

IndusInd Bank

**SCHEDULE OF
BENEFITS**

**CURRENT ACCOUNT
INDUS SELECT BUSINESS
EFFECTIVE NOVEMBER 2024**

IndusInd Bank

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

SELSOB/04/11-24



SCHEDULE OF BENEFITS

Particulars	Indus Select	Indus Select Plus	
AQB & Cheque Book Charges			
Program Criteria to be maintained at Group Level	Any one of the criteria mentioned below		
AQB (Single or Group Balance)	₹1 lac	₹3 lacs	
Total Relationship Value (CA+SA+FD) [†]	₹10 lacs with minimum AQB of ₹50,000 (in combination of Current and Savings Accounts)	₹15 lacs with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts)	
Charges for Non-maintenance	10% of the shortfall in required single / group AQB as per program, Subject to max of ₹900		
Cheque Leaves Issuance (Payable at Par)	250 Cheque Leaves free per month	500 Cheque Leaves free per month	
Charges on additional usage	₹2 per cheque leaf		
Free Services			
Collections	Local Cheque Collection Outstation Cheque Collection - IndusInd Bank Locations		
Payments	Anywhere Payment: Cheques paid at any locations of IndusInd Bank Cash Withdrawal : Any IndusInd Bank Branch or ATM		
Other Services	Non-financial Transactions - Other Bank ATMs in India [^] Email Statement (Daily / Monthly) Dormant Account Activation Internal Transfer Return Charges Account Closure Charges		
NEFT / RTGS / IMPS	Branch Online**		
Collection Services			
Outstation Cheque Collection	Non-IndusInd Bank Locations	Instrument Value Charges	
		Cheques Collection up to and including ₹5,000	₹25
		Above ₹5,000 and up to and including ₹10,000	₹50
		Above ₹10,000 and up to and including ₹1,00,000	₹100
		Above ₹1,00,000	₹200
Payment Services			
Demand Draft Issuance - IndusInd Bank Locations	Free Limit	₹200 lacs per month	₹500 lacs per month
	Charges on Additional usage	₹1/1,000, Min ₹25, Max ₹10,000	
Demand Draft Issuance - Correspondent Bank Locations	Free Limit	₹40 lacs per month	₹50 lacs per month
	Charges on Additional usage	₹2/1000 Min ₹100/Max ₹15,000	
Demand Draft Issuance - Non-correspondent Bank Locations	Charges on usage	₹3/1000, Min ₹100/Max ₹15,000	
Cash Transactions			
Cash Deposit at Home + Non-home Location	Free Limit per month	8 times of the previous Month AMB or ₹20 lacs, whichever is higher	10 times of the previous Month AMB or ₹30 lacs, whichever is higher
Additional Charges	Beyond free limit	₹4/1,000, Min ₹50 Per transaction	
Cash Withdrawal	Cash Withdrawal Non-IndusInd Bank ATMs [‡]	Free	
	Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card	

Particulars	Indus Select	Indus Select Plus	
Other Services & Charges			
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 rd & 4 th instrument - ₹500 per instrument 5 th instrument onwards - ₹750 per instrument	
	Outward	Nil charges up to 5 cheques per month, thereafter standard charges [§] Nil charges up to 10 cheques per month, thereafter standard charges [§]	
NACH / ECS	NACH / ECS Return	₹200	
Debit Card	Master Card World Select / Signature Select Debit Card	Select Debit Card-Free	
	ATM / POS Limit on Debit Card	Limit as per Debit Card taken, refer Debit Card Standard SoC	
Account Statement	Ad hoc Statement (printed)	₹ 10 per statement through branch	
Doorstep Banking Services[†]			
Cheque Pick-up (On Call)	Free Once in a day		
Cheque Pick-up (Beat) per month	Free		
Cash Delivery / Pick-up (Per Call)	Free Once in a day (up to ₹2 lacs)		
	Standard Charges: From ₹2 to 5 lacs - ₹250, From ₹5 to 10 lacs - ₹400, From ₹10 to 20 lacs - ₹800, Contact branch for cash above ₹20 lacs		
Cash Delivery / Pick-up (Beat) per month	Free Once in a day		
	Standard Charges: From ₹1 to 2 lacs - ₹3,000, From ₹2 to 5 lacs - ₹5,500, From ₹5 to 10 lacs - ₹9,000, From ₹10 to 20 lacs - ₹16,000 Contact branch for cash above ₹20 lacs		
Trade Services & Charges			
Remittances	Inward Remittances	Free	
	Non-Trade Outward Remittances	₹250	₹250
	FIRC Issuance	Free	
Exports	Export Bills for Collection & under LC	₹500	₹400
	Advance Export Bills	₹500/bill	₹400/bill
	Export LC Advising	₹600	₹500
	BRC Issuance for all Export transactions	Free	
Imports	Advance Payments for Imports	₹500 Flat	₹400 Flat
	Direct Import Bills	₹500 Flat	₹400 Flat
	Import Bills for Collection	₹500 Flat	₹400 Flat
Miscellaneous Charges	Swift Charges	₹250	₹150
	International Courier charges	₹1000	₹1000
	Registered Post Charges	₹250	₹250
	Commission in Lieu of Exchange	0.125%	
Standard Charges:			
* 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 ₹21 per transaction. Cash Withdrawal Outside India ₹125.			
† Total Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average)			
^ W.e.f. 15 th 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.			
§ Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Locations & ₹100 per cheque + out-of-pocket expenses for Other Locations			
**Online mode refers to Mobile Banking & Retail Net Banking			
+ Available in Select Locations only			
GST and FX conversion tax would be applicable as per current regulations.			