

IndusInd Bank

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

EXCSOB/SAN/VER07/12-25

Schedule of Benefits

Savings Account

Effective 1st January 2026

SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
Program Criteria	
Relationship Criteria	Relationship Value Required for Indus Exclusive
• Savings Account (Single Customer ID)	₹1,00,000 ^{*5}
• Savings Account (Household Grouped)	₹2,00,000 ^{**}
• Savings + Current Account Group	₹5,00,000
• Savings + Fixed Deposit	₹20,00,000
• Mutual Fund/ Demat Account Holding (with Savings Account)	₹6,00,000
• Life Insurance Premium (with Savings Account)	₹1,00,000
• Salary Credit in Account (with Savings Account)	₹1,00,000
• Home Loan/ Loan Against Property Sanctioned Amount (with Savings Account)	₹50,00,000
• Personal Loan (with Savings Account)	₹10,00,000
• Credit Card (with Savings Account)	Indulge/ Pinnacle Credit Card
• General Insurance Premium (with Savings Account)	₹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
All Relationship criteria must be in the name of SA primary account holder only for NMC waiver. For Salary program criteria salary account variant is required.	
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: ₹500 per cheque return
	Local Outward Clearing: ₹200 per cheque return
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	
Return of Cheque/s - Outstation Cheques Received in Inward Collection	
# 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:	
	Master Card World Exclusive Debit Card	Issuance Fee Free Annual Fee Free
	Signature Exclusive Debit Card	Free Free
Card Replacement	Platinum Exclusive Debit Card (Not available for New Accounts)	Free
	Platinum Exclusive Debit Card - Free	
Signature/ Master Card World Exclusive Debit Card - ₹249 ¹ + Taxes		
Issuance of Duplicate PIN	Free	
Balance Inquiry at any ATM in India	Free	
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free	
Cash Withdrawal - Other Bank ATMs ⁴	5* Free Cash or Non-cash transactions per month (3* in Metro cities) ⁴	
	Outside India : Unlimited Free	
	Outside India : ₹20 for Balance Enquiry	
Daily Cash Withdrawal Limit	Platinum Exclusive Debit Card : ₹2,00,000 per day*	
	Signature Exclusive Debit Card : ₹2,00,000 per day	
	Master Card World Exclusive Debit Card : ₹2,00,000 per day	
Daily POS Limit	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	₹500 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)	Nil	
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	
<p>¹This limit is applicable for chip-based Exclusive Debit Cards only. ²For 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. ³We.f 1st Feb 2018. ⁴FX Currency Conversion Tax will be recovered as per actuals. ⁵With Effect from 20th September, 2018. ⁶Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. ⁷With effect from 1st July 2017, Goods and Services Tax of 18% will be levied instead of Service Tax of 15% on the aforementioned charges. ⁸Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled person. ⁹Bank 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. ¹⁰Any change in the charge tariff will be applied after a notice of atleast 30 days. ¹¹*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). ¹²We.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 Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 10 transactions per month. ¹³Waiver on Annual Maintenance Charge is for IndusInd Bank DEMAT Account only. ¹⁴If 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. ¹⁵The above fees mentioned are exclusive of GST.</p>		