



**Schedule of Benefits**

Savings Account Indus Grandé Care  
Effective 01<sup>st</sup> 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)

INDUSGRANDÉCARE/SASOB/VER04/04-25

## Schedule of Benefits Savings Account Indus Grandé Care

Particulars		Particulars					
<b>Program Criteria</b>		<b>Debit Card / Chip Debit Card</b>					
<b>Relationship Criteria for Indus Grandé Care**</b>	<b>Value</b>	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		Cash Withdrawal - Own ATMs (IndusInd Bank)	Free				
**Non-Maintenance Charges (Single Customer ID)		Cash Withdrawal - Other Bank ATMs#	Unlimited withdrawals free within India Outside India: Unlimited Free Outside India: ₹ 20 for Balance Enquiry				
10% of the shortfall in AQB required as per program subject to maximum of ₹ 900		Daily Cash Withdrawal Limit	Grandé Debit Card: ₹ 4,00,000 per day				
Add-On Accounts	Free add-on accounts for family members	Daily POS Limit	Grandé Debit Card: ₹ 8,00,000 per day				
<b>Remittance Facilities through Own Bank</b>		Foreign Currency exchange Mark Up fee	0% for Grandé Debit Card				
Demand Draft - Issuance	Unlimited Drafts Free	Annual Fee (PIONEER Debit Card)	₹ 2,999				
DD Cancellation / Duplicate Instrument Issuance	Free	<b>Other Savings Bank Account Facilities</b>					
DD Revalidation	Free	Account Statement	Monthly E-statement				
Visa Credit Card Payment through ATM / Netbanking	Free	Issuance of Duplicate / Additional Statement	Free				
NEFT - Inward / Outward	No Charges @Branch / Mobile Banking / Net Banking / Alexa / WhatsApp Banking	Issuance of Loose Cheque Leaves	Free				
IMPS - Inward / Outward		Issuance of Duplicate Pass Book	Free				
RTGS - Inward / Outward		Internal Transfer / ECS / NACH / Direct Debit Return transactions due to Insufficient Balance	₹ 450 per return				
<b>Remittance Facilities through Other Bank</b>		<b>Miscellaneous</b>					
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	Mobile Alerts	Free				
DD - Cancellation	₹ 100 per instrument	Balance Certificate	Free				
DD - Revalidation	₹ 100 per instrument	Interest Certificate	Free				
<b>Foreign Exchange Remittance</b>		Standing Order / Balance Order / Instructions	Free				
Non-trade Remittance	₹ 250 in addition to SWIFT charges	Enquiry relating to old records	Free				
SWIFT / Wire Transfer	₹ 500	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) Draft / DD Issuance	₹ 350	Photo Attestation	Free				
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque amount, Minimum of ₹ 25	Signature Attestation	Free				
<b>Cheque Collection</b>		Cheque Stop Payment	Free				
Local Clearing	Free	<b>Cheque Books</b>					
Outstation Clearing through own Bank	Free	Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free				
Outstation Clearing through Correspondent Bank	Free	<b>Charges on Cash Withdrawal / Deposits at Branch/es</b>					
Return of Cheque/s - Local	Only for Financial Reasons	At any branch in India	Free				
	Local Inward Clearing: ₹ 450 per cheque return	<b>Doorstep Banking</b>					
	Local Outward Clearing: Free	Cheque Pick up	Unlimited Free				
Return of Cheque/s - Outstation - through another 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 - through Own Bank	Collection charges subject to a minimum of ₹ 100 plus actual out of pocket expenses	Cash Pick up	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	<b>Preferential Pricing / Discount on Other Banking Products</b>					
		Locker Rental**	Small - Free for 1 <sup>st</sup> year & 75% off 2 <sup>nd</sup> year onwards Medium - Free for 1 <sup>st</sup> year & 75% off 2 <sup>nd</sup> 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<sup>st</sup> May 2025.

**Please Note:**

- 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. November 15, 2024 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 2 transactions per day.
- Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only.