



## **Schedule of Benefits**

Savings Account  
Effective 1<sup>st</sup> January 2026

**IndusInd Bank**

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

# Schedule of Benefits Indus Grandé

Program Criteria		Debit Card	
<b>Relationship Criteria for Indus Grandé**</b>	<b>Value</b>	Card Issuance/Renewal/Annual Fee of Grandé World Debit Card for Primary/Add-on Accounts	Issuance Fee Annual Fee
• Savings Account (Single)	₹5,00,000	Card Replacement	Free Free
• Savings Account (Grouped)	₹5,00,000	Issuance of Duplicate PIN	Free
• Savings Account + Current Account	₹7,00,000	Balance Inquiry at any ATM in India	Free
• Current + Savings + Fixed Deposit	₹25,00,000*	Cash Withdrawal - Own ATMs (IndusInd Bank)	Free
• Mutual Fund/DP Valuation (with Savings Account)	₹25,00,000*	Cash Withdrawal - Other Bank ATMs#	Unlimited withdrawals Free within India Outside India: Unlimited Free
• Life Insurance Premium (with Savings Account)	₹2,00,000*	Daily Cash Withdrawal Limit	Outside India: ₹20 for Balance Enquiry Grandé World Debit Card: ₹4,00,000 per day
• Salary Credit in Account	₹1,50,000	Daily POS Limit (Including Online Spends)	Grandé World Debit Card: ₹8,00,000 per day
• Home Loan or Loan Against Property	₹1,50,00,000*	Foreign Currency Exchange Mark Up fee	0% for Grandé World Debit Card
• Personal Loan	₹15,00,000*	Annual Fee (PIONEER Debit Card)	₹2,999
• General Insurance Premium	₹50,000*	<b>Other Savings Bank Account Facilities</b>	
*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. For Salary program criteria salary account variant is required.		Account Statement	Monthly E-Statement
**Non-Maintenance Charges		Issuance of Duplicate/Additional Statement	Free
10% of the shortfall in AQB required as per program subject to maximum of 900/-		Issuance of Loose Cheque Leaves	Free
Add-On Accounts	Free add-on accounts for family members	Issuance of Duplicate Pass Book	Free
<b>Remittance Facilities through Own Bank</b>		Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹500/- per return
Demand Draft - Issuance	Unlimited Drafts Free	<b>Miscellaneous</b>	
DD Cancellation/Duplicate Instrument Issuance	Free	Mobile Alerts	Free
DD Revalidation	Free	Balance Certificate	Free
Visa Credit Card Payment through ATM/Net Banking	Free	Interest Certificate	Free
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Standing Order/Balance Order/Instructions	Free
NEFT Inward/Outward		Enquiry relating to old records	Free
RTGS Inward/Outward		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
<b>Remittance Facilities through Other Bank</b>		Photo Attestation	Free
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	Signature Attestation	Free
DD - Cancellation	₹100/- per instrument	Cheque Stop Payment	Free
DD - Revalidation	₹100/- per instrument	<b>Cheque Books</b>	
<b>Foreign Exchange Remittance</b>		Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free
Non-Trade Remittance	₹250/- in addition to SWIFT charges	<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>	
SWIFT/Wire Transfer	₹500/-	At any branch in India	Free
FCY (Foreign Currency) Draft/DD issuance	₹350/-	<b>Door Step Banking</b>	
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	Cheque Pickup	Unlimited Free
<b>Cheque Collection</b>		Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac
Local Clearing	Free	Cash Pickup	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac
Outstation Clearing through Own Bank	Free	Pickup and Delivery of documents from overseas (For NRI Customer only)	2 Request Free per customer per Financial Year Above the Free limit ₹1,300 per request
Outstation Clearing through Correspondent Bank	Free	<b>Preferential Pricing/Discount on Other Banking Products</b>	
Return of Cheque/s - Local	Only for Financial Reasons	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
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹200/- plus actual out of pocket expenses	Loans	25% Discount on Processing Fees
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Demat Account	Annual Maintenance Charges Waived off
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	**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. • Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. • AQB (Average Quarterly Balance) requirement varies with location. • Charges are exclusive of Taxes. • Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Differently Abled people. • 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. • This SOB is for Grande Primary/NR/Add-on Accounts. • The Debit Card of NRO Account is only for domestic use. • Pickup and Document at overseas location should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only. • W.e.f 5 <sup>th</sup> 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. • 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.	