program Criteria | |
| <ul style="list-style-type: none"> Relationship Criteria for Indus Select • Savings Account (Single) • Savings Account (Grouped) • Savings + Current Account • Savings + Fixed Deposit • Mutual Fund/ DP Valuation (with Savings Account) • Life Insurance Premium (with Savings Account) • Salary Credit in Account • Home loan or Loan against property • Personal Loan • Credit Card | <ul style="list-style-type: none"> Value ₹ 50,000* ₹ 1,00,000* ₹ 1,00,000 ₹ 10,00,000 ₹ 3,00,000 ₹ 50,000 ₹ 75,000 ₹ 25,00,000 ₹ 5,00,000 Signature Credit Card/ Legend Credit Card/ Visa Odyssey Credit Card/ Amex Odyssey Credit Card ₹ 15,000 |
| • General Insurance Premium | ₹ 15,000 |
| Non-Maintenance Charges | 10% of the shortfall in AQB [#] required as per program subject to maximum of ₹ 900 |
| Add-On Accounts | Free add-on accounts for family members IP requirement ₹ 10,000 |
| Remittance Facilities through Own Bank | |
| Demand Draft or Pay Order - Issuance | Unlimited Drafts Free |
| DD/PO Cancellation/ Duplicate Instrument Issuance | Free |
| DD/ PO Revalidation | Free |
| Visa Credit Card Payment through ATM/ Netbanking | Free |
| NEFT - Inward/ Outward | Free |
| RTGS - Inward/ Outward | Free |
| Remittance Facilities through Other Bank | |
| DD - Issuance | Free one draft (correspondent bank only) per day up to ₹ 1,00,000. Above the free limit ₹ 1.5 per ₹ 1,000. Minimum of ₹ 25 & Maximum of ₹ 3,000 per instrument Non-Correspondent Banks - On Actuals |
| DD - Cancellation | ₹ 100 per instrument |
| DD - Revalidation | ₹ 100 per instrument |
| Foreign Exchange Remittance | |
| Inward Remittances | Free^^ |
| FIRC (Foreign Inward Remittance Certificate) Issuance | ₹ 100 |
| Non-Trade Remittance | ₹ 250 in addition to SWIFT charges |
| SWIFT/ Wire Transfer | ₹ 500 |
| FCY (Foreign Currency) Draft/ DD Issuance | ₹ 350 |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque amount, Minimum of ₹ 25 |
| Cheque Collection | |
| Local Clearing | Free |
| Outstation Clearing through own Bank | Free |
| Outstation Clearing through Correspondent Bank | Free |
| Return of Cheque/s - Local | Only for Financial Reasons Local Inward Clearing: First cheque return in a quarter ₹ 350 From second cheque return in the same quarter ₹ 500 per return Local Outward Clearing: Free |
| Local Outward Clearing | SB A/c - ₹ 50 per cheque |
| Local Outward Clearing | Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | ₹ 100 plus out of pocket expenses |
| [#] AQB - Average Quarterly Balance | [#] AQB requirement varies with location |

| Particulars | Indus Select | | |
|---|---|---------------------|--------------------|
| Debit Card / Chip Debit Card | | | |
| Card Issuance/ Renewal Fee | ^For New Accounts: | Issuance Fee | Annual Fee* |
| | Master Card World Select Debit Card/ DUO Card for Primary/ Add-On Account | Free | Free |
| | Signature Select Debit Card for Primary/ Add-On Account | Free | Free |
| | Platinum Select Debit Card for Primary/ Add-On Account | NA | Free |
| Card Replacement | Platinum Select Debit Card is free | | |
| | Signature Select Debit Card/ Master Card World Select Debit Card/ DUO Card 249/- + taxes | | |
| Issuance of Duplicate PIN | Free | | |
| Balance Inquiry at any ATM In India | Free | | |
| Cash Withdrawal - Own ATMs (IndusInd Bank) | Free | | |
| Cash Withdrawal - Other Bank ATMs | Unlimited withdrawals free within India Outside India: 1 Free p.m., ₹ 125 per withdrawal exceeding free limits Outside India: ₹ 20 for Balance Enquiry | | |
| Daily Cash Withdrawal Limit | Master Card World Select Debit Card: ₹ 1,50,000 per day Signature Select Debit Card : ₹ 1,50,000 per day Platinum Select Debit Card: ₹ 1,50,000 per day | | |
| Daily POS Limit | Master Card World Select Debit Card: ₹ 3,00,000 per day Signature Select Debit Card: ₹ 3,00,000 per day Platinum Select Debit Card: ₹ 3,00,000 per day | | |
| Foreign Currency exchange Mark Up fee | 1% for Master Card World Select Debit Card 1% for Signature Select Debit Card 2% for Platinum Select Debit Card | | |
| Other Savings Bank Account Facilities | | | |
| Account Statement | Monthly (Physical & E-Statement) | | |
| Issuance of Duplicate/ Additional Statement | Free | | |
| Issuance of Loose Cheque Leaves | Free | | |
| Issuance of Duplicate Pass Book | Free | | |
| Internal Transfer/ ECS Return (Insufficient Balance) | ₹ 200 per return | | |
| Miscellaneous | | | |
| Mobile Alerts | Free Balance & Transaction Alerts | | |
| Balance Certificate | Free | | |
| Interest Certificate | Free | | |
| Standing Order/ Balance Order/ Instructions | Free | | |
| Enquiry relating to old records | Free | | |
| Account Closure | ₹ 200, if account is closed within 6 months or balance in the A/c whichever is lower | | |
| Photo Attestation | Free | | |
| Signature Attestation | Free | | |
| Cheque Stop Payment | Free | | |
| Inoperative Account (24 Months) | Not Applicable | | |
| Cheque Books | | | |
| Issuance of Cheque Books | Unlimited Payable-At-Par Cheque Books Free | | |
| Charges on Cash Withdrawal/ Deposits at Branch/es | | | |
| At any branch in India | Free | | |
| Doorstep Banking | | | |
| Cheque Pick up | Unlimited Free | | |
| Cash Delivery | 1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 1 Lac | | |
| Cash Pick up | 1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 1 Lac | | |
| Preferential Pricing/ Discount on Other Banking Products | | | |
| Locker Rental | 50% Discount for the first year. 35% from second year onwards** | | |
| Loans | 10% Discount on Processing Fees | | |
| Demat Account | First Year Annual Maintenance Charge Waiver | | |
| <small>*Free subject to required balance maintenance, otherwise it is 499/- p.a. plus taxes. **For Standard & Medium Lockers. 35% off from first year onwards on Large Lockers & 15% off from first year onwards for Jumbo Lockers. Locker rental waiver will be revoked if balance is not maintained as per the product requirement. ^^FX Currency Conversion tax will be recovered as per actuals. • Goods and Services Tax of 18% will be levied on the aforementioned charges. • Doorstep Banking Service is available at Select Branches only. • Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule. • Any change in the charge tariff will be applied after a notice of atleast 30 days.</small> | | | |