

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

**SAVINGS ACCOUNT  
INDUS SELECT**

**EFFECTIVE 20<sup>TH</sup> DECEMBER, 2023**

***IndusInd Bank***

For details, call the Phone Banking Number: 1860 267 7777  
or visit at [www.indusind.com](http://www.indusind.com)

SELSOB/02/11/2023

## SCHEDULE OF BENEFITS

Particulars	Indus Select
<b>Program Criteria</b>	
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	Value ₹ 50,000* ₹ 1,00,000* ₹ 3,00,000 ₹ 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	
Non-Maintenance Charges	10% of the shortfall in AQB <sup>#</sup> required as per program subject to maximum of ₹ 900
Add-On Accounts	Free add-on accounts for family members
<b>Remittance Facilities through Own Bank</b>	
Demand Draft or Pay Order - Issuance	Unlimited Drafts Free
DD/PO Cancellation/ Duplicate Instrument Issuance	₹ 100 per instrument
DD/ PO Revalidation	Free
Visa Credit Card Payment through ATM/ Netbanking	Free
NEFT Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/ Whatsapp Banking
RTGS Inward/Outward	
IMPS Inward/Outward	
<b>Remittance Facilities through Other Bank</b>	
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
<b>Foreign Exchange Remittance</b>	
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
<b>Cheque Collection</b>	
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: ₹ 450/- per cheque return Local Outward Clearing: ₹ 100/- per cheque return
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		
<b>Debit Card / Chip Debit Card</b>			
Card Issuance/Renewal Fee	<b>^For New Accounts:</b>	<b>Issuance Fee</b>	<b>Annual Fee*</b>
	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		
Issuance of Duplicate PIN	Signature Select Debit Card/Master Card World Select Debit Card/DUO Card 249/- + taxes		
Balance Inquiry at any ATM in India	Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal - Other Bank ATMs <sup>#</sup>	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		
<b>Other Savings Bank Account Facilities</b>			
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/NACH/Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return		
<b>Miscellaneous</b>			
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		
<b>Cheque Books</b>			
Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free		
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>			
At any branch in India	Free		
<b>Doorstep Banking</b>			
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		
<b>Preferential Pricing/Discount on Other Banking Products</b>			
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 &amp; Medium Lockers. 35% off from first year onwards on Large Lockers &amp; 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. #Unlimited Cash Withdrawal at other Bank ATM is capped at 50 transactions per month, above 50 withdrawals in a month every cash transaction will be charged @ ₹21 effective 1<sup>st</sup> November 22. • 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. • W.e.f 20<sup>th</sup> December '23 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, cheque book request, Statement request and Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 5 transactions per day. • Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only.</small>			