



## **Schedule of Benefits**

Savings Account  
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)

Schedule of Benefits  
Indus Grandé

Program Criteria		Debit Card		
Relationship Criteria for Indus Grandé**	Value	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	Free	Free
	• Savings Account (Grouped)	₹5,00,000	Free	
	• Savings Account + Current Account	₹7,00,000	Free	
	• Current + Savings + Fixed Deposit	₹25,00,000*	Free	
	• Mutual Fund/DP Valuation (with Savings Account)	₹25,00,000*	Free	
	• Life Insurance Premium (with Savings Account)	₹2,00,000*	Free	
	• Salary Credit in Account	₹2,50,000	Unlimited withdrawals Free within India	
	• Home Loan or Loan Against Property	₹1,50,00,000*	Outside India: Unlimited Free	
	• Personal Loan	₹15,00,000*	Outside India: ₹20 for Balance Enquiry	
• General Insurance Premium	₹50,000*	Grandé World Debit Card: ₹4,00,000 per day		
*Minimum Average Quarterly Balance of INR 50,000 to be maintained in Savings Account to avoid Non-Maintenance Charges in case of having surrogates		Grandé World Debit Card: ₹8,00,000 per day		
**Non-Maintenance Charges	10% of the shortfall in AQB required as per program subject to maximum of ₹900/-	0% for Grandé World Debit Card		
Add-On Accounts	Free add-on accounts for family members	₹2,999		
Remittance Facilities through Own Bank		Other Savings Bank Account Facilities		
Demand Draft - Issuance	Unlimited Drafts Free	Account Statement	Monthly E-Statement	
DD Cancellation/Duplicate Instrument Issuance	Free	Issuance of Duplicate/Additional Statement	Free	
DD Revalidation	Free	Issuance of Loose Cheque Leaves	Free	
Visa Credit Card Payment through ATM/Net Banking	Free	Issuance of Duplicate Pass Book	Free	
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹450/- per return	
NEFT Inward/Outward		Miscellaneous		
RTGS Inward/Outward		Mobile Alerts	Free	
Remittance Facilities through Other Bank		Balance Certificate	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	Interest Certificate	Free	
DD - Cancellation	₹100/- per instrument	Standing Order/Balance Order/Instructions	Free	
DD - Revalidation	₹100/- per instrument	Enquiry relating to old records	Free	
Foreign Exchange Remittance		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	
Non-Trade Remittance	₹250/- in addition to SWIFT charges	Photo Attestation	Free	
SWIFT/Wire Transfer	₹500/-	Signature Attestation	Free	
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Cheque Stop Payment	Free	
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	Cheque Books		
Cheque Collection		Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free	
Local Clearing	Free	Charges on Cash Withdrawal/Deposits at Branch/es		
Outstation Clearing through Own Bank	Free	At any branch in India	Free	
Outstation Clearing through Correspondent Bank	Free	Door Step Banking		
Return of Cheque/s - Local	Only for Financial Reasons	Cheque Pickup	Unlimited Free	
Return of Cheque/s - Outstation - through Another Bank	Local Inward Clearing: ₹450/- per cheque return	Cash Delivery	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac	
	Local Outward Clearing: Free	Cash Pickup	1 Request Free/Day; Minimum value of ₹10,000 & Maximum of ₹2 Lac	
	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	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	
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Preferential Pricing/Discount on Other Banking Products		
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	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 Charges 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		
		• 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 termsand 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 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.		