

***IndusInd Bank***

**SCHEDULE OF  
BENEFITS**

**CURRENT ACCOUNT  
INDUS SELECT BUSINESS  
EFFECTIVE MAY 2024**

***IndusInd Bank***

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

SELSOB/02/02-24



## SCHEDULE OF BENEFITS

Particulars	Indus Select	Indus Select Plus	
AQB & Cheque Book Charges			
Program Criteria to be maintained at Group Level	Any one of the criteria mentioned below		
AQB (Single or Group Balance)	₹1 Lac	₹3 Lacs	
Total Relationship Value (CA+SA+FD)*	₹10 Lacs with minimum AQB of ₹50,000 (in combination of Current and Savings Accounts)	₹15 Lacs with minimum AQB of ₹1 Lac (in combination of Current and Savings Accounts)	
Charges for Non-maintenance	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900		
Cheque Leaves Issuances (Payable at Par)	250 Cheque Leaves free per month	500 Cheque Leaves free per month	
Charges on additional usage	₹2 per leaf		
<b>Collections</b>			
Outstation Cheque Deposit	Cheque Deposit at Non-IndusInd Bank Location	<b>Instrument Value</b>	<b>Charges</b>
		Cheques collection up to and including ₹5,000	₹25/-
		Above ₹5,000 and up to and including ₹10,000	₹50/-
		Above ₹10,000 and up to and including ₹1,00,000	₹100/-
		Above ₹1,00,000	₹200/-
<b>Free Services</b>			
Collections	Local Cheque Deposit   Cheques deposited at any location of IndusInd Bank for clearing at the same location   Funds Transfer within IndusInd Bank   Outstation Cheque Deposit at IndusInd Bank Location		
Payments	Anywhere Payment: Cheques paid at any location of IndusInd Bank   Cash Withdrawal - any IndusInd Bank Branch or ATM		
Other Services	Non-financial Transactions - Other Bank ATMs in India^   Email Statement (Daily)   Dormant Account Activation   Internal Transfer Return Charges   Account Closure Charges		
NEFT / RTGS / IMPS	Branch   Online		
<b>Payments</b>			
DD / PO (At IndusInd Bank Locations)	Free Limit	₹200 Lacs per month	₹500 Lacs per month
	Charges on Additional usage	₹1/1000, Min ₹25, Max ₹10,000	
DD / PO (Correspondent Bank Location)	Free Limit	₹40 Lacs per month	₹50 Lacs per month
	Charges on Additional usage	₹2/1000 Min ₹100/Max ₹15,000	
DD / PO (Non-correspondent Bank)	Charges on usage	₹3/1000, Min ₹100/Max ₹15,000	
<b>Cash Transactions</b>			
Cash Deposit at Home + Non-home Location	Free Limit per month	8 times of the previous Month AMB or ₹20 Lacs, whichever is higher	10 times of the previous Month AMB or ₹30 Lacs, whichever is higher
Additional Charges	Beyond free limit	₹4/1000, Min ₹50 Per transaction	
Cash Withdrawal	Cash Withdrawal Non IndusInd Bank ATMs*	Free	Free
	Cash Withdrawal Limit by Debit Card	<b>Refer Standard Schedule of Charges for Debit Card</b>	

Particulars	Indus Select	Indus Select Plus	
<b>Other Features &amp; Charges</b>			
Stop Payment	Cheque	Single cheque ₹100 & Series cheques ₹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 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹500 per instrument 5 <sup>th</sup> instrument onwards - ₹750 per instrument	
	Outward	Nil charges up to 5 cheques per month, thereafter standard charges <sup>§</sup>   Nil charges up to 10 cheques per month, thereafter standard charges <sup>§</sup>	
NACH / ECS	NACH / ECS Return	₹200	
Debit Card	Master Card World Select/ Signature Select Debit Card	Select Debit Card-Free	
	ATM/POS Limit on Debit Card	Limit as per Debit Card taken, refer Debit Card Standard SoC	
Account Statement	Ad hoc Statement printed	₹10 per instance	
<b>Doorstep Banking*</b>			
Charges	Cheque Pickup (On Call)*	Free Once in a day	
	Cheque Pickup (Beat)* Per month	Free	
	Doorstep Cash (Per Call)*	Free Once in a day (up to ₹2 Lacs)	
	Doorstep Cash (Per Call)* Standard Charges	Standard Charges: From ₹2 to 5 Lacs - ₹250, From ₹5 to 10 Lacs - ₹400, From ₹10 to 20 Lacs - ₹800, Contact branch for cash above ₹20 Lacs	
	Doorstep Cash (Beat) Per month*	Free once in a day	
	Doorstep Cash (Beat) Per month* Standard Charges	Standard Charges: From ₹1 to 2 Lacs - ₹3,000, From ₹2 to 5 Lacs - ₹5,500, From ₹5 to 10 Lacs - ₹9,000, From ₹10 to 20 Lacs - ₹16,000 Contact branch for cash above ₹20 Lacs	
<b>Trade Services &amp; Charges</b>			
Remittances	Inward Remittances	Free	
	Non Trade Outward Remittances	₹250	₹250
	FIRC Issuances	Free	
Exports	Export Bills for Collection & under LC	₹500	₹400
	Advance Export Bills	₹500/bill	₹400/bill
	Export LC Advising	₹600	₹500
	BRC Issuances for all Export transactions	Free	
	Advance Payments for Imports	₹500 Flat	₹400 Flat
Imports	Direct Import Bills	₹500 Flat	₹400 Flat
	Import Bills for Collection	₹500 Flat	₹400 Flat
	Swift Charges	₹250	₹150
Miscellaneous Charges	International Courier charges	₹1000	₹1000
	Registered Post Charges	₹250	₹250
	Commission in Lieu of Exchange	0.125%	

### Standard Charges:

\* Free Monthly Cash Withdrawal Limit at Non-IndusInd Bank ATMs is capped at 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 ₹125.

# Total Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average)

^ W.e.f. 20<sup>th</sup> 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.

§ Standard Cheque Return (Outward) Charges: ₹50 per cheque for IndusInd Bank Location & ₹100 per cheque + out-of-pocket expenses for Other Locations

+ Available in Select Locations only

GST and FX conversion tax would be applicable as per current regulations.

T&C apply