



Schedule of Benefits

Savings Account Indus Grandé Care
Effective 1st April 2026

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.bank.in

INDUSGRANDÉCARE/SASOB/VER05/12-25

Schedule of Benefits Savings Account Indus Grandé Care

Particulars		Indus Grandé Care		Particulars					
Program Criteria				Debit Card / Chip Debit Card					
Relationship Criteria for Indus Grandé Care**		Value		Card Issuance / Renewal Fee of Grandé Debit Card for Primary / Add-on Accounts	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Issuance Fee</td> <td style="width: 50%; text-align: center;">Annual Fee</td> </tr> <tr> <td style="text-align: center;">Free</td> <td style="text-align: center;">Free</td> </tr> </table>	Issuance Fee	Annual Fee	Free	Free
Issuance Fee	Annual Fee								
Free	Free								
Savings Account (Single) or	₹ 5,00,000			Card Replacement	Free				
Savings Account (Grouped) or	₹ 5,00,000			Issuance of Duplicate PIN	Free				
Savings + Fixed Deposit	₹ 25,00,000*			Balance Inquiry at any ATM in India	Free				
*Minimum Average Quarterly Balance of INR 50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges in case of having surrogates All Relationship criteria must be in the name of SA primary account holder only for NMC waiver.				Cash Withdrawal - Own ATMs (IndusInd Bank)	Free				
**Non-Maintenance Charges (Single Customer ID)		10% of the shortfall in AQB required as per program subject to maximum of ₹ 900		Cash Withdrawal - Other Bank ATMs#	Unlimited withdrawals free within India Outside India: Unlimited Free Outside India: ₹ 20 for Balance Enquiry				
Add-On Accounts	Free add-on accounts for family members			Daily Cash Withdrawal Limit	Grandé Debit Card: ₹ 4,00,000 per day				
Remittance Facilities through Own Bank				Daily POS Limit	Grandé Debit Card: ₹ 8,00,000 per day				
Demand Draft - Issuance	Unlimited Drafts Free			Foreign Currency exchange Mark Up fee	0% for Grandé Debit Card				
DD Cancellation / Duplicate Instrument Issuance	Free			Annual Fee (PIONEER Debit Card)	₹ 2,999				
DD Revalidation	Free			Other Savings Bank Account Facilities					
Visa Credit Card Payment through ATM / Netbanking	Free			Account Statement	Monthly E-statement				
NEFT - Inward / Outward	No Charges @Branch / Mobile Banking / Net Banking / WhatsApp Banking			Issuance of Duplicate / Additional Statement	Free				
IMPS - Inward / Outward				Issuance of Loose Cheque Leaves	Free				
RTGS - Inward / Outward				Issuance of Duplicate Pass Book	Free				
Remittance Facilities through Other Bank				Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 500 per return				
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			Miscellaneous					
DD - Cancellation	₹ 100 per instrument			Mobile Alerts	Free				
DD - Revalidation	₹ 100 per instrument			Balance Certificate	Free				
Foreign Exchange Remittance				Interest Certificate	Free				
Non-trade Remittance	₹ 250 in addition to SWIFT charges			Standing Order / Balance Order / Instructions	Free				
SWIFT / Wire Transfer	₹ 500			Enquiry relating to old records	Free				
FCY (Foreign Currency) Draft / DD Issuance	₹ 350			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				
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque amount, Minimum of ₹ 25			Photo Attestation	Free				
Cheque Collection				Signature Attestation	Free				
Local Clearing	Free			Cheque Stop Payment	Free				
Outstation Clearing through own Bank	Free			Cheque Books					
Outstation Clearing through Correspondent Bank	Free			Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free				
Return of Cheque/s - Local	Only for Financial Reasons			Charges on Cash Withdrawal / Deposits at Branch/es					
	Local Inward Clearing: ₹ 200 per cheque return			At any branch in India	Free				
	Local Outward Clearing: Free			Doorstep Banking					
Return of Cheque/s - Outstation - through another Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses			Cheque Pick up	Unlimited Free				
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses			Cash Delivery	1 Request Free / Day; Minimum value of ₹ 10,000 & Maximum of ₹ 2 Lac				
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹ 100 plus out of pocket expenses			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**	Small - Free for 1 st year & 75% off 2 nd year onwards Medium - Free for 1 st year & 75% off 2 nd year onwards Large - 50% off each year Jumbo - 25% off each year				
				Loans	25% Discount on Processing Fees				
				Demat Account	Annual Maintenance Charge Waived off				
				**Locker Rental waiver will be revoked if balance is not maintained as per the product requirement. #Unlimited Cash Withdrawal at other Bank ATMs is capped at 20 transactions per month, above 20 withdrawals in a month every cash transaction will be charged @₹23 effective 01 st May 2025.					
				Please Note:					
				<ul style="list-style-type: none"> Debit Card usage will attract a charge of ₹ 299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. - Charges are exclusive of Taxes. Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled person. 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. Any change in the charge tariff will be applied after a notice of at least 30 days. - This SOB is for Grandé Care Primary / Add-on Accounts. 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 Aadhar 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. 					