

**IndusInd Bank**



**PIONEER**  
the lost art of wealth management

**IndusInd Bank**

For details, call our Phone Banking Numbers: 1860 267 7777/  
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PIONEER/SA/NRSO/VER01/07-18

## **Schedule of Benefits**

Savings Account

Effective July 1, 2018



# Schedule of Benefits

Particulars		PIONEER Savings Account	
Program Criteria		Debit Card/ Chip Debit Card <sup>4</sup>	
Relationship Criteria to be maintained at Group Level <sup>1</sup>		Card Issuance/ Renewal Fee	PIONEER World Debit Card - Free for Life
AQB (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 10 lacs	Card Replacement	PIONEER World Debit Card - Free
Net Relationship Value <sup>2</sup> with minimum AQB of ₹ 1 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 30 lacs	Issuance of Duplicate PIN	Free
Add-On Accounts (Under Family Group)	Up to 10 free Add-On Accounts for Family Members	Balance Inquiry at any ATM in India	Free
Non-Maintenance Charges	Waived Off	Cash Withdrawal - IndusInd Bank ATMs	Free
Demand Draft through own Bank		Cash Withdrawal - Other Bank ATMs	Within India : Unlimited Free
Demand Draft or Pay Order - Issuance	Unlimited Drafts Free		Outside India : Unlimited Free
DD/ PO Cancellation/ Duplicate Instrument Issuance	Free		Outside India : Balance Inquiry Free
DD/ PO Revalidation	Free	Daily Cash Withdrawal Limit	PIONEER World Debit Card : ₹ 5 lacs per day
Demand Draft through other Bank		Daily PoS Limit	PIONEER World Debit Card : ₹ 10 lacs per day
DD - Issuance	Free one Demand Draft (Correspondent Bank only) per day up to ₹ 2 lacs. Above the free limit ₹ 1.5/1,000 (Min. ₹ 25 Max. ₹ 3,000) per instrument Non-Correspondent Banks - On Actuals	Foreign Currency Exchange Mark Up Fee	PIONEER World Debit Card : 0%
DD - Cancellation	₹ 100 per instrument	Miscellaneous	
DD - Revalidation	₹ 100 per instrument	Mobile Alerts	Free Balance Notifications and Transaction Alerts
Other Transactions		Balance Certificate	Free
Visa Credit Card Payment through ATM/ NetBanking	Free	Interest Certificate	Free
NEFT - Inward/ Outward	Free	Standing Order/ Balance Order/ Instructions	Free
RTGS - Inward/ Outward	Free	Inquiry relating to Old Records	Free
IMPS - Inward/ Outward	Free	Account Closure	₹ 200, if account is closed within 6 months or balance in the A/c whichever is lower
Foreign Exchange Remittance (Non-Trade)		Photo Attestation	Free
Inward Remittances	Free <sup>3</sup>	Signature Attestation	Free
FIRC (Foreign Inward Remittance Certificate) Issuance	₹ 100	Cheque Stop Payment	Free
Outward Remittance other than Imports - A2 Remittances	₹ 250	Inoperative Account (24 Months)	Not Applicable
SWIFT/ Wire Transfer	₹ 500	Cheque Books	
FCY (Foreign Currency) Draft/ DD Issuance	₹ 350	Issuance of Cheque Books - Payable At Par	Unlimited Free
FCY (Foreign Currency) Cheque Collection	0.25%, Min. ₹ 25	Charges on Cash Withdrawal/ Deposits at Branch(es)	
Cheque Collection		At any branch in India	Free
Local Clearing	Free	Doorstep Banking <sup>5</sup>	
Outstation Clearing through own Bank	Free	Cheque Pick-up	Unlimited Free
Outstation Clearing through Correspondent Bank	Free	Cash Delivery	1 Request Free/Day; Min. value ₹ 10,000 & Max. ₹ 4 lacs
Return of Cheque(s) - Local	Only for Financial Reasons	Cash Pick-up	1 Request Free/Day; Min. value ₹ 10,000 & Max. ₹ 4 lacs
	Local Inward Clearing: ₹ 100 per cheque	Preferential Pricing/ Discount on Other Banking Products	
	Local Outward Clearing: Free	Locker Rental <sup>6&amp;7</sup>	Small - Free, Medium - 75% discount, Large and Jumbo - 50% discount
Return of Cheque(s) - Outstation - through own Bank	₹ 100 per cheque	Loans	50% discount on Processing Fees
Return of Cheque(s) - Outstation - through another Bank	₹ 100 per cheque	Demat Account <sup>7</sup>	Annual Maintenance Charge Waived off
Return of Cheque(s) - Outstation Cheques Received in Inward Collection	₹ 100 per cheque	<ul style="list-style-type: none"> <li>This SOB is for PIONEER Primary/ NR/ Add-on Accounts</li> <li><sup>1</sup>As identified with the Bank. Please contact your Service Relationship Manager for details of your Group.</li> <li><sup>2</sup>Net Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average) + Mutual Funds' &amp; 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)</li> <li><sup>3</sup>FX Currency Conversion Tax will be recovered as per actuals</li> <li><sup>4</sup>The Debit Card of NRO Account is only for domestic use</li> <li><sup>5</sup>Doorstep Banking Service is available at select branches in India only</li> <li><sup>6</sup>Locker discount is available for up to 3 members in Family Group</li> <li><sup>7</sup>Offer is subject to client being part of PIONEER Program</li> <li>Taxes as applicable will be levied on the aforementioned charges</li> <li>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</li> <li>Any change in the charge tariff will be applied after a notice of at least 30 days</li> <li>Discount on Processing Fees is for IndusInd Bank Loan Products only</li> </ul>	
Other Savings Bank Account Facilities			
Account Statement	Free		
Issuance of Duplicate/ Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ ECS Return (Insufficient Balance)	₹ 100 per return		