

IndusInd Bank



PIONEER
the lost art of wealth management

Schedule of Benefits

Current Account

Effective **September 9, 2019**

PIONEER/CASOB/VER03/09-19

IndusInd Bank

For details, call our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com



Schedule of Benefits (SoB)

Particulars	PIONEER Current Account		Particulars	PIONEER Current Account
Program Criteria		Cash Transactions		
Relationship Criteria to be maintained at Group Level [#]	Any one of the criteria mentioned below		Cash Withdrawal (ATMs) IndusInd Bank Network	Free
AQB (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 10 lacs		Cash Withdrawal at other ATMs	Free
Net Relationship Value* with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 30 lacs		Cash Withdrawal outside India ATMs	Free
Non Maintenance Charges	Waived off		Cash Withdrawal Limit at ATM	Refer Debit Card Standard SoC
Cheque Book Charges		Other Features & Charges		
Cheque Book Issuances (PAP) (50 leaves book)	Unlimited Free		Stop Payment (Single Cheque, Series Cheques)	Free
Collections		Debit Card		
Local Cheque deposit	Free		Cheque Return (Inward) for Financial Reasons	₹ 100 per cheque
Cheques deposited at any location of IndusInd Bank for clearing in same location	Free		Cheque Return (Outward) IndusInd Bank Location	Free
Outstation Cheque collection, payable at IndusInd Bank location	Free		Cheque Return (Outward) Other Locations	Free
Outstation Cheque collection, payable at Non-IndusInd Bank location	Instrument Value	Charges	Internal Transfer Return Charges	Nil
	Cheques collection up to and including ₹ 5,000	₹ 25	NACH/ ECS Return	₹ 100
	Above ₹5,000 and up to and including ₹ 10,000	₹ 50	Doorstep Banking**	
	Above ₹ 10,000 and up to and including ₹ 1 lac	₹ 100	Cheque Pick-up (On call)	Unlimited Free
Above ₹ 1 lac	₹ 200	Cheque Pick-up (Beat) per month	Free	
Funds Transfer within IndusInd Bank	Free		Cash Delivery/ Pick-up (Per call)	
Payments		Cash Delivery/ Pick-up (Beat delivery) per month		
Funds Transfer within IndusInd Bank	Free		Till ₹ 4 lacs	Free once a day
Payments through PAP cheque	Free		₹ 4 - 5 lacs	₹ 250
DD/ PO (Branch Locations) Limit	Unlimited Free		₹ 5 - 10 lacs	₹ 400
DD/PO (Correspondent Bank Location)			₹ 10 - 20 lacs	₹ 800
Free Limit	₹ 50 lacs per month		> ₹ 20 lacs	Contact Branch for Cash above ₹ 20 lacs
Charges on additional usage	₹ 2/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Cash Transactions	
DD/PO (Non-Correspondent Bank)	₹ 3/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Cash Deposit at Home Location	
NEFT (National Electronic Funds Transfer)	Free		Free Limit per month	₹ 1 crore
RTGS (Real Time Gross Settlement)	Free		Additional charges on incremental deposits	₹ 3/1,000 (Min. ₹ 50 per transaction)
Cash Transactions		Cash Deposit at Non-Home Location		
Cash Deposit at Home Location		Cash Withdrawal		
Free Limit per month	₹ 50 lacs per month		Cash Withdrawal (Home Location)	Free
Additional charges on incremental deposits	₹ 2/1,000 (Min. ₹ 100 Max. ₹ 15,000)		Cash Withdrawal (Non-Home Location)	Free
DD/PO (Non-Correspondent Bank)	₹ 3/1,000 (Min. ₹ 100 Max. ₹ 15,000)		<ul style="list-style-type: none"> *As identified with the Bank. Please contact your Service Relationship Manager for details of your Group *Net Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average) + Mutual Funds' & Investment Products' Original Invested Value (of active investments) + Insurance Premiums (of active policies, single premium policies excluded) + DP Value Average Quarterly Value (3 months rolling average) **Available in select locations only PAP - Payable At Par All charges are exclusive of GST as applicable 	
NEFT (National Electronic Funds Transfer)	Free			
RTGS (Real Time Gross Settlement)	Free			