IndusInd Bank

Schedule of Benefits

EXCLUSIVE Savings Account

Effective 1st Nov 2026

Schedule Of Benefits Exclusive Savings Account

Program Criteria	Exclusive
Program Criteria	
Relationship Criteria • Savings Account (Single or Household Grouped) • Savings + Current + Fixed Deposit (Single or Household Grouped	Relationship Value Required for Indus Exclusive INR 1,00,000 INR 10,00,000
*Non-Maintenance Charges (Single Customer ID)	NMC will be 6% of the balance shortfall, subject to maximum of INR 600/- per month
**Non-Maintenance Charges (Household Grouped)	NMC will be 6% of the balance shortfall, subject to maximum of INR 600/- per month
All Relationship criteria must be in the name of SA primary account holder only for NMC waiver. For Salary program criteria salary account variant is required.	
Remittance Facilities through Own Bank	
Demand Draft - Issuance	Unlimited Drafts Free
DD Cancellation/ Duplicate Instrument Issuance	INR 100 per instrument
DD Revalidation	Free
Visa Credit Card Payment through ATM/ Net banking	Free
NEFT Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Whatsapp Banking
RTGS Inward/Outward	
IMPS Inward/Outward	
Remittance Facilities through Other Bank	
DD - Issuance	Free one Draft (correspondent bank only) per day up to INR 2,00,000. Above the free limit INR 1.5 per INR 1,000, Minimum of INR 25 & Maximum of INR 3,000 per instrument Non-Correspondent Banks - On Actuals
DD - Cancellation	INR 100 per instrumen
DD - Revalidation	INR 100 per instrumen
Foreign Exchange Remittance	
Inward Remittances	Free^^
FIRC (Foreign Inward Remittance Certificate) Issuance INR 100	INR 100
Outward Remittance other than imports - A2 Remittances	INR 250 in addition to SWIFT charges
SWIFT/ Wire Transfer	INR 500
FCY (Foreign Currency) Draft/DD Issuance	INR 350
FCY (Foreign Currency) Cheque Collection	0.25% on the Cheque amount, Minimum of INR 25
Cheque Collection	
Local Clearing	Free
Outstation Clearing through own Bank	Free
Outstation Clearing through correspondent Bank	Free
Return of Cheque/s - Local	Only for Financial Reasons
	Local Inward Clearing: INR 500 per cheque return
	Local Outward Clearing: INR 200 per cheque return
Return of Cheque/s - Outstation - through own Bank	Collection charges subject to a minimum of INR 100 plus actual out of pocket expenses
Return of Cheque/s - Outstation - through another Bank	
Return of Cheque/s - Outstation Cheques Received in Inward Collection	INR 100 plus out of pocket expenses
# AMB (Average Monthly Balance)	$ Average Monthly Balance (AMB)
Doorstep Banking	
Cheque Pick up	Unlimited Free
Cash Delivery	1 Request Free/Day; Minimum value of INR 10,000 & Maximum of INR 2 Lacs
Cash Pick up	1 Request Free/Day; Minimum value of INR 10,000 & Maximum of INR 2 Lacs
Preferential Pricing/Discount on Other Banking Products	
Locker Rental	25% off on all sizes for lifetime ***
Loans	20% discount on Processing Fees

Program Criteria	Exclusive		
Demat Account	First Two Years Annual Maintenance Charge Waiver		
Debit Card / Chip Debit Card			
Card Issuance/ Renewal Fee	^For New Accounts: Master Card World Exclusive Debit Card	Issuance Fee Free	Annual/Renewal Fee Free
	Signature Exclusive Debit Card	Free	Free
	Platinum Exclusive Debit Card (Not available for New Accounts)		Free
Card Replacement	Platinum Exclusive Debit Card - Free		
	Signature/Master Card World Exclusive Debit Card - INR 249# + Taxes		
Issuance of Duplicate PIN	Free		
Balance Inquiry at any ATM in India	Free		
Cash Withdrawal - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal - Other Bank ATMs#	5* Free Cash or Non-cash transactions per month (3* in Metro cities)# Outside India: Unlimited Free Outside India: INR 20 for Balance Enquiry		
Daily Cash Withdrawal Limit	Platinum Exclusive Debit Card: INR 2,00,000 per day* Signature Exclusive Debit Card: INR 2,00,000 per day		
	Master Card World Exclusive Debit Car INR 2,00,000 per day		
Daily POS Limit	Platinum Exclusive Debit Card : INR 4,00,000 per day*		
	Signature Exclusive Debit Card : INR 4,00,000 per day*		
	Master Card World Exclusive Debit Card : INR 4,00,000 per day		
Foreign Currency Exchange Markup fee	2.5% for Platinum/Signature/Master Card World Exclusive Debit Cards		
Annual Fee (for non-Exclusive customer holding Exclusive Debit Card)	INR 1,999 + taxes as applicable		
Annual Fee (for non-PIONEER customer holding PIONEER Debit Card)	INR 2,999 + taxes as applicable		
Annual Fee (for non-Grande customers holding a Grande Debit Card)	INR 1,999 +taxes as applicable		
Other Savings Bank Account Facilities			
Account Statemen	Monthly (Physical & e-Statement)		
Issuance of Duplicate/ Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insuficient Balance	INR 500 per return		
Miscellaneous			
Transaction Alerts	Free Balance & Transaction Alerts		
Balance Certificate	Free		
Interest Certificate	Free		
Standing Order/Balance Order/Instructions	Free		
Enquiry relating to Old Records	Free		
Account Closure	No charge if A/C closed within 14 days or post 6 months. INR 500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months		
Photo Attestation	Free		
Signature Attestation	Free		
Cheque Stop Paymen	Free		
Inoperative Account (24 Months)	Nil		
Cheque Books			
Issuance of Cheque Books	Unlimited Payable-At-Par Cheque Books Free		
Cash Deposit+Withdrawal Charges (Monthly Limit)			
At any branch in India	NIL up to 4 transactions or INR 2.5lac/month (whichever is earlier); Post this limit – INR 5/1000 (Minimum INR 150)		

*This limit is applicable for chip-based Exclusive Debit Cards only. ***Locker rental waiver will be revoked if balance is not maintained as per the product requirement or change in account variant. "W.E.F 1st Feb 2018. ^^FX Currency Conversion Tax will be recovered as per actuals. ^With E□ect from 20th September, 2018. ^ Debit Card usage will attract a charge of ₹299 (plus applicable taxes) p.a. if balance is not maintained as per the product requirement. With e□ect from 1st July 2017, Goods and Services Tax of 18% will be levied instead of Service Tax of 15% on the aforementioned charges. .• Doorstep Banking Service is available at select branches only. Doorstep Banking is free for Senior Citizens and Di□erently Abled person. • 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 tari□ will be applied after a notice of atleast 30 days. .• # 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement, etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23 per transaction & non-□nancial transaction at ₹10 per transaction within India (*3 in metro cities). .• W.e.f 5 January, 2026 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 will be limited to 10 transactions per month. .• Waiver on Annual Maintenance Charge is for Indusind Bank DEMAT Account only. .• If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you. • The above fees mentioned are exclusive of GST.

EXCLUSIVE/SA/SOB/VERS/11-26

IndusInd Bank

To know more, contact our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit **www.indusind.bank.in**