



Indus *Care*

Schedule of Benefits

Indus Care Savings Account
Effective August 2024

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
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INDUSCARE/SASOB/VER02/08/24



Schedule of Benefits - Indus Care Savings Account (Effective August 2024)

Particulars	Indus Care Savings Account	Particulars	Indus Care Savings Account
Program Criteria		Debit Card⁴	
Eligibility Criteria	Customers Aged 55 Years & Above	Card Issuance Fee	₹999
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
Demand Draft through own Bank		Cash Withdrawal - Other Bank ATMs ⁴	Within India: Unlimited Free Outside India: Unlimited Free Outside India: ₹20 for Balance Enquiry
DD/PO Issuance	Unlimited Free	Daily Cash Withdrawal Limit	₹1.5 lacs per day
DD/PO Cancellation/Duplicate Instrument Issuance	Free	Daily PoS Limit	₹3 lacs per day
DD/PO Revalidation	Free	Miscellaneous	
Demand Draft through other Bank		Mobile Alerts	Free
DD Issuance	Free	Balance Certificate	Free
	Non-correspondent Banks - On Actuals	Interest Certificate	Free
DD Cancellation	Free	Standing Order/Balance Order/Instructions	Free
DD Revalidation	Free	Inquiry relating to Old Records	Free
Other Transactions		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
Visa Credit Card Payment through ATM/Net Banking	Free	Photo Attestation	Free
NEFT - Inward/Outward	Free	Signature Attestation	Free
RTGS - Inward/Outward	Free	Cheque Stop Payment	Free
IMPS - Inward/Outward	Free	Inoperative Account (24 Months)	Not Applicable
Foreign Exchange Remittance (Non-Trade)³		Cheque Books	
Non-Trade Remittance	₹250 in addition to SWIFT Charges	Issuance of Cheque Books - Payable At Par	Unlimited Free
SWIFT/Wire Transfer	₹500	Charges on Cash Withdrawal/Deposits at Branch(es)	
FCY (Foreign Currency) Draft/DD Issuance	₹350	At any branch in India	Free
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Min of ₹25	Doorstep Banking⁵	
Cheque Collection		Cheque Pick-up	Unlimited Free
Local Clearing	Free	Cash Delivery	Free
Outstation Clearing through own Bank	Free	Cash Pick-up	Free
Outstation Clearing through Correspondent Bank	Free	Pick-up and Delivery of documents from overseas (For NRI Customer only) ⁸	Free
Return of Cheque(s) - Local	Only for Financial Reasons Local Inward Clearing: ₹450 per cheque return Local Outward Clearing: Free	Preferential Pricing/Discount on Other Banking Products	
Return of Cheque(s) - Outstation - through own Bank	Collection charges subject to a minimum of ₹100 + actual out of pocket expenses	Locker Rental ^{6,7}	Locker Discounts 1st year: Small - 100% Medium - 50% Large - 25% Jumbo - 25% Locker Discounts 2nd year onwards: Small - 75% Medium - 50% Large - 25% Jumbo - 25%
Return of Cheque(s) - Outstation - through another Bank	Collection charges subject to a minimum of ₹100 + plus actual out of pocket expenses	Loans	Preferential Discounts on Processing Fees
Return of Cheque(s) - Outstation Cheques Received in Inward Collection	₹100 + out of pocket expenses	Demat Account	Annual Maintenance Charges Waived off
Other Savings Bank Account Facilities		Please Note:	
Account Statement	Free	<ul style="list-style-type: none"> • ³FX Currency Conversion Tax will be recovered as per actuals • ⁴Debit Card Charges • ⁵Doorstep Banking Service is available at select branches in India only. • ⁶Locker discount is available for up to 2 members in Family Group • ⁷Offer is subject to client being part of Indus Care Program • ⁸Document 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 • 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 • ⁹Unlimited 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 @ ₹21 • 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. 	
Issuance of Duplicate/Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ECS Return (Insufficient Balance)	Free		