

IndusInd Bank

**SCHEDULE OF
BENEFITS**

**CURRENT ACCOUNT
INDUS SELECT BUSINESS
EFFECTIVE 1ST JUNE, 2022**

IndusInd Bank

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

SELSOB/08-2020

SCHEDULE OF BENEFITS

Particulars		Indus Select	Indus Select Plus
AQB & Cheque Book Charges			
Program Criteria to be maintained at Group Level ¹	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 Book Issuances (Payable At Par: 50 Leaves Book)	5 Cheque Books Free per month	10 Cheque Books Free per month	
Charges of Cheque Book on Additional Usage ¹	₹2 per leaf		
Collections			
Outstation Cheque Deposit	Cheque Deposit on Non-IndusInd Location	Instrument Value	Charges
		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/-
Free Services			
Collections	Local Cheque Deposit Cheques deposited at any location of IndusInd Bank for clearing in the same location Funds Transfer within IndusInd Bank Outstation Cheque Deposit on IndusInd Bank Location		
Payments	Anywhere Payment: Cheques paid at any location of IndusInd Bank Cash Withdrawal - any IndusInd Bank Branch or ATM		
Other Services	Balance Inquiry at Other ATMs within India Email Statement (Daily) Dormant Account Activation Internal Transfer Return Charges Account Closure Charges		
NEFT / RTGS / IMPS	Branch Online		
Payments			
DD / PO (At IndusInd 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	
Cash Transactions			
Cash Deposit at Home + Non-Home Location	Free Limit per month ⁴	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 ATMs	Free	Free
	Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card	

Particulars		Indus Select	Indus Select Plus
Other Features & Charges			
Stop Payment	Cheque	Single cheque ₹100 & Series cheques ₹150 Nil charges if requested through Indus Net / Indus Mobile / 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	
	Outward	Nil charges up to 5 cheques per month, thereafter standard charges ⁵	Nil charges up to 10 cheques per month, thereafter standard charges ⁵
NACH / ECS	NACH / ECS Return	₹200	
Debit Card ⁶	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	Adhoc Statement printed	₹10 per page	
Doorstep Banking⁷			
Charges	Cheque Pickup (On Call) ⁸	Free Once in a day	
	Cheque Pickup (Beat) ⁸ Per month	Free	
	Doorstep Cash (Per Call) ⁸	Free Once in a day (up to ₹2 Lacs)	
	DoorstepCash (Per Call) ⁸ 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 ⁸	Free once in a day	
	Doorstep Cash (Beat) Per month ⁸ 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	
Trade Services & Charges			
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	
Imports	Advance Payments for Imports	₹500 Flat	₹400 Flat
	Direct Import Bills	₹500 Flat	₹400 Flat
	Import Bills for Collection	₹500 Flat	₹400 Flat
Miscellaneous Charges	Swift Charges	₹250	₹150
	Courier Charges	₹500	₹400
	Registered Post Charges	₹250	₹250
	Commission in lieu of exchange	0.125%	
Standard Charges:			
^Total Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average)			
*Cash Withdrawal Non IndusInd Bank ATM is unlimited Free for balance above ₹10,000 in previous month. If balance in previous month is less than ₹10,000 then 5 transactions free, beyond which charges of ₹21 per transaction will be applicable Cash Withdrawal outside India ₹125			
*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			
PAP - Payable at Par GST and FX conversion tax would be applicable as per current regulations.			