



**PIONEER**  
the lost art of wealth management

## Schedule of Benefits

Current Account

Effective November 2024

PIONEER/CASOB/VERT10/11-24



**IndusInd Bank**

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



# Schedule of Benefits (SoB)

Particulars	PIONEER Current Account	Particulars	PIONEER Current Account
<b>Program Criteria</b>		<b>Other Services &amp; Charges</b>	
Relationship Criteria to be maintained at Group Level <sup>†</sup>	Any one of the criteria mentioned below	Cheque Return (Outward) Other Locations	Free
AQB (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 10 lacs	Internal Transfer Return Charges	Nil
Net Relationship Value* with minimum AQB of ₹1 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 30 lacs	NACH / ECS Return	₹ 100
Non-maintenance Charges	Waived off	<b>Debit Card</b>	
<b>Cheque Book Charges</b>		PIONEER World / Infinite / Signature Debit Card	Free
Cheque Leaves Issuance (Payable at Par)	Unlimited Free	Non-financial Transactions - Other Bank ATMs in India <sup>^</sup>	Free
<b>Collection Services</b>		Balance inquiry outside India	Free
Local Cheque Collection	Free	POS Limit on Debit Card	Limit as per Debit Card taken, refer Debit Card Standard SoC
Outstation Cheque Collection - IndusInd Bank Locations	Free	Email Statement (Daily / Monthly)	Free
Outstation Cheque Collection - Non-IndusInd Bank Locations	Free	Ad hoc Statement (Printed)	Free
<b>Payment Services</b>		Annual Fee (for non-PIONEER customer holding PIONEER Debit Card)	₹ 2,999 + taxes as applicable
Funds Transfer within IndusInd Bank	Free	Replacement Fee Metal PIONEER Debit Card <sup>‡</sup>	₹ 1,999 + taxes as applicable
Payment through Payable at Par cheque	Free	<b>Doorstep Banking Services<sup>‡</sup></b>	
Demand Draft Issuance - IndusInd Bank Locations	Unlimited Free	Cheque Pick-up (On Call)	Unlimited Free
Demand Draft Issuance - Correspondent Bank Locations		Cheque Pick-up (Beat) per month	Free
Free Limit	₹ 75 lacs per month	Cash Delivery / Pick-up (Per Call)	
Charges on additional usage	₹ 2/1,000 (Min. ₹ 100 Max. ₹ 15,000)	Till ₹ 4 lacs	Free once a day
Demand Draft Issuance - Non-correspondent Bank Locations	₹ 3/1,000 (Min. ₹ 100 Max. ₹ 15,000)	₹ 4 - 5 lacs	₹ 250
NEFT / RTGS / IMPS	Free at Branch & Online**	₹ 5 - 10 lacs	₹ 400
<b>Cash Transactions</b>		₹ 10 - 20 lacs	₹ 800
Cash Deposit at Home Location + Non-home Location		> ₹ 20 lacs	Contact Branch
Free Limit per month	12 times of the previous month's AMB or ₹ 1 Cr, whichever is higher	<b>Cash Delivery / Pick-up (Beat) per month</b>	
Additional charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Till ₹ 4 lacs	Free once a day
<b>Cash Withdrawal</b>		₹ 4 - 5 lacs	₹ 5,500
Cash Withdrawal (Home Location)	Free	₹ 5 - 10 lacs	₹ 9,000
Cash Withdrawal (Non-home Location)	Free	₹ 10 - 20 lacs	₹ 16,000
Cash Withdrawal (ATMs) IndusInd Bank Network	Free	> ₹ 20 lacs	Contact Branch
Cash Withdrawal at other ATMs	Free	<b>Trade Services &amp; Charges</b>	
Cash Withdrawal outside India ATMs	Free	<b>Remittances</b>	
Cash Withdrawal Limit at ATM	Refer Debit Card Standard SoC	Inward Remittances	Free
<b>Other Services &amp; Charges</b>		Non-trade Outward Remittances	₹ 83 per Txn.
Stop Payment (Single Cheque, Series Cheques)	Free	FIRC Issuance	Free
Cheque Return (Inward) for Financial Reasons	₹ 100 per cheque	<b>Exports</b>	
Cheque Return (Outward) IndusInd Bank Locations	Free	Export Bills for Collection & under LC	₹ 83 per Bill
		Advance Export Bills	₹ 83 per Bill
		Export LC Advising	₹ 83 per Txn.
		BRC Issuance for all Export Transactions (EBRC)	Free
		<b>Imports</b>	
		Advance Payment for Imports	₹ 83 per Txn.
		Direct Import Bills	₹ 83 per Bill
		Import Bills for Collection	₹ 83 per Bill
		<b>Miscellaneous Charges</b>	
		Swift Charges	₹ 83
		International Courier Charges	₹ 1,000
		Registered Post Charges	₹ 83
		Commission in Lieu of Exchange	0.125%
		<sup>†</sup> As identified with the Bank. Please contact your Service Relationship Manager for details of your Group <sup>*</sup> 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) + Average Quarterly Balance of IndusInd DP (3 months rolling average)   <sup>**</sup> Online mode refers to Mobile Banking & Retail Net Banking <sup>^</sup> W.e.f. 15 <sup>th</sup> November 2024, capping on 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 has been revised to 2 transactions per day. Please use Digital Channels for Non-financial transactions   <sup>‡</sup> Available in select locations only   <sup>‡</sup> This card is available to select PIONEER customers, by Invite Only All charges are exclusive of GST as applicable   Please note that the Bank reserves the right to re-grade the client to a more suitable program post due notice, in case of non-maintenance of eligibility as mentioned above.	