

IndusInd Bank

USE YOUR CREDIT LINE AS YOU OPERATE

Introducing
the IndusInd Bank
commercial card linked
to your OD/CC limit



Powering business through your credit facilities

The Commercial Card enables businesses to transact directly through their existing Overdraft or Cash Credit facility, with the added benefit of cashback on eligible spends. There is no separate card limit or billing cycle, and every transaction reflects in the OD/CC account, offering real-time visibility, control and seamless expense management.



Direct access to your credit facility with full control

Use your sanctioned OD/CC limit for transactions with no separate credit card limit, ensuring full flexibility and immediate access to funds.

Set and modify daily transaction limits with real-time authorisation based on available limit, giving you better governance over expenses.



Earn cashback on business spends

- Cashback Structure & Accrual Cashback accrual will be at the Corporate / Customer ID level, and not at the individual card level
- The accrued cashback will be aggregated across all cards mapped to the same ODCC-linked corporate account, enhancing visibility and utilization efficiency
- Cashback rates may vary based on merchant category (MCC) and transaction type, Differential pricing enables: Incentivization of high-value categories (travel ecosystem)
- The Bank reserves the right to: Modify, revise, or withdraw the cashback program, either partially or fully Introduce category-level or volume-based slabs
- Invoice based cashback process

[Click here](#) to view the cashback T&C document



No traditional credit card charges

- Since the commercial card is linked to an existing and already sanctioned underlying OD/CC account, traditional credit card charges are not applicable, while charges for the underlying OD/CC account will be applicable
- No additional interest rate on credit card transactions
- No late payment charges
- Over limit transactions not allowed
- No interest rate (ROI/APR) on the card
- No late payment charges on the card





Complete visibility and easy reconciliation

Monthly statements from the first to the last day of the month, along with a direct reflection of spends in your OD/CC account, help you track and manage expenses seamlessly.

Built for business needs



Competitive forex markup of 1.99% + GST for international transactions



Spending power aligned with your sanctioned credit limit



Customisable daily limits with the flexibility to adjust anytime



Simplified settlement

Transactions are directly reflected in your OD/CC account, with a consolidated monthly statement for tracking.



Scan the QR code to download.

Cardholder Agreement | Most Important Terms & Conditions



IndusInd Bank - your financial partner

IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions and leveraging unique insights.

For more information:

Please visit our bank branches | Call our 24-hour

Phone Banking at 1860 267 7777

Logon to www.indusind.bank.in | E-mail us at corporate.cards@indusind.com