

**IndusInd Bank**

INDUS  
**EXCLUSIVE**

**IndusInd Bank**

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

EXCSOB/CA/VER07/04-25

## Schedule of Benefits

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**Current Account**

Effective May 2025



## SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
<b>AQB &amp; Cheque Book Charges</b>	
Average Quarterly Balance Requirement (Single/ Group Balance)	₹5,00,000
Charges for Non-maintainance of AQB (Quarterly)	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900
Cheque Leaves Issuance (Payable at Par)	Free
<b>Collection Services</b>	
Local Cheque Collection	Free
Outstation Cheque Collection - IndusInd Bank Locations	Free
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free
<b>Payment Services</b>	
Funds Transfer within IndusInd Bank	Free
Payments through Payable at Par cheque	Free
<b>Demand Draft Issuance - IndusInd Bank Locations</b>	
Free Limit	Unlimited Free
<b>Demand Draft Issuance - Correspondent Bank Locations</b>	
Free Limit	₹60 lacs per month
Charges on additional usage	₹2/1,000 Min ₹100 Max ₹15,000
<b>Demand Draft Issuance - Non-correspondent Bank Locations</b>	
Free Limit	₹3/1,000 Min ₹100 Max ₹15,000
NEFT / RTGS / IMPS	Free at Branch & Online*
<b>Cash Transactions</b>	
<b>Cash Deposit at Home+Non-home Location</b>	
Free Limit per month	10 times of the previous month's AMB or ₹50 lacs, which ever is higher
Additional Charges on Incremental Deposits	₹4/1,000 (Min ₹50 per transaction)
<b>Cash Withdrawal</b>	
Cash Withdrawal (Home Location)	Free
Cash Withdrawal (Non-home Location)	Free
Cash Withdrawal (ATMs) IndusInd Bank Network	Free
Cash Withdrawal Other ATMs	Free Monthly Cash Withdrawal Limit at Non-IndusInd Bank ATMs is capped at 50 transactions per month subject to Average Monthly Balance maintenance of ₹10,000 in previous month. In case the Average Monthly Balance in previous month is less than ₹10,000, then 5 transactions are Free. Cash Withdrawal transactions above the specified limits will be charged at ₹23 per transaction.
Cash Withdrawal Outside India ATMs	Free
Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card
<b>Other Services &amp; Charges</b>	
Stop Payment (Cheque)	Single cheque - ₹100, Series cheques - ₹150, Nil Charges if requested through IndusNet / IndusMobile / IVR
Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - ₹350 per instrument On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹500 per instrument 5 <sup>th</sup> instrument onwards - ₹750 per instrument
Cheque Return (Outward) IndusInd Bank Locations	NIL charges up to 15 cheques per month, there after ₹50 per cheque
Cheque Return (Outward) Other Locations	₹100 per cheque + Out of pocket Expenses
Internal Transfer Return Charges	NIL

Particulars	Indus Exclusive
<b>Other Services &amp; Charges</b>	
NACH / ECS Return	₹200
<b>Debit Card<sup>1</sup></b>	
Exclusive Debit Card	Refer Standard Schedule of Charges for Debit Card
Non-financial Transactions - Other Bank ATMs in India <sup>^</sup>	Free
Balance Inquiry Outside India	₹20 per transaction
POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Email Statement (Daily / Monthly)	Free
Ad hoc Statement (printed)	₹10 per statement through branch
Annual Fee (for non-Exclusive customer holding Exclusive Debit Card)	₹1,999 + taxes as applicable
Annual Fee (for non-PIONEER customer holding PIONEER Debit Card)	₹2,999 + taxes as applicable
<b>Doorstep Banking Services<sup>®</sup></b>	
Cheque Pick-up (On Call)	Free once in a day
Cheque Pick-up (Beat) per month	Free
<b>Cash Delivery / Pick-up (Per Call)</b>	
Till 2 lacs	Free Once in a day
2 - 5 lacs	₹250
5 - 10 lacs	₹400
10 - 20 lacs	₹800
> 20 lacs	Contact Branch
<b>Cash Delivery / Pick-up (Beat) per month</b>	
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
<b>Trade Services &amp; Charges</b>	
<b>Remittances</b>	
Inward Remittances	Free
Non-trade Outward Remittances	₹250 per Txn
FIRC Issuance	Free
<b>Exports</b>	
Export Bills for Collection & under LC	₹400 per Bill
Advance Export Bills	₹400 per Bill
Export LC Advising	₹500 per Txn
BRC Issuance for all Export transactions (EBRC)	Free
<b>Imports</b>	
Advance Payments for Imports	₹400 per Txn
Direct Import Bills	₹400 per Bill
Import Bills for Collection	₹400 per Bill
<b>Miscellaneous Charges</b>	
Swift Charges	₹150
International Courier charges	₹1,000
Registered Post Charges	₹250
Commission in Lieu of Exchange	0.100%
<small>*Online mode refers to Mobile Banking &amp; Retail Net Banking  <sup>1</sup>For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at <a href="http://www.indusind.com">www.indusind.com</a>  <sup>^</sup> W.e.f. 15<sup>th</sup> November 2024, capping on number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM has been revised to 2 transactions per day.  <sup>®</sup> Available in Select Locations only   GST as applicable on charges</small>	