

IndusInd Bank

INDUS
EXCLUSIVE

IndusInd Bank

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

EXCSOB/SAVER06/04-25

Schedule of Benefits

Savings Account

Effective 01st May 2025

SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
Program Criteria	
Relationship Criteria • Savings Account (Single Customer ID) • Savings Account (Household Grouped) • Savings + Current Account Group • Savings + Fixed Deposit • Mutual Fund/ Demat Account Holding (with Savings Account) • Life Insurance Premium (with Savings Account) • Salary Credit in Account (with Savings Account) • Home Loan/ Loan Against Property Sanctioned Amount (with Savings Account) • Personal Loan (with Savings Account) • Credit Card (with Savings Account) • General Insurance Premium (with Savings Account)	Relationship Value Required for Indus Exclusive ₹1,00,000* ⁵ ₹2,00,000** ₹5,00,000 ₹20,00,000 ₹6,00,000 ₹1,00,000 ₹1,25,000 ₹50,00,000 ₹10,00,000 Indulge/ Pinnacle Credit Card ₹20,000
*Non-Maintenance Charges (Single Customer ID)	10% of the shortfall in AQB required as per program subject to maximum of ₹900
**Non-Maintenance Charges (Household Grouped)	10% of the shortfall in AQB required as per program subject to maximum of ₹900
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Drafts Free
DD Cancellation/ Duplicate Instrument Issuance	₹100 per instrument
DD Revalidation	Free
Visa Credit Card Payment through ATM/ Net banking	Free
NEFT Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/ Whatsapp Banking
RTGS Inward/Outward	
IMPS Inward/Outward	
Remittance Facilities through Other Bank	
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
DD - Cancellation	₹100 per instrument
DD - Revalidation	₹100 per instrument
Foreign Exchange Remittance	
Inward Remittances	Free^^
FIRC (Foreign Inward Remittance Certificate) Issuance	₹100
Outward Remittance other than imports - A2 Remittances	₹250 in addition to SWIFT charges
SWIFT/ Wire Transfer	₹500
FCY (Foreign Currency) Draft/ DD Issuance	₹350
FCY (Foreign Currency) Cheque Collection	0.25% on the Cheque amount, Minimum of ₹25
Cheque Collection	
Local Clearing	Free
Outstation Clearing through own Bank	Free
Outstation Clearing through correspondent Bank	Free
Return of Cheque/s - Local	Only for Financial Reasons
	Local Inward Clearing: ₹450 per cheque return
	Local Outward Clearing: Free
Return of Cheque/s - Outstation - through own Bank	Collection charges subject to a minimum of ₹100 plus actual out of pocket expenses
Return of Cheque/s - Outstation - through another Bank	Collection charges subject to a minimum of ₹100 plus actual out of pocket expenses
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100 plus out of pocket expenses
# AQB - Average Quarterly Balance	⁵ Average Quarterly Balance (AQB) requirement varies with location

Particulars	Indus Exclusive		
Debit Card / Chip Debit Card			
Card Issuance/ Renewal Fee	^For New Accounts:	Issuance Fee	Annual Fee
	Master Card World Exclusive Debit Card	Free	Free
	Signature Exclusive Debit Card	Free	Free
	Platinum Exclusive Debit Card (Not available for New Accounts)		Free
Card Replacement	Platinum Exclusive Debit Card - Free		
Issuance of Duplicate PIN	Signature/ Master Card World Exclusive Debit Card - ₹249 ¹ + Taxes		
Balance Inquiry at any ATM in India	Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal - Other Bank ATMs ²	5* Free Cash or Non-cash transactions per month (3* in Metro cities) ³		
Daily Cash Withdrawal Limit	Outside India : Unlimited Free		
	Outside India : ₹20 for Balance Enquiry		
	Platinum Exclusive Debit Card : ₹2,00,000 per day*		
	Signature Exclusive Debit Card : ₹2,00,000 per day		
Daily POS Limit	Master Card World Exclusive Debit Card : ₹2,00,000 per day		
	Platinum Exclusive Debit Card : ₹4,00,000 per day*		
	Signature Exclusive Debit Card : ₹4,00,000 per day		
	Master Card World Exclusive Debit Card : ₹4,00,000 per day		
Foreign Currency Exchange Mark Up fee	1% for Platinum Exclusive Debit Card		
	0% for Signature Exclusive Debit Card		
	0% for Master Card World Exclusive Debit Card		
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		
Other Savings Bank Account Facilities			
Account Statement	Monthly (Physical & e-Statement)		
Issuance of Duplicate/ Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450 per return		
Miscellaneous			
Transaction Alerts	Free Balance & Transaction Alerts		
Balance Certificate	Free		
Interest Certificate	Free		
Standing Order/ Balance Order/ Instructions	Free		
Enquiry relating to Old Records	Free		
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		
Photo Attestation	Free		
Signature Attestation	Free		
Cheque Stop Payment	Free		
Inoperative Account (24 Months)	Not Applicable		
Cheque Books			
Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free		
Charges on Cash Withdrawal/ Deposits at Branch/es			
At any branch in India	Free		
Doorstep Banking			
Cheque Pick up	Unlimited Free		
Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lacs		
Cash Pick up	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lacs		
Preferential Pricing/ Discount on Other Banking Products			
Locker Rental	First year free.** 50% discount from second year onwards		
Loans	20% discount on Processing Fees		
Demat Account	First Two Years Annual Maintenance Charge Waiver		

⁴This limit is applicable for chip-based Exclusive Debit Cards only. ⁵For Standard and Medium lockers. 50% off on large and 25% off on jumbo lockers for all years. Locker Rental waiver will be revoked if balance is not maintained as per the product requirement. ⁶W.E.F 1st Feb 2018. ⁷FX Currency Conversion Tax will be recovered as per actuals. ⁸With Effect from 20th September, 2018. ⁹Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. ¹⁰With effect from 1st July 2017, Goods and Services Tax of 18% will be levied instead of Service Tax of 15% on the aforementioned charges. ¹¹Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled person. ¹²Bank 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. ¹³Any change in the charge tariff will be applied after a notice of atleast 30 days. ¹⁴5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23 per transaction & non-financial transaction at ₹10 per transaction within India (*3 in metro cities). ¹⁵W.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 Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 2 transactions per day. ¹⁶Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only.