

IndusInd Bank

INDUS
EXCLUSIVE

IndusInd Bank

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

EXCSOB/CA/VER04/02-24

Schedule of Benefits

Current Account

Effective May 2024



SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
AQB & Cheque Book Charges	
Average Quarterly Balance Requirement (Single/ Group Balance)	₹5,00,000
Charges for Non-maintenance of AQB (Quarterly)	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900
Cheque Leaves Issuances (Payable at Par)	Free
Collections	
Local Cheque Deposit	Free
Cheques deposited at any location of IndusInd Bank for clearing at the same location	Free
Outstation Cheque deposit at IndusInd Bank Location	Free
Outstation Cheque deposit at Non-IndusInd Bank Location	Free
Payments	
Funds Transfer within IndusInd Bank	Free
Payments through Payable at Par cheque	Free
DD/ PO (At IndusInd Bank Locations)	
Free Limit	Unlimited Free
DD/ PO (Correspondent Bank Location)	
Free Limit	₹60 lacs per month
Charges on additional usage	₹2/1,000 Minimum ₹100 Maximum ₹15,000
DD/ PO (Non-correspondent Bank)	
NEFT (National Electronic Funds Transfer)	Free
RTGS (Real Time Gross Settlement)	Free
Cash Transactions	
Cash Deposit at Home Location + Non-home Location	
Free Limit per month	10 times of the previous month's AMB or ₹50 lacs, which ever is higher
Additional Charges on Incremental Deposits	₹4/1,000 (Minimum ₹50 per transaction)
Cash Withdrawal	
Cash Withdrawal (Home Location)	Free
Cash Withdrawal (Non-home Location)	Free
Cash Withdrawal (ATMs) IndusInd Bank Network	Free
Cash Withdrawal Other ATMs	Free 50 transactions per month subject to Average Monthly Balance maintenance of ₹10,000 in previous month. In case the Average Monthly Balance in previous month is less than ₹10,000, then 5 transactions are Free. Cash Withdrawal transactions above the specified limits will be charged at ₹21 per transaction.
Cash Withdrawal Outside India ATMs	Free
Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card
Other Features & Charges	
Stop Payment (Cheque)	Single Cheque - ₹100, Series Cheque - ₹150, Nil Charges if requested through IndusNet / IndusMobile / IVR
Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - ₹350 per instrument. On 3 rd & 4 th instrument - ₹500 per instrument. 5 th instrument onwards - ₹750 per instrument.
Cheque Return (Outward) IndusInd Bank Location	NIL charges up to 15 cheques per month, there after ₹50 per cheque
Cheque Return (Outward) Other Locations	₹100 per cheque + Out of pocket Expenses
Internal Transfer Return Charges	NIL

Particulars	Indus Exclusive
Other Features & Charges	
NACH / ECS Return	₹200
Debit Card*	
Refer Standard Schedule of Charges for Debit Card	
Exclusive Debit Card	Free
Non-financial Transactions - Other Bank ATMs in India^	Free
Balance Inquiry Outside India	₹20 per transaction
POS Limit on Debit Card	Limit as per Debit Card taken, refer Standard Schedule of Charges for Debit Card
Email Statement (Daily)	Free
Ad hoc Statement printed	₹10 per instance
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
Doorstep Banking*	
Cheque Pickup (On call)*	Free once in a day
Cheque Pickup (Beat) per month*	Free
Cash Delivery / Pickup (Per call)*	
Till 2 lacs	Free Once in a day
2 - 5 lacs	₹250
5 - 10 lacs	₹400
10 - 20 lacs	₹800
> 20 lacs	Contact Branch for Cash above ₹20 lacs
Cash Delivery / Pickup (Beat delivery) per month*	
Till 2 lacs	Free once in a day
2 - 5 lacs	₹5,500
5 - 10 lacs	₹9,000
10 - 20 lacs	₹16,000
> 20 lacs	Contact Branch for Cash above ₹20 lacs
Trade Services & Charges	
Remittances	
Inward Remittances	Free
Non Trade Outward Remittances	₹250 per Txn
FIRC Issuances	Free
Exports	
Export Bills for Collection & under LC	₹400 per Bill
Advance Export Bills	₹400 per Bill
Export LC Advising	₹500 per Txn
BRC Issuances for all Export transactions (EBRC)	Free
Imports	
Advance Payments for Imports	₹400 per Txn
Direct Import Bills	₹400 per Bill
Import Bills for Collection	₹400 per Bill
Miscellaneous Charges	
Swift Charges	₹150
International Courier charges	₹1,000
Registered Post Charges	₹250
Commission in Lieu of Exchange	0.100%

*Available in select locations only
^W.e.f. 20th December 2023, 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 is limited to 5 transactions per day.
*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at www.indusind.com
GST as applicable on charges