

IndusInd Bank

**SCHEDULE OF
BENEFITS**

**CURRENT ACCOUNT
INDUS SELECT BUSINESS
EFFECTIVE MAY 2025**

IndusInd Bank

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

SELSOB/05/04-25



SCHEDULE OF BENEFITS

Particulars	<i>Indus Select</i>		<i>Indus Select Plus</i>	
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	₹1/1000, 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	<i>Indus Select</i>		<i>Indus Select Plus</i>	
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 ₹23 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. 1st 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.

[‡] 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.