

***IndusInd Bank***



***Indus***  
**GRANDÉ**

Prime Banking Services



THE  
SPECTACULAR  
LIFE BEGINS  
HERE





**A**s someone who lives a life studded with finer elements and embraces all the luxuries that come your way, you deserve a banking program that is as opulent and larger than life as the choices you make. Inspired by the grandeur of the diamond and all the sparkle it embodies, we are delighted to welcome you to our Prime Banking Services - Indus Grandé.

Built on the values of convenience, contemporary offerings, and curated experiences, Indus Grandé reinterprets banking, reimagines privileges and reintroduces you to a world that is a nod to all that you cherish.

Go on and get set to embark on a journey you have always envisaged.





# EXPERIENCE THE EXTRAORDINARY

## A dedicated service team for all your banking needs

Our team of experts are always by your side to help you discover the best of banking. Leave the mundane to us and focus on what matters most - the little joys of life.



### **Relationship Team**

Dedicated Relationship Manager and Service Manager

- Assists you with your different financial needs on Banking, Investments, Insurance and Loans
- Ensures that you are always up to date with your portfolio and transactions
- Updates you on the Program features & offerings to help you reap the maximum benefits



### **Wealth Management Team**

Wealth Manager

- Reviews your portfolio
- Provides suggestions according to your risk appetite and changing market environment
- Provides regular industry updates & reports on developments that impact your investment decisions

# CONVENIENCE IS FOREVER

with anytime, anywhere banking products and services

We understand that your ever evolving lifestyle doesn't leave time for much. But we assure you that banking will not take up any of your time as we have made it absolutely convenient for you. And it is forever.

## Anytime, Anywhere Banking

**IndusInd Bank**  
Net Banking

**IndusInd Bank  
Net Banking**  
Make transactions,  
transfer funds, check  
balance and more



**IndusInd Bank  
Mobile App - INDIE**  
An all-in-one app that  
makes banking faster,  
smarter and better



**INDIE for Business**  
Manage all your business  
banking seamlessly  
through Mobile app and  
Online Banking

## Banking Made Easy



**Video Branch**  
Connect with your Branch  
Manager, Relationship  
Manager or centralised Video  
Branch Executive virtually



**Check-On-Cheque**  
Keep track of your issued  
cheques through cheque  
images in your monthly  
statements



**Doorstep Banking**  
Get your cheques and cash  
picked up or delivered at  
your doorstep, without any  
charges



Easy, Cool & Safe

**Fingerprint Banking**  
Do all your transactions  
on IndusInd Bank Mobile  
App - INDIE by just using  
your fingerprint



**WhatsApp Banking**  
Bank on the go with this  
new-age facility



**365 Days Banking Service**  
Bank even on public holidays  
(at select branches) except  
those requiring branch closures  
as per government notifications

## Innovative Offerings



### **My Account My Number**

Choose your bank account number which is easy to remember



### **Choice Money ATM facility**

Withdraw cash in the denomination of your choice

## Dedicated Contact Numbers

### **Indus Grandé Phone Banking Number**

Speak directly to our Service Specialists for any queries/requests on 24x7 Phone Banking Numbers: +91 22 4220 7777/ 1860 267 7777

### **For NRIs:**

We are always available to help at all times.

- 24x7 Toll-Free Numbers:  
UK: 08000478670 UAE: 8000183019 Australia: 1800317547  
USA: 18337666682 Canada: 18337666683
- Any other country :  
+912242207777 (Outside India) / 18602677777 (Within India)
- Dedicated NRI Support Desk: [nri@indusind.com](mailto:nri@indusind.com)
- Representative Offices in Dubai | Abu Dhabi | London

### **The Indus Grandé Email ID**

Write in your requests or queries to [reachus@indusind.com](mailto:reachus@indusind.com), so they are prioritised. NRI Clients can write to [nri@indusind.com](mailto:nri@indusind.com).



# TREASURE EVERY TRIP **ABROAD**

## Live in luxury even when away from home with your Grandé Debit Card

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Jetting off in style is your mantra; we are here to assist you. Whether you're flying for business or pleasure, make every trip magnificent with your Grandé Debit Card. It's brimming with dazzling delights, specially picked out for you.

- Get Zero Mark-up on Cross Currency conversion rates when shopping online, at International POS merchants and even ATM withdrawals<sup>#</sup>
- Enjoy Complimentary Lounge Access up to 2 times per quarter (along with a companion) at selected Domestic and International Airport Terminals in India
- Shop, dine and explore with absolute ease when abroad with your Grandé Debit Card

<sup>#</sup>Partner bank charges may apply.



# BASK IN THE EXTRAVAGANCE

## A dazzling gamut of benefits for you and your family

Those who bank together, share the privileges together. And what better way to enjoy the delights than with our curated benefits. The splendors are many and we want you to experience them all, together with your family.



### Grouping Benefits

Group accounts of your family members and enjoy relationship benefits across all the grouped accounts\*



### Grandé Debit Card

- Get a lifetime FREE Grandé Debit Card, on all your grouped family accounts that comes with enhanced limits on your daily transactions as below. That's not all, you can get these limits increased or decreased basis your lifestyle and usage.
- Pre-set limits on your Card will be:

ATM Cash Withdrawals	₹4,00,000 per day
Daily Purchase Limit (incl. online spends)	₹8,00,000 per day



### Discounts galore

Get Attractive Discounts on All Locker Types



### Shop like never before

Shop at over millions of merchant outlets worldwide without any charges, using your Grandé Debit Card and enjoy discounts and Reward Points & Cashback on categories you love



### Banking made exciting

Enjoy banking at any of our branches at nominal charges\*

- Access to any of our branches across India for cash withdrawal/deposit
- Get unlimited demand drafts, inward remittances and fund transfers at no cost to you
- Unlimited personalised payable-at-par Cheque books



### ATM Access

Get unlimited access to over 2,00,000 ATMs in India and over a million ATMs across the world with your Grandé Debit Card



# AS LAVISH AS IT CAN GET

## Rewards Program

Rewards so resplendent, you want to grab them all! So spend, travel and binge with your Grandé Debit Card and get rewarded like never before

Earn 2.5% Cashback up to ₹1,250 per month using Grandé Debit Card on Dining, Entertainment (including OTT subscriptions), Flights, Hotel & Holidays category

Cashback will be in terms of IndusReward points. Value of 1 IndusReward point is equal to ₹1

### Make the most of your rewards



#### Cashback

Redeem your accumulated Reward Points as Cashback and get it credited to your account



#### IndusMoments - our dedicated e-commerce website

Redeem your Reward Points against a host of exciting offers on Lifestyle, Travel, Health, Fitness, Fashion and more



#### Times Prime Annual Membership Program<sup>^</sup>

A rewarding experience that comes complementary to you, loaded with offerings across Health & Wellness, Food & Entertainment, Shopping and Luxury and many more services to give you an indulging experience that is truly Grandé

# ADD-ONS TO BE CHERISHED

A little add-on, a whole lot of sparkle! We bring to you exciting add-ons that add just the right amount of bling to your everyday banking. So keep banking, keep rejoicing.



## Magnificent Privileges

Exciting benefits and first-class privileges that range from travel and dining to shopping and entertainment. Just use your Card to avail the below offers\*



## BookMyShow

Enjoy Buy 1 Get 1 Free offer of up to 4 movie tickets# in a quarter (Max value ₹500 per ticket) and 2 Event tickets in a quarter of ₹1000 each with your Grandé Debit Card



## Complimentary Golf Privileges

- 4 complimentary rounds of green fees & 12 complimentary Golf lessons per year
- Enjoy 50% off on green fees beyond complimentary sessions



## Delightful Discounts

Enjoy up to 20% discount on your food and Grocery Bills via Zomato and bigbasket and enhance your Monthly Savings



## Bank smart. Bank safe.

Discover the latest encryption technology to protect your Debit Card against fraudulent use, at all times



## Protection Cover

Enhanced protection via a host of complimentary insurance covers on your Grandé Debit Card

Personal Accident Cover	₹2,00,000
Air Accident Insurance	₹30,00,000
Lost Card Liability	₹5,00,000
Purchase Protection	₹50,000

\*IndusInd Bank reserves the right to change, alter, or terminate any benefit at its sole discretion. To know the latest applicable benefits, visit [indusind.com/grande-dc](http://indusind.com/grande-dc)

#On first come, first serve basis



# FOR ALL OF LIFE'S PRICELESS MOMENTS

## Top-of-the-line Credit Card#

Live the way you want with our Credit Card, specially designed, keeping your discerning lifestyle in mind.

### IndusInd Bank Pinnacle Credit Card

For those at the pinnacle of success

#### Features

- Enjoy attractive offers wherever you go
- Movie experiences made even more spectacular

#### Rewards

Earn 2.5 Reward Points for every ₹100 spent online (E-commerce transactions except Airlines & Travel and Utilities Bill Payment)

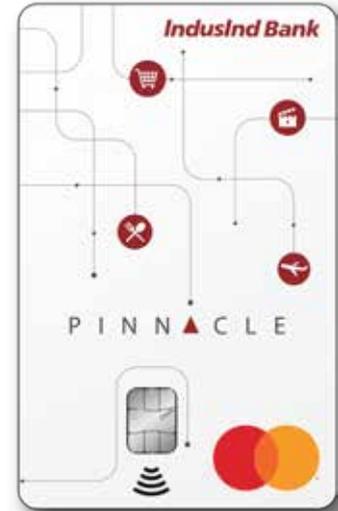
- Earn 1.5 Reward Points for every ₹100 spent on E-com Travel and Airlines transactions
- Earn 1 Reward Point for every ₹100 spent at Point of Sale (PoS) terminals.  
Moto transactions, IVR transactions and Standing Instructions will be classified as Point of Sale Transactions.
- Redeem your Reward Points against a host of options, such as Cash Credit, where the value of 1 reward point = ₹0.75, conversion to Air Miles and Exclusive Offers on [www.indusmoments.com](http://www.indusmoments.com)
- 0.7 Reward Points earned for Utility Bill Payment, Insurance, Government Charges, Education Fees and Real Estate/ Rental payment

#### Benefits

##### Complimentary Lounge Access

- 2 complimentary International Lounge visits per calendar quarter using your Priority Pass.
- 1 complimentary Domestic Lounge visit per calendar quarter using your IndusInd Pinnacle Credit Card.

₹5000 fees will be charged if spends are below ₹50,000 in the first 3 months.



### **Complimentary Golf Privileges**

As a green fee player, tee off across the best golf courses with your IndusInd Bank Pinnacle Credit Card. What's more, you get to improve your game under highly qualified instructors.

- 2 complimentary Golf games per month
- 2 complimentary Golf lessons per month
- Complimentary Hole in one insurance worth ₹20,000



### **Entertainment Offer on BookMyShow**

- Buy 1 movie ticket and get the other one absolutely free (maximum discount of ₹200 with 3 free tickets in a month)
- Get an additional ₹50 off on selecting the F&B option

### **Other exclusivities**

- Get freedom from surcharge on fuel. Enjoy a waiver of 1% on fuel surcharge at any petrol pump across India. Please visit our website for waiver details

### **Auto Assist Service**

When on the road, there could be a thousand things that could interrupt you. IndusInd Bank brings together a unique auto assist service to keep you hassle-free in any unforeseen circumstance.

- Flat Tire
- Roadside Repair
- Keys locked inside
- Emergency Fuel supply
- Battery Service
- Emergency Towing Assistance
- Accident Management
- Medical Assistance

### **Total Protect**

With the IndusInd Bank Pinnacle Credit Card, leave your worries about fraudulent usage of your Card aside. Total Protect covers you for a sum up to the credit limit on your Card for:

- Unauthorised transactions in case of loss/theft of Card
- Counterfeit fraud
- Personal Air Accident Insurance – Up to ₹25 Lacs



# YOUR BUSINESS IS **INVALUABLE**

## **Give it a smart push with our Current Account**

Elevate your business with Indus Grandé Current Account that offers a set of curated benefits. Let us handle your banking requirements while you focus on managing your business.

## **LET YOUR BUSINESS TAKE OFF TO SPARKLING HEIGHTS**



### **Key benefits of Indus Grandé Business Account**

- Best-in-class pricing on Current Account transactions
- Dynamic Cash Deposit limit across IndusInd Bank Branches
- Unmatched remittance solutions (Free Cheque/DD/Fund Transfer)
- Preferential rates on Trade Services and Foreign Exchange Remittances
- Waiver on outward Cheque return charges
- Complimentary Grandé Debit Card
- Hassle-free Tax payment services (Income Tax, Advance Tax, TDS, TCS etc.)



### **Auto Sweep Fixed Deposit**

An automatic transfer of excess balance from your current account into a Sweep Fixed Deposit helps you enjoy better Liquidity, hassle-free Fixed Deposit creation & greater financial flexibility. There is no pre-mature penalty for withdrawal on a Fixed Deposit created through the Auto Sweep facility.



## Strong Merchant Services

With our all-in-one payment processing solutions, you spend less time sweating the small stuff and more time growing your business.

Choose from various payment solutions - POS, Indus Merchant App & QR solutions, so you can accept customer payments in the ways that work best for them and you, in store, online or on the go!

Additionally, with the IndusInd Sound box - you get instant audio confirmations on receiving digital payments in your preferred regional language through a portable speaker.



## Unmatched Foreign Trade Services

Smart & easy way to ensure speedy delivery and receipt of foreign remittances globally at preferential pricing. With our vast range of trade solutions, you can rest assured that you will find one that best suits your Offshore Business needs.



## Customised Receivables and Payments Solutions for Corporates and Businesses

IndusInd Bank's Cash Management Services (CMS) offers comprehensive Receivables and Payments solutions to meet your business requirements. Each of our offerings can be customised, keeping your specific needs in mind.



## DAZZLING ADD-ONS

### INDIE for Business:

- Single view for all business accounts
- Industry first maker-checker process
- Track debit & credit with Smart Statement
- Easy tax & bill payments

**Indus Collect:** Integrated collection solution for RTGS, NEFT, IMPS, UPI, Cash & Cheque transactions with Receive your Collections into virtual accounts for Domestic via NEFT, RTGS, IMPS, IFT, & UPI.

**Indus Direct:** Corporate Internet Banking Platform via our web platform or mobile application, which facilitates both single and bulk payments with maker and checker functionality.

### Key Benefits:

- Customised solutions as per your requirement
- Data enrichment through MIS for Collections and Payments
- Access on the go through Corporate Internet Banking/ Mobile App
- Complete automation with Host-to-Host/ API Banking/ Connected Banking



# A GLORIOUS LIFESTYLE, EVEN WHEN AWAY FROM HOME

## CURATED NRI SERVICES

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We understand the needs of our discerning customers, especially those outside the country. To ensure that this is not a hindrance, our NRI offering has been created to manage your money and ensure its safety. Bringing to life a range of innovative services that help safeguard both your time and your money. Experience the world of hassle-free, secure and convenient NRI Banking.

### INDUS GRANDÉ FEATURES



#### **Indus Grandé NRI Savings Account**

Enjoy the benefits of Indus Grandé NRI Savings Account and extend these benefits to up to 8 add-on accounts for family members.



#### **Complimentary Grandé Debit Card**

Complimentary Grandé Debit Card with no cross-border markup charges and no ATM withdrawal charges in India and abroad (corresponding bank charges apply). Also, enjoy Complimentary Airport Lounge Access up to 2 times per quarter at selected terminals in India.



### **Enjoy free document pick-up facility from overseas locations**

We ease the process of collecting your documents from the comfort of your home or office for any banking transaction or service request.

NRI Grandé clients are entitled to

- Free of cost document pick-up facility twice a year from an overseas location



### **Exclusive Remittance Services**

Take advantage of our exclusive remittance services, including Telegraphic and Wire Transfers, Exchange Houses and Indus Fast Remit to transfer funds from anywhere in the world.



### **Portfolio Investment Scheme to Invest in Secondary Markets**

- Our 3-in-1 PIS account includes NRI Savings Account, NRE PIS Account/NRO Investment Account and Demat Account
- The bank takes care of regulatory reporting & payment settlement between you and the registered broker
- Automated tax set-of facility



# PROGRAM ELIGIBILITY CRITERIA

Indus Grandé comes to you just on the basis of your relationship maintained with us as per the grid\*.

For details, please contact your Relationship Manager or call the Indus Grandé Phone Banking Numbers: +91 22 4220 7777/1860 267 7777

Relationship Criteria	Relationship Value Required (in ₹)
Savings Account (Single)	₹5,00,000 <sup>#</sup>
Savings Account (Grouped)	₹5,00,000 <sup>#</sup>
Savings + Current Account	₹7,00,000
Current + Savings + Fixed Deposit	₹25,00,000 <sup>^</sup>
Mutual Fund/ DP Valuation (with Savings Account)	₹25,00,000 <sup>**</sup>
Life Insurance Premium (with Savings Account)	₹2,00,000 <sup>**</sup>
Salary Credit in Account	₹2,50,000 <sup>##</sup>
Home Loan or Loan against property	₹1,50,00,000 <sup>**</sup>
Personal Loan	₹15,00,000 <sup>**</sup>
General Insurance Premium	₹50,000 <sup>**</sup>

\*T&C Apply. #AQB - Average Quarterly balance.

\*\*Minimum AQB of ₹50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges. ^Minimum AQB of ₹1 Lac is to be maintained (In combination of Current & Savings Account). ##Applicable only to Corporate Salary Customers.







## ***IndusInd Bank***

Visit your nearest branch or call 24x7 Phone Banking Numbers: 1860 267 7777/ +91 22 4406 6666 or  
log on to [www.indusind.com](http://www.indusind.com)

