



## **Schedule of Benefits**

Current Account  
Effective May 2025

**IndusInd Bank**

To know more, contact our Phone Banking Numbers: 1860 267 7777/  
+91 22 4220 7777 or visit [www.indusind.com](http://www.indusind.com)

INDUSGRANDÉ/CASOBVER07/04-25



## Schedule of Benefits (SoB)

Particulars		Indus Grandé Current Account		Particulars		Indus Grandé Current Account	
<b>Program Criteria</b>				<b>Other Services &amp; Charges</b>			
Relationship Criteria to be Maintained	Any one of the criteria mentioned below			NACH / ECS Return	₹200		
AQB (Single or Group Balance)	₹7 lacs			<b>Debit Card*</b>			
Total Relationship Value (CA+SA+FD)	₹25 lacs with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts)			Grandé World Debit Card	Free (Issuance / Annual Charges / Replacement / Supplementary Card)		
Charges for Non-maintenance	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900			ATM/POS Limit on Debit Card	Limit as per Debit Card taken, refer Debit Card SoC		
<b>Cheque Book Charges</b>				Ad hoc Statement (printed)	Free		
Cheque Leaves Issuance (Payable at Par)	Free			<b>Doorstep Banking Services*</b>			
<b>Free Services</b>				Cheque Pick-up (On Call)	Free Once in a day		
Collections	Local Cheque Collection   Outstation Cheque Collection - IndusInd Bank Locations   Outstation Cheque Collection - Non-IndusInd Bank Locations			Cheque Pick-up (Beat) per month	Free		
Payments	Anywhere Payment - Cheques paid at any Location of IndusInd Bank Cash Withdrawal - IndusInd Bank Branch or ATM			Cash Delivery / Pick-up (Per Call)	Free Once in a day (up to ₹3 lacs)		
Other Services	Non-financial Transactions - Other Bank ATMs in India^   Email Statement (Daily / Monthly)   Dormant Account Activation   Internal Transfer Return Charges   Account Closure Charges			Cash Delivery / Pick-up (Per Call)	Standard Charges from ₹3 to 5 lacs - ₹250, From ₹5 to 10 lacs - ₹400, From ₹10 to 20 lacs - ₹800, Contact branch for cash above ₹20 lacs		
NEFT / RTGS / IMPS	Branch   Online*			Cash Delivery / Pick-up (Beat) per month	Free Once in a day (up to ₹3 lacs)		
<b>Payment Services</b>				Cash Delivery / Pick-up (Beat) per month	Standard Charges from ₹3 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		
<b>Demand Draft Issuance - IndusInd Bank Locations</b>	Unlimited Free			<b>Trade Services &amp; Charges</b>			
<b>Demand Draft Issuance - Correspondent Bank Locations</b>				<b>Remittances</b>			
Free Limit	₹ 70 lacs per month			Inward Remittances	Free		
Charges on Additional usage	₹ 2/1,000 Min ₹ 100/Max ₹ 15,000			Non-trade Outward Remittances	₹83		
<b>Demand Draft Issuance - Non-correspondent Bank Locations</b>	₹ 3/1,000 Min ₹ 100/Max ₹ 15,000			FIRC Issuance	Free		
For specialised options on Indus Direct (Payment Services) please seek help from your Relationship Officer				<b>Exports</b>			
<b>Cash Transactions</b>				Export Bills for Collection & under LC	₹83		
<b>Cash Deposit at Home+Non-home Location</b>				Advance Export Bills	₹83/bill		
Free Limit per month	12 times of the previous month's AMB or ₹ 75 lacs, whichever is higher			Export LC Advising	₹83		
Additional charges on incremental deposits	₹4/1,000 Min. ₹ 50 per transaction			BRC Issuance for all Export transactions	Free		
<b>Cash Withdrawal</b>				<b>Imports</b>			
Cash Withdrawal Non-IndusInd Bank ATMs**	Free			Advance Payment for Imports	₹83 Flat		
Cash Withdrawal outside India ATMs	Free			Direct Import Bills	₹83 Flat		
Cash Withdrawal Limit by Debit Card	Refer Debit Card Standard SoC			Import Bills for Collection	₹83 Flat		
<b>Other Services &amp; Charges</b>				<b>Miscellaneous Charges</b>			
Cheque Stop Payment	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through IndusNet/ IndusMobile/ IVR			Swift Charges	₹83		
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			International Courier Charges	₹1,000		
Cheque Return (Outward)	Nil up to 25 cheques per month, thereafter standard charges***			Registered Post Charges	₹83		
				Commission in Lieu of Exchange	0.125%		
				<b>Standard Charges to be applicable:</b>			
				^ W.e.f. 1 <sup>st</sup> May 2025, 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.			
				* Online mode refers to Mobile Banking & Retail Net Banking			
				**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.			
				***Standard Cheque Return (Outward) Charges: ₹ 50 per cheque for IndusInd Bank Locations & ₹ 100 per cheque + Out of Pocket Expenses for Other Locations			
				# For other variants of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com			
				+ Available in Select Locations only.   GST and FX conversion tax would be applicable as per current regulations			