

***IndusInd Bank***

# SCHEDULE OF BENEFITS

SAVINGS ACCOUNT  
INDUS SELECT

EFFECTIVE 01<sup>ST</sup> MAY 2025

***IndusInd Bank***

For details, call the Phone Banking Number: 1860 267 7777  
or visit at [www.indusind.com](http://www.indusind.com)

SELSOB/04/04-2025

SCHEDULE OF BENEFITS

Particulars	Indus Select
Program Criteria	
Relationship Criteria for Indus Select <ul style="list-style-type: none"><li>• Savings Account (Single)</li><li>• Savings Account (Grouped)</li><li>• Savings + Current Account</li><li>• Savings + Fixed Deposit</li><li>• Mutual Fund/ DP Valuation (with Savings Account)</li><li>• Life Insurance Premium (with Savings Account)</li><li>• Salary Credit in Account</li><li>• Home loan or Loan against property</li><li>• Personal Loan</li><li>• Credit Card</li></ul> <ul style="list-style-type: none"><li>• General Insurance Premium</li></ul>	Value ₹ 50,000* ₹ 1,00,000* ₹ 3,00,000 ₹ 10,00,000 ₹ 3,00,000 ₹ 50,000 ₹ 75,000 ₹ 25,00,000 ₹ 5,00,000 Signature Credit Card/ Legend Credit Card/ Visa Odyssey Credit Card/ Amex Odyssey Credit Card ₹ 15,000
Non-Maintenance Charges	10% of the shortfall in AQB* required as per program subject to maximum of ₹ 900
Add-On Accounts	Free add-on accounts for family members
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/ Netbanking	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 ₹ 1,00,000. 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
Non-Trade Remittance	₹ 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: ₹ 100/- 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 Cheques Received in Inward Collection	₹ 100 plus out of pocket expenses
* AQB - Average Quarterly Balance	*AQB requirement varies with location

Particulars	Indus Select		
Debit Card / Chip Debit Card			
Card Issuance/Renewal Fee	^For New Accounts:	Issuance Fee	Annual Fee*
	Master Card World Select Debit Card/ DUO Card for Primary/ Add-On Account	Free	Free
	Signature Select Debit Card for Primary/Add-On Account	Free	Free
	Platinum Select Debit Card for Primary/Add-On Account	NA	Free
Card Replacement	Platinum Select Debit Card is free		
Issuance of Duplicate PIN	Signature Select Debit Card/Master Card World Select Debit Card/DUO Card 249/- + taxes		
Balance Inquiry at any ATM in India	Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal - Other Bank ATMs <sup>†</sup>	5* Free Cash or Non-cash transactions per month (3* in Metro cities) <sup>†</sup>		
	Outside India: 1 Free p.m., ₹ 125 per withdrawal exceeding free limits		
	Outside India: ₹ 20 for Balance Enquiry		
Daily Cash Withdrawal Limit	Master Card World Select Debit Card: ₹ 1,50,000 per day		
	Signature Select Debit Card : ₹ 1,50,000 per day		
	Platinum Select Debit Card: ₹ 1,50,000 per day		
Daily POS Limit	Master Card World Select Debit Card: ₹ 3,00,000 per day		
	Signature Select Debit Card: ₹ 3,00,000 per day		
	Platinum Select Debit Card: ₹ 3,00,000 per day		
Foreign Currency exchange Mark Up fee	1% for Master Card World Select Debit Card		
	1% for Signature Select Debit Card		
	2% for Platinum Select Debit Card		
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			
Mobile 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 ₹ 1 Lac		
Cash Pick up	1 Request Free/Day; Minimum value of ₹ 10,000 & Maximum of ₹ 1 Lac		
Preferential Pricing/Discount on Other Banking Products			
Locker Rental	50% Discount for the first year. 35% from second year onwards**		
Loans	10% Discount on Processing Fees		
Demat Account	First Year Annual Maintenance Charge Waiver		
<small>*Free subject to required balance maintenance, otherwise it is ₹499/- p.a. plus taxes. **For Standard &amp; Medium Lockers. 35% off from first year onwards on Large Lockers &amp; 15% off from first year onwards for Jumbo Lockers. Locker rental waiver will be revoked if balance is not maintained as per the product requirement. ^^FX Currency Conversion Tax will be recovered as per actuals. • #5* 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 &amp; non-financial transaction at ₹10 per transaction within India (*3 in metro cities). • Goods and Services Tax of 18% will be levied on the aforementioned charges. • Doorstep Banking Service is available at Select Branches only. • 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 atleast 30 days. • 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 Aadhaar 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.</small>			