IndusInd Bank

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

IPS/SOB/05/12-2025

IndusInd Bank

Schedule of Benefits

Indus PROgress

A Savings Account for Self-employed Professionals

Effective 1st January 2026

SCHEDULE OF BENEFITS

Particulars	Indus Progress
Program Criteria	
Relationship Criteria	Relationship Value Required for Indus Progress
Savings Account	₹ 1,00,000
Savings Account + Fixed Deposit	₹ 10,00,000
Balance Non-Maintenance Charges	10% of the shortfall in AQB required as per program subject to maximum of ₹ 900
Add-On Accounts	Free add-on accounts for family members
All Relationship criteria must be in the name of SA primary account holder only for NMC waiver.	
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Drafts Free
DD Cancellation/ Duplicate Instrument Issuance	Free
DD 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	
Remittance Facilities through Other Bank	
DD - Issuance	Free one draft (correspondent bank only) per day up to ₹ 2,00,000. 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
Foreign Exchange Remittance	
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
Cheque Collection	
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: ₹ 500/- per cheque return
	Local Outward Clearing: ₹ 200/- 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

Particulars	Indus Progress
Debit Card / Chip Debit Card	
Card Issuance/Renewal/Annual Fee*	Free for Visa Signature Debit Card
Card Replacement	Visa Signature Debit Card - ₹ 249/- + taxes
Issuance of Duplicate PIN	Free
Balance Enquiry at any ATM in India	Free
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free
Cash Withdrawals - Other Bank ATMs# in India & Outside India	5* Free Cash or Non-cash transactions per month (3* in Metro cities)#
	Outside India: 1 Free p.m., ₹ 125 per withdrawal exceeding free limits
	Outside India: ₹20 for Balance Enquiry
Daily Cash Withdrawal Limit	₹ 1.5 Lac
Daily POS Limit	₹ 3 Lac
Foreign Currency exchange Mark Up fee	1% for Visa Signature Debit Card
Other Savings Bank Account Facilities	
Account Statement	Monthly (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	₹ 500 per return
Miscellaneous	
Mobile Alerts	Free Transaction Alerts
Balance Certificate	Free
Interest Certificate	Free
Standing Order/ Balance Order/ Instructions	Free
Enquiry relating to old records	Free
Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹ 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
Photo Attestation	Free
Signature Attestation	Free
Cheque Stop Payment	Free
Inoperative Account (24 Months)	Nil
Cheque Books	
Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
Charges on Cash Withdrawal/ Deposits at Branch/es	
At any branch in India	Free
Doorstep Banking	
Cheque Pick up	Unlimited Free
Cash Delivery	1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 2 Lac
Cash Pick up	1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 2 Lac
Preferential Pricing/ Discount on Other Banking Products	
Locker Rental	Free for the first year, 50% from second year onwards**
Loans	10% Discount on Processing Fees
Demat Account	First Year Annual Maintenance Charge Waiver

1.Goods and Services Tax of 18% will be levied on the aforementioned charges. 2. Doorstep Banking is available at select branches only, free for Senior Citizens and Differently abled customers. 3. 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. 4. Any changes in the charge tariff will be applied after a notice of atleast 30 days. AQB - Average Quarterly Balance. Average Quarterly Balance (AQB) requirement varies with location.

• *Free subject to required balance maintenance, otherwise it is ₹499/- p.a plus taxes. • **For Standard & Medium Lockers. 50% off from first year onwards on Large Lockers & 35% 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. • #5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23 per transaction & non-financial transaction at ₹10 per transaction within India (*3 in metro cities). • W.e.f 5th January, 2026 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 will be limited to 10 transactions per month. • Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only. • If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you. • The above fees mentioned are exclusive of GST.