

Schedule of Charges for Commercial Vehicle Savings Account (w.e.f November 15, 2024)

| | Four Wheeler/Heavy Commercial Vehicle | Indus Easy Prepaid Savings Account (For Vehicle Loan Customers) |
|--|---|---|
| Minimum Balance (Average Monthly/Quarterly Requirement) | Zero | Zero |
| Charges for Balance Non-maintenance | Not Applicable | Not Applicable |
| Remittance Facilities through Own Bank | | |
| Demand Draft - Issuance | Free one draft per day up to ₹25,000; above this ₹2.50 per ₹1,000 min ₹50 max ₹5,000 per instrument | ₹2 per ₹1,000, min ₹25 max ₹3,000 per instrument |
| DD Cancellation/Duplicate Instrument Issuance | Free | ₹100 per instrument |
| DD Revalidation | Free | ₹50 per instrument |
| Visa Credit Card Payment through ATM/Net Banking | Free | Free |
| IMPS - Outward - w.e.f 1 st November'22 | Up to ₹1 lakh @ ₹2.50 per txn ₹1 - 5 lakhs @ ₹10 per txn | Up to ₹1 lakh @ ₹2.50 per txn ₹1 - 5 lakhs @ ₹10 per txn |
| NEFT - Outward - w.e.f 1 st July'19 | No Charges @ Branch/Mobile Banking/Net Banking/Alexa/WhatsApp Banking | |
| RTGS - Outward - w.e.f 1 st July'19 | | |
| Remittance Facilities through Other Bank | | |
| DD - Issuance | Through Correspondent Bank - ₹3 per ₹1,000; min ₹50 max ₹5,000 per instrument Through Non-Correspondent Bank - At Actuals | Through Correspondent Bank - ₹2.50 per ₹1,000; min ₹50 max ₹5,000 per instrument Through Non-Correspondent Bank - At Actuals |
| DD - Cancellation | ₹100 per instrument | ₹100 per instrument |
| DD - Revalidation | ₹50 per instrument | ₹50 per instrument |
| Foreign Exchange Remittance | | |
| Inward Remittances | (a) 0.12% of the gross amount of currency exchanged for an amount up to ₹1,00,000, subject to the minimum amount of ₹30; (b) ₹120 and 0.06% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000 and up to ₹10,00,000; (c) ₹660 and 0.012% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000, subject to maximum amount of ₹6,000 | (a) 0.1% of the gross amount of currency exchanged for an amount up to ₹1,00,000, subject to the minimum amount of ₹25; (b) ₹100 and 0.05% of the gross amount of currency exchanged for an amount exceeding ₹1,00,000 and up to ₹10,00,000; (c) ₹550 and 0.01% of the gross amount of currency exchanged for an amount exceeding ₹10,00,000, subject to maximum amount of ₹5,000 |
| FIRC (Foreign Inward Remittance Certificate) Issuance | ₹100 | ₹100 |
| Non-Trade Remittance | ₹250 in addition to SWIFT charges | ₹250 in addition to SWIFT charges |
| SWIFT/ Wire Transfer | ₹500 | ₹500 |
| FCY (Foreign Currency) Draft/DD issuance | ₹350 | ₹350 |
| FCY (Foreign Currency) Cheque Collection | 0.25% on the cheque collection, min ₹25 | 0.25% on the cheque collection, min ₹25 |
| Cheque Collection | | |
| Local Clearing | Free | Free |
| Outstation Clearing through Own Bank | Free | ₹1 per ₹1,000, min ₹25; max ₹150 |
| Outstation Clearing through Correspondent Bank | Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150 | Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150 |
| Return of Cheque/s - Local | Only for Financial Reasons Local Inward Clearing* ₹450 per cheque Local Outward Clearing ₹100 per cheque | Only for Financial Reasons Local Inward Clearing* ₹450 per cheque Local Outward Clearing ₹100 per cheque |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation - through other Bank | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | ₹100 plus out of pocket expenses. | ₹100 plus out of pocket expenses. |
| Cards ATM | | |
| Card Annual/Renewal Fee (Issuance of ATM Card will not be done) | Free | Free |
| Debit Card | | |
| Card Issuance/Renewal/Reissuance/Fee As per regulatory directive - Effective 01.09.2015 new Debit Cards Issued will be chip variant only | Classic (Non-Chip Domestic): ₹249 p.a. Classic (Chip): ₹249 p.a. RuPay AEPS: ₹249 p.a. Gold/Titanium (Non-Chip Domestic): ₹249 p.a. Gold/Titanium (Chip Domestic): ₹249 p.a. Titanium Metro Plus (Chip): ₹299 p.a. Platinum (Chip International): ₹499 p.a. Duo Card: ₹249 p.a. | Free |
| Card Replacement Fee | ₹249 + taxes | ₹99 per instance |
| Issuance of Duplicate PIN | ₹20 | ₹20 |
| Non-cash transactions - Own ATMs (IndusInd Bank) | Free | Free |
| Cash Withdrawals - Own ATMs (IndusInd Bank) | Free | Free |
| Cash Withdrawal & Non-cash transaction at Other Bank ATMs within India | 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 ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities. | 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 ₹21 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities. |
| Cash Withdrawals - Other Bank ATMs outside India | Outside India: ₹125 for Cash Withdrawal | Outside India: ₹125 for Cash Withdrawal |
| Exchange rate markup on Foreign Currency Debit Card transaction | Classic/Gold/Titanium Card - 3.5% Platinum - 2% | |
| ATM transaction decline fee: Transactions declined at other bank ATMs due to insufficient funds | ₹20 per transaction | ₹20 per transaction |
| Daily Cash Withdrawal Limit ATM | Classic Card: ₹25,000 RuPay AEPS: ₹25,000 Gold/Titanium Card: ₹50,000 Platinum Card: ₹1,00,000 | ATM: ₹10,000 |
| Daily POS Limit | Classic Card: ₹50,000 RuPay AEPS: ₹50,000 Gold/Titanium Card: ₹100,000 Platinum Card: ₹2,00,000 | POS: ₹10,000 |
| Other Savings Bank Account Facilities | | |
| Account Statement ^{^^^} | Free Monthly E-Statement. Monthly/Quarterly Physical Statement: Collect from Home Branch - Free, Quarterly Physical Statement: Delivery Charge: ₹15 per quarter. Statement Adhoc request (Physical): From Contact Centre/Phone Banking/ATM - Delivery Fee of: ₹50 | Free Half-Yearly Physical OR Monthly Statement from branch |
| Issuance of Duplicate/Additional Statement | Statement period less than 90 days as on date of Issuance - FREE Beyond 90 days - ₹100 | Statement period less than 30 days as on date of Issuance - FREE Beyond 30 days - ₹100 |
| Issuance of Loose Cheque Leaves (w.e.f 1 st Aug'19) | ₹3.50 per leaf | Free |
| Issuance of Duplicate Pass Book | Free | Free |
| Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance | ₹450 per return | ₹450 per return |
| Miscellaneous | | |
| Mobile Alerts | Free Transaction Alerts | Free Transaction Alerts |
| Balance Certificate | Limit Accounts - ₹25 Other Accounts - ₹100 | Limit Accounts - ₹25 Other Accounts - ₹100 |
| Interest Certificate | ₹100 | ₹100 |
| Standing Order/Balance Order/Instructions | Free | Free |
| Enquiry relating to Old Records | ₹100 per enquiry | ₹100 per enquiry |
| Account Closure | No charge if A/C closed within 14 days or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months | No charge if A/C closed within 14 days or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months |
| Photo Attestation | Free | Free |
| Signature Attestation | ₹50 per signature | ₹50 per signature |
| Cheque Stop Payment | ₹100 per instruction ₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking | ₹100 per instruction ₹150 for range of instruction in single mandate Free, if instruction given through Direct Channel - IVR, Mobile & Net Banking |
| Inactive Account (>12 Months) | ₹200 per quarter | ₹200 per quarter |
| Cheque Books | | |
| Issuance of Cheque Books w.e.f 1 st Aug'19 | 2 Cheque Book per quarter (30 leaves) free For additional cheque leaves - ₹3.50 per leaf | 2 Cheque Book per quarter (30 leaves) free For additional cheque leaves - ₹1 per leaf |
| Charges on Cash Withdrawal/Deposits at Branch/es | | |
| Cash withdrawal at any IndusInd Bank Branch in India | Free | Free |
| Cash Deposit at any IndusInd Bank Branch Location | Free limit of ₹2,00,000 per month or 5 times of previous months AMB whichever is higher; Above free limit, ₹4 per ₹1,000 subject to min ₹100 Note: Free limits applicable only if product AMB is maintained | Free limit of ₹2,00,000 per month or 5 times of previous months AMB whichever is higher; Above free limit, ₹4 per ₹1,000 subject to min ₹100 Note: Free limits applicable only if product AMB is maintained |
| Doorstep Banking | | |
| Cashier's Cheque/Demand Drafts Delivery | Free | Free |
| Cheque Pick-up | 1 request free per day; min cheque consolidated value ₹10,000 | 1 request free per day; min cheque consolidated value ₹10,000 |
| Cash Delivery | Min ₹10,000 & max ₹1 Lac @ ₹50 per request | Min ₹10,000 & max ₹1 Lac @ ₹50 per request |
| Cash Pick-Up | Min ₹10,000 & max ₹1 Lac @ ₹130 per request | Min ₹10,000 & max ₹1 Lac @ ₹130 per request |

- All charges indicated above are exclusive of Taxes (as per Government rules)
- Doorstep Banking is available at select branches only. (Doorstep Banking is free for Senior citizen and Differently Aabled 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 suspicious or unusual transaction activity can lead to levy of charges.
- Any changes in the charge tariff will be applied after a notice of at least 30 days.
- W.e.f November 15, 2024 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 2 transactions per day.