

IndusInd Bank

INDUS
EXCLUSIVE

IndusInd Bank

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

EXCSOB/CA/VER04/02-24

Schedule of Benefits

Current Account

Effective February 2024



SCHEDULE OF BENEFITS

| Particulars | Indus Exclusive |
|--|---|
| AQB & Cheque Book Charges | |
| Average Quarterly Balance Requirement (Single/ Group Balance) | ₹5,00,000 |
| Charges for Non-maintenance of AQB (Quarterly) | 10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900 |
| Cheque Leaves Issuances (Payable at Par) | Free |
| Collections | |
| Local Cheque Deposit | Free |
| Cheques deposited at any location of IndusInd Bank for clearing at the same location | Free |
| Outstation Cheque deposit at IndusInd Bank Location | Free |
| Outstation Cheque deposit at Non-IndusInd Bank Location | Free |
| Payments | |
| Funds Transfer within IndusInd Bank | Free |
| Payments through Payable at Par cheque | Free |
| DD/ PO (At IndusInd Bank Locations) | |
| Free Limit | Unlimited Free |
| DD/ PO (Correspondent Bank Location) | |
| Free Limit | ₹60 lacs per month |
| Charges on Additional usage | ₹2/1,000 Minimum ₹100 Maximum ₹15,000 |
| DD/ PO (Non-correspondent Bank) | |
| Free Limit | ₹3/1,000 Minimum ₹100 Maximum ₹15,000 |
| NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER) | Free |
| RTGS (REAL TIME GROSS SETTLEMENT) | Free |
| Cash Transactions | |
| Cash Deposit at Home Location + Non-home Location | |
| 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 (Minimum ₹50 per transaction) |
| Cash Withdrawal | |
| Cash Withdrawal (Home Location) | Free |
| Cash Withdrawal (Non-home Location) | Free |
| Cash Withdrawal (ATMs) IndusInd Bank Network | Free |
| Cash Withdrawal Other ATMs | Free 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 ATMs | Free |
| Cash Withdrawal Limit by Debit Card | Refer Standard Schedule of Charges for Debit Card |
| Other Features & Charges | |
| Stop Payment (Cheque) | Single Cheque - ₹100, Series Cheque - ₹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. |
| Cheque Return (Outward) IndusInd Bank Location | 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 |
|--|--|
| Other Features & Charges | |
| NACH / ECS Return | ₹200 |
| Debit Card* | |
| Refer Standard Schedule of Charges for Debit Card | |
| Exclusive Debit Card | Free |
| Non-financial Transactions - Other Bank ATMs in India^ | 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) | Free |
| Ad hoc Statement printed | ₹10 per page |
| 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 |
| Doorstep Banking* | |
| Cheque Pickup (On call)* | Free once in a day |
| Cheque Pickup (Beat) per month* | Free |
| Cash Delivery / Pickup (Per call)* | |
| Till 2 lacs | Free Once in a day |
| 2 - 5 lacs | ₹250 |
| 5 - 10 lacs | ₹400 |
| 10 - 20 lacs | ₹800 |
| > 20 lacs | Contact Branch for Cash above ₹20 lacs |
| Cash Delivery / Pickup (Beat delivery) per month* | |
| 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 for Cash above ₹20 lacs |
| Trade Services & Charges | |
| Remittances | |
| Inward Remittances | Free |
| Non Trade Outward Remittances | ₹250 per Txn |
| FIRC Issuances | Free |
| Exports | |
| Export Bills for Collection & under LC | ₹400 per Bill |
| Advance Export Bills | ₹400 per Bill |
| Export LC Advising | ₹500 per Txn |
| BRC Issuances for all Export transactions (EBRC) | Free |
| Imports | |
| Advance Payments for Imports | ₹400 per Txn |
| Direct Import Bills | ₹400 per Bill |
| Import Bills for Collection | ₹400 per Bill |
| Miscellaneous Charges | |
| Swift Charges | ₹150 |
| International Courier charges | ₹1,000 |
| Registered Post Charges | ₹250 |
| Commission in Lieu of Exchange | 0.100% |

*Available in select locations only
^W.e.f. 20th December 2023, 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 is limited to 5 transactions per day.
*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com
GST as applicable on charges