



## Schedule of Benefits & Charges for IDNIE Savings Account Variants

	Star	Super Star	Mega Star
Tier Upgrade Criteria (Effective 1st July 2025)			
Minimum Balance Requirement	Rs. 0	₹25,000 or more in SA OR ₹1,00,000 or more in SA+FD+MF OR First salary credit of Rs. 25,000 or more.	₹50,000 or more in SA OR ₹2,00,000 or more in SA+FD+MF OR First salary credits of Rs 50,000 or more.
Tier Upgrade Criteria (Till 30 <sup>th</sup> June 2025)			
Funding Amount Required in a Single Transaction within the First 30 Days of Account Opening, OR	Rs. 0	Rs. 25,000 in SA or Rs. 1,00,000 in SA+FD (Applicable to users onboarded via IndusInd Bank branch)	Rs. 50,000 or more.
Minimum Average Quarterly Balance, OR	Rs. 0	Rs. 25,000 in SA or Rs. 1,00,000 in SA+FD	Rs. 50,000 in SA or Rs. 2,00,000 in SA+FD
INDIE GEMS Required to upgrade to next Tier	-	-	1500
Tier Retention Criteria (Effective 1st July 2025)			
Minimum Balance Requirement	Rs. 0	Quarterly Average Balance of ₹25,000 or more in SA OR Quarterly Average Balance of ₹1,00,000 or more in SA+FD+MF OR Monthly salary credit of Rs. 25,000 or more.	Quarterly Average Balance of ₹50,000 or more in SA OR Quarterly Average Balance of ₹2,00,000 or more in SA+FD+MF OR Monthly salary credits of Rs 50,000 or more
Tier Retention Criteria (Till 30 <sup>th</sup> June 2025)			

Minimum Balance Requirement	Rs. 0	Quarterly Average Balance of ₹25,000 or more in SA OR Quarterly Average Balance of ₹1,00,000 or more in SA+FD OR Monthly salary credit of Rs. 25,000 or more.	Quarterly Average Balance of ₹50,000 or more in SA OR Quarterly Average Balance of ₹2,00,000 or more in SA+FD OR Monthly salary credits of Rs 50,000 or more
Tier Benefits			
Debit Card Type	Visa Platinum	Visa Platinum	Visa Signature
Mark-up on Debit Card transactions in Foreign Currency	2%	2%	0% (Only on VISA Signature Debit Card)
Earn Rate of Gems via INDIE debit card or UPI transactions on selected favourite brands (User can choose any top 3 brands from list of 15+ brands)	1%	2%	3%
Earn Rates of Gems on Fuel Transaction via INDIE UPI handle and Debit Card	0	2% (Max 500 gems per month)	3% (Max 500 gems per month)
Instant Redemption of GEMs into Cash available	Yes	Yes	Yes
Complimentary Domestic Airport Lounge Access	Not Applicable	Not Applicable	Once per quarter (Only on VISA Signature Debit Card)

Complimentary Tickets on Bookmyshow	Not Applicable	Buy one ticket and Get one free upto Rs 250 (Applicable twice per quarter, only for users onboarded via IndusInd Bank branches)	Buy one ticket and Get one free upto Rs 400 (Applicable once per month, Only on VISA Signature Debit Card)
INDIE Gems on Bill Payments per month. Eligible categories: Credit Card, FASTag, DTH, Loan Repayment, Electricity, Mobile Postpaid & Mutual Fund. (Effective from 19th March 2024)	25 Gems on each bill payment of Rs 500 or more on eligible categories (max. 200 Gems per calendar month)	25 Gems on each bill payment of Rs 500 or more on eligible categories (max. 200 Gems per calendar month)	50 Gems on each bill payment of Rs 500 or more on eligible categories (max. 500 Gems per calendar month)
Accrual limit on INDIE Gems (Applicable from 1st June 2024)	2,500 Gems Monthly	2,500 Gems Monthly	2,500 Gems Monthly
Redemption limit on INDIE Gems	1,500 per day; 2,500 in a month.	1,500 per day; 2,500 in a month	1,500 per day; 2,500 in a month.

Charges for non maintenance of required savings account balance	Not Applicable	10% of the balance shortfall subject to minimum of Rs 100 and maximum of Rs 900 per quarter. (Applicable for accounts opened on or after 1st May, 2024)	Not Applicable
Debit Card & ATM Charges (Domestic)			
First Physical Debit Card Dispatch in your Respective Tier	Rs 499	Rs 249 for users onboarded via INDIE app   Rs 0 for users onboarded via IndusInd Bank branches	No Charges (Only on VISA Signature Debit Card)
Debit Card Replacement fee	Rs 150	Rs 150	Rs 150
Physical Debit Card Annual Renewal Fee	Rs 499	Rs 249 for users onboarded via INDIE app   Rs 0 for users onboarded via IndusInd Bank branches	No Charges (Only on VISA Signature Debit Card)
Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) - Other Bank ATMs in India	First 5 transactions per month are free. Post 5, Rs 11 per transaction	First 5 transactions per month are free. Post 5, Rs 11 per transaction	No Charges (Only on VISA Signature Debit Card)
Cash Withdrawals (IndusInd Bank ATMs)	Unlimited free transactions.	Unlimited free transactions.	Unlimited free transactions.
Cash Withdrawals (Other Bank ATMs)	First 5 transactions per month are free. Post 5, Rs 23 per transaction	First 5 transactions per month are free. Post 5, Rs 23 per transaction	Unlimited free transactions (Only on VISA Signature Debit Card)
Debit Card & ATM Charges (International)			
Non financial transactions - Other ATMs outside India	Rs 20 per txn	Rs 20 per txn	Rs 20 per txn
Cash Withdrawals - Other Bank ATMs outside India	Rs 125 per withdrawal	Rs 125 per withdrawal	Rs 125 per withdrawal

Foreign Currency Exchange Mark Up Fee	2%	2%	0% (Only on VISA Signature Debit Card)
Payments & Transactions			
IMPS/UPI	No charges	No charges	No charges
Internal Transfer	No charges	No charges	No charges
Cross Border Payments and Transactions			
Inward Remittances	0.20% mark-up on prevailing market rate + taxes as applicable	0.20% mark-up on prevailing market rate + taxes as applicable	0.20% mark-up on prevailing market rate + taxes as applicable
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs 100	Rs 100	Rs 100
Outward Remittance	Rs 250 + swift charges	Rs 250 + swift charges	Rs 250 + swift charges
SWIFT/ Wire Transfer	Rs 500	Rs 500	Rs 500
FCY (Foreign Currency) Draft /DD issuance	Rs 350	Rs 350	Rs 350
FCY (Foreign Currency) Cheque Collection	Rs 50	Rs 50	Rs 50
Line of Credit Charges			
Penal charges for Delayed payments	1% of Overdue amount + GST	1% of Overdue amount + GST	1% of Overdue amount + GST
Payment dishonour charges	Rs 399 + GST	Rs 399 + GST	Rs 399 + GST
Delayed EMI payment charges	NIL	NIL	NIL

Duplicate statement issuance charges	NIL	NIL	NIL
Cheque/ ECS / SI Swapping charges	Not Applicable	Not Applicable	Not Applicable
Duplicate No dues certificate	NIL	NIL	NIL
Duplicate amortization schedule charges	Not Applicable	Not Applicable	Not Applicable
Loan Re-booking/ Rescheduling charges	Not Applicable	Not Applicable	Not Applicable
Loan cancellation charges (allowed till 3 days of loan booking)	NIL	NIL	NIL
Issuance charges of photocopy of loan agreement	Not Applicable	Not Applicable	Not Applicable

CIBIL Report charges	Not Applicable	Not Applicable	Not Applicable
Legal charges	Not Applicable	Not Applicable	Not Applicable
Cheque Book			
Issuance of Cheque Book	Rs. 100 + GST per chequebook (25 leaves)	1 Cheque Book per quarter (25 leaves) free. For every additional cheque book per quarter: Rs. 100 + GST/-	1 Cheque Book per quarter (25 leaves) free. For every additional cheque book per quarter: Rs. 100 + GST/-
Outstation Clearing through Correspondent Ban	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	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 - Loca	Local Inward Clearing* : ₹450 per cheque Local Outward Clearing : ₹100 per cheque	Local Inward Clearing* : ₹450 per cheque Local Outward Clearing : ₹100 per cheque	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	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	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	₹100 plus out of pocket expenses