



Indus*Care*

Schedule of Benefits

Indus Care Savings Account
Effective 1st August 2025

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
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Schedule of Benefits - Indus Care Savings Account (Effective 1st August 2025)

Particulars		Indus Care Savings Account		Particulars		Indus Care Savings Account	
		Program Criteria				Debit Card ⁴	
Eligibility Criteria		Customers Aged 60 Years & Above		Card Issuance Fee		₹499	
AQB Requirement or		₹2,00,000		Renewal Fee/Annual Fee		Nil	
AQB Requirement (Group) or		₹4,00,000		Card Replacement		₹249	
Fixed Deposit		₹15,00,000		Issuance of Duplicate PIN		Free	
Add-on Account (Under Family Group)		1		Balance Inquiry at any ATM in India		Free	
Non-maintenance Charges		10% of the shortfall in AQB required as per program subject to maximum of ₹900		Cash Withdrawal - IndusInd Bank ATMs		Free	
				Cash Withdrawal - Other Bank ATMs ⁶		Within India: Unlimited Free	
						Outside India: Unlimited Free	
						Outside India: ₹20 for Balance Enquiry	
Demand Draft through own Bank				Daily Cash Withdrawal Limit		₹1.5 lacs per day	
DD Issuance		Unlimited Free		Daily PoS Limit		₹3 lacs per day	
DD Cancellation/Duplicate Instrument Issuance		Free					
DD Revalidation		Free		Miscellaneous			
Demand Draft through other Bank				Mobile Alerts		Free	
DD Issuance		Free	Non-correspondent Banks - On Actuals	Balance Certificate		Free	
DD Cancellation		Free		Interest Certificate		Free	
DD Revalidation		Free		Standing Order/Balance Order/Instructions		Free	
Other Transactions				Inquiry relating to Old Records		Free	
Visa Credit Card Payment through ATM/Net Banking		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	
NEFT - Inward/Outward		Free		Photo Attestation		Free	
RTGS - Inward/Outward		Free		Signature Attestation		Free	
IMPS - Inward/Outward		Free		Cheque Stop Payment		Free	
Foreign Exchange Remittance (Non-Trade) ³				Inoperative Account (24 Months)		Not Applicable	
Non-Trade Remittance		₹250 in addition to SWIFT Charges		Cheque Books			
SWIFT/Wire Transfer		₹500		Issuance of Cheque Books - Payable At Par		Unlimited Free	
FCY (Foreign Currency) Draft/DD Issuance		₹350		Charges on Cash Withdrawal/Deposits at Branch(es)			
FCY (Foreign Currency) Cheque Collection		0.25% on the cheque collection, Min of ₹25		At any branch in India		Free	
Cheque Collection				Doorstep Banking ⁵			
Local Clearing		Free		Cheque Pick-up		Unlimited Free	
Outstation Clearing through own Bank		Free		Cash Delivery		Free	
Outstation Clearing through Correspondent Bank		Free		Cash Pick-up		Free	
Return of Cheque(s) - Local		Only for Financial Reasons		Preferential Pricing/Discount on Other Banking Products			
		Local Inward Clearing: ₹450 per cheque return		Locker Rental ^{6,7}		Locker Discounts 1 st year: Small - 100% Medium - 50% Large - 25% Jumbo - 25%	
		Local Outward Clearing: Free				Locker Discounts 2 nd year onwards: Small - 75% Medium - 50% Large - 25% Jumbo - 25%	
Return of Cheque(s) - Outstation - through own Bank		Collection charges subject to a minimum of ₹100 + actual out of pocket expenses		Loans		Preferential Discounts on Processing Fees	
Return of Cheque(s) - Outstation - through another 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 + out of pocket expenses		Please Note:			
Other Savings Bank Account Facilities				• ³ FX Currency Conversion Tax will be recovered as per actuals			
Account Statement		Free		• ⁴ Debit Card Charges			
Issuance of Duplicate/Additional Statement		Free		• ⁵ Doorstep Banking Service is available at select branches in India only			
Issuance of Loose Cheque Leaves		Free		• ⁶ Locker discount is available for up to 2 members in Family Group			
Issuance of Duplicate Pass Book		Free		• ⁷ Offer is subject to client being part of Indus Care Program			
Internal Transfer/ECS Return (Insufficient Balance)		Free		• Taxes as applicable will be levied on the aforementioned charges			
				• 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 at least 30 days			
				• Discount on Processing Fees is for IndusInd Bank Loan Products only			
				• ⁸ Unlimited Cash Withdrawal at other Bank ATM is capped at 20 transactions per month, above 20 withdrawals in a month every cash transaction will be charged @ ₹23			
				• Number of Non-financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhaar Number Seeding on Non-IndusInd Bank ATM will be limited to 2 transactions per day.			