

IndusInd Bank



PIONEER
the lost art of wealth management

Schedule of Benefits

Current Account

Effective 1st January, 2026

PIONEER/CASOBVER12/11-25

IndusInd Bank

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



Schedule of Benefits (SoB)

Particulars	PIONEER Current Account	Particulars	PIONEER Current Account
Program Criteria		Other Services & Charges	
Relationship Criteria to be maintained at Group Level [†]	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	₹ 500 per instance
Non-maintenance Charges **	10% of the shortfall in AQB required as per program (in either CASA or NRV, whichever is lower) subject to a maximum of ₹ 1,200	Debit Card	
Cheque Book Charges		PIONEER World / Infinite / Signature Debit Card	Free
Cheque Leaves Issuance (Payable at Par)	Unlimited Free	Non-financial Transactions - Other Bank ATMs in India [^]	Free
Collection Services		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
Payment Services		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 [‡]	₹ 1,999 + taxes as applicable
Payment through Payable at Par cheque	Free	Doorstep Banking Services[†]	
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
Cash Transactions		₹ 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	Cash Delivery / Pick-up (Beat) per month	
Additional charges on incremental deposits	₹ 4/1,000 (Min. ₹ 50 per transaction)	Till ₹ 4 lacs	Free once a day
Cash Withdrawal		₹ 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	Trade Services & Charges	
Cash Withdrawal outside India ATMs	Free	Remittances	
Cash Withdrawal Limit at ATM	Refer Debit Card Standard SoC	Inward Remittances	Free
Other Services & Charges		Non-trade Outward Remittances	₹ 83 per Txn.
Stop Payment (Single Cheque, Series Cheques)	Free	FIRC Issuance	Free
Cheque Return (Inward) for Financial Reasons	₹ 500 per instrument	Exports	
Cheque Return (Outward) for Financial Reasons	₹ 100 per cheque	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
		Imports	
		Advance Payment for Imports	₹ 83 per Txn.
		Direct Import Bills	₹ 83 per Bill
		Import Bills for Collection	₹ 83 per Bill
		Miscellaneous Charges	
		Swift Charges	₹ 83
		International Courier Charges	₹ 1,000
		Registered Post Charges	₹ 83
		Commission in Lieu of Exchange	0.125%

[†] 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) + Average Quarterly Balance of IndusInd DP (3 months rolling average) | ^{**}Online mode refers to Mobile Banking & Retail Net Banking | ^{**}AQB – Average Quarterly Balance
[^] W.e.f. 5th January 2026, 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. at Non-IndusInd Bank ATMs will be revised to 10 transactions per month. Please use Digital Channels for Non-financial transactions | ^{*} Available in select locations only | [‡] 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. | W.e.f 1st March 2026, Metal Pioneer Debit Card is being discontinued.
NMC and other charges are exclusive of taxes.