

Digital Current Account-DigiStart	
Product	Standard Charges
Minimum Average Balance (MAB) in Rs	Zero MAB requirement for first 12 months* Post 12 months Rs 20,000 need to be maintained
*Zero MAB requirement for 12 months, if the customer is transaction active (minimum transaction amount - Rs 1,000) on Corporate Internet Banking within 2 months of opening the account.	
Non cash transaction free limits and charges	
Cheque collection at base location, local cheque payments	Free
Fund transfer	Free
RTGS/NEFT payment done online	Free
RTGS payment (applicable only if done at branch)	Standard charges*
NEFT payment (applicable only if done at branch)	Standard charges*
Transactions through Internet Banking/ Phone Banking/Mobile Banking/ ICICI Bank ATM	Free
Credit Card with 45-day payment period (Commercial cards after 6 months)	Free
Mobile alert	Free
DD/PO issuance	25 DD/PO free per month for first 6 months and then standard charges* *(Rs 2 per Rs 1,000; minimum Rs 50 per transaction)
First cheque book	50 cheques free per month, then standard charges** **(Rs 2 per leaf)
IMPS payment (applicable for branch and online transaction)	Rs 0 to Rs 25,000 (Rs 3.5) and Rs 25,000 to Rs 2,00,000 (Rs 5.5)
Monthly accounts statement on mail	Free
Cheque return – issued by customer (including fund transfer)	Rs 750 per instance
Cheque return – Deposited by Customer	Rs 100
Branch Based transactions including Stop Payment, Standing Instruction, DD Cancellation, DD Duplicate, DD revalidation, Duplicate Statement, Bankers' Report, Certificate of Balance for Previous Year, Old Record Retrieval, Signature Verification	Rs 100 per instance
*Please refer https://www.icicibank.com/personal-banking/onlineservice/online-services/fundstransfer/neft-rtgs.page#	
Debit Card Related charges	
ATM Annual charges	Free for first year; Rs 250 per year from the second year
ATM transactions at other bank ATM (India)	Balance enquiry: Rs 8.5 per transaction. Withdrawal: Rs 20 per transaction.
ATM transactions at ATMs outside India	Rs 125 per transaction
Replacement of lost/stolen Debit Card, replacement of PIN	Rs 100 per instance
Cash Deposit	
Digi-Q (Digital cash deposition solution)	Nil usage charges

Cash deposit at base and non base location	Free limit in Rs	5 times of maintained MAB in transaction month or Rs 25 lakh whichever is lower* *Free limit if denomination amount => Rs 200 and **
	Charges above free limit	Rs 2.5 per Rs 1,000 for base; minimum Rs 25 per transaction and Rs 3.5 per Rs 1,000 for non base location; minimum Rs 100 per transaction
Cash withdrawal at base location	Free	
Cash withdrawal at non base location	Free up to Rs 50,000 per day only for self cheques; then std charges. Standard charges Rs 1.5 per Rs 1,000; minimum Rs 50 per transaction	
<p>**Cash deposit free limit applicable if:</p> <p>1) Cash deposited through digital payin slip (Digi-Q), otherwise Rs 70 levied per transaction.</p> <p>2) If denomination < 200, then below charges are applicable:</p> <p>a) => 100 but < 200: Rs 2.5 per Rs 1,000</p> <p>b) => 50 but < 100: Rs 3 per Rs 1000</p> <p>c) > 10 but < 50: Rs 3.5 per Rs 1000</p> <p>d) Coins: Rs 12 per Rs 1000</p>		
Cash Management Services		
Cheque pick up (GBO)	Vendor prices on actual	
Cheque pick up (CMS)	Vendor prices on actual	
Cash pick up (Doorstep Banking)	Vendor prices on actual	
Cash pick up (CMS)	Vendor prices on actual	
NACH	One time Setup Fee Rs 5,000	
Corporate Internet Banking (view and transaction access)	Free	
POS Machine	POS Machine Installation charges and Rental - Actual	
Financial Supply Chain Management (FSCM) basic for online invoice payment and management	Free	
Receive money using a Virtual Payment Address (VPA) through Unified Payment Interface (UPI)	Free	
Vendor/salary payment, along with reconciliation through Connected Banking solution	Free	
Bulk Payment to Adhoc Beneficiaries (PAB)	Free	
Bulk Payment to Registered Beneficiaries (PRB)	Free	
Inward Remittance Settlement	Free	
Trade MIS	Free	

One View Dashboard	Free	
Integrated Payment System (IPS) – For bulk disbursement	Setup charges: Nil; Per transaction charges: Rs 5 only for IMPS transactions.	
Trade Online	Free	
Host to Host Integration	Free	
API Integration	Free API for Internet Banking	
Account Closure charges: 1) If closed within 14 days 2) If closed beyond 14 days but within 6 months 3) If closed after 6 months	Nil Rs 1,000 Rs 500	
Customised services		
Advisory services on FDI and regulatory issues	Free	
Access to I SEC and I venture for seed funding and related services	Free	
Advisory services on filing of returns and follow with regulators	Free	
Functional (Banking) consultation that includes Tax Payments, GST Filings	Free	
Salary Account for staff (5 and more) with all benefits for 1 year; MAB to be Rs 1 lakh	Free	
Interactive Financial exchange (IFX) – Fixed margin on Foreign Direct Investment (FDI)/Outward Direct Investment (ODI) transactions	Free	
Inward and outward remittance for first 6 months	Free	
Prepaid cards for employees (subject to eligibility)	Free	
Tax payment transaction		
Tax payment transaction for Direct Tax (one-to-one and bulk mode)	free	
Tax payment transaction for specified State Tax	free	
Tax payment transaction for GST	free	
All above charges are exclusive of taxes		