

## Schedule of Charges for Commercial Vehicle Savings Account (w.e.f 1<sup>st</sup> January 2026)

	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
<b>Remittance Facilities through Own Bank</b>		
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 <sup>st</sup> 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 <sup>st</sup> Jan'26	• Up to ₹50,000 - Nil, • > ₹50,000 to ₹1 Lakh - ₹4, • > ₹1 Lakh to ₹2 Lakh - ₹14, • > ₹2 Lakh - ₹24 No Charges applicable for NEFT done through Net Banking or Mobile Banking	
RTGS - Outward - w.e.f 1 <sup>st</sup> Jan'26	• ₹2 Lakh to ₹5 Lakh - ₹20, • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking	
<b>Remittance Facilities through Other Bank</b>		
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
<b>Foreign Exchange Remittance</b>		
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
<b>Cheque Collection</b>		
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 <b>Local Inward Clearing*</b> ₹500 per cheque <b>Local Outward Clearing</b> ₹200 per cheque	Only for Financial Reasons <b>Local Inward Clearing*</b> ₹500 per cheque <b>Local Outward Clearing</b> ₹200 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.
<b>Cards ATM</b>		
Card Annual/Renewal Fee (Issuance of ATM Card will not be done)	Free	Free
<b>Debit Card</b>		
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 ₹23 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 ₹23 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
<b>Other Savings Bank Account Facilities</b>		
Account Statement <sup>***</sup>	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 <sup>st</sup> 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	₹500 per return	₹500 per return
<b>Miscellaneous</b>		
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)	Nil	Nil
<b>Cheque Books</b>		
Issuance of Cheque Books w.e.f 1 <sup>st</sup> 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
<b>Charges on Cash Withdrawal/Deposits at Branch/es</b>		
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
<b>Doorstep Banking</b>		
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 Abled 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 5<sup>th</sup> January, 2026 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 will be limited to 10 transactions per month.
- If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you.
- The above fees mentioned are exclusive of GST.