

INDUS
EXCLUSIVE

IndusInd Bank

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

EXCSOB/CA/VER08/11-25

Schedule of Benefits

Current Account

Effective January 2026



SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
AQB & Cheque Book Charges	
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
Collection Services	
Local Cheque Collection	Free
Outstation Cheque Collection - IndusInd Bank Locations	Free
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free
Payment Services	
Funds Transfer within IndusInd Bank	Free
Payments through Payable at Par cheque	Free
Demand Draft Issuance - IndusInd Bank Locations	
Free Limit	Unlimited Free
Demand Draft Issuance - Correspondent Bank Locations	
Free Limit	₹60 lacs per month
Charges on additional usage	₹2/1,000 Min ₹100 Max ₹15,000
Demand Draft Issuance - Non-correspondent Bank Locations	
NEFT / RTGS / IMPS	Free at Branch & Online*
Cash Transactions	
Cash Deposit at Home+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 (Min ₹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 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
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	₹500 per instrument
Cheque Return (Outward) IndusInd Bank Locations	Nil charges up to 15 cheques per month, beyond which ₹100 per cheque
Cheque Return (Outward) Other Locations	₹100 per cheque + Out of pocket Expenses
Internal Transfer Return Charges	NIL

Particulars	Indus Exclusive
Other Services & Charges	
NACH / ECS Return	₹500 per instance
Debit Card¹	
Exclusive Debit Card	Refer Standard Schedule of Charges for Debit Card
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 / Monthly)	Free
Ad hoc Statement (printed)	₹100 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
Doorstep Banking Services²	
Cheque Pick-up (On Call)	Free once in a day
Cheque Pick-up (Beat) per month	Free
Cash Delivery / Pick-up (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
Cash Delivery / Pick-up (Beat) 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
Trade Services & Charges	
Remittances	
Inward Remittances	Free
Non-trade Outward Remittances	₹250 per Txn
FIRC Issuance	Free
Exports	
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
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%

^{*}Online mode refers to Mobile Banking & Retail Net Banking

¹For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.bank.in

[^]W.e.f. 15th 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.

²Available in Select Locations only | GST as applicable on charges