

## Savings Accounts mapped to Family Id

Incremental sourcing for this product has been discontinued

	Regular Family	Regular Family	Silver Family	Gold Family	Magnum Family	Titanium Family
Available to	Semi Urban &	Metro & Urban	All Cities	All Cities	All Cities	All Cities
	Rural locations	locations				
Minimum monthly	Rs. 20,000	Rs. 30,000	Rs. 50,000	Rs. 1,00,000	Rs. 1,00,000	Rs. 2,00,000
average balance	MAB	MAB requirement	MAB requirement	MAB	MAB	MAB
(MAB)* (MAB is the	requirement	waived subject	waived subject	requirement	requirement	requirement
simple average of	waived subject	to FD of min	to FD of min	waived subject	waived subject	waived subject
day-end balances	to FD of min Rs.1	Rs.1.5 lacs under	Rs.2.5 lacs under	to FD of min Rs.5	to FD of min Rs.5	to FD of min
for a calendar	lacs under the	the same Family	the same Family	lacs under the	lacs under the	Rs.10 lacs under
month)	same Family ID	ID	ID	same Family ID	same Family ID	the same Family
						ID
Penal Charges for	6% of the	6% of the	3% of the	3% of the	3% of the	3% of the
non - maintenance	shortfall in					
of minimum	required MAB or					
monthly average	Rs. 500					
balance (NMAB)	whichever is					
	lower	lower	lower	lower	lower	lower
Other applicable	As per individual					
service charges	Account variant					

Note - Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking / Basic Savings Bank Account and unless specified product-wise.

## **Common Service Charges**

Service Charges					
Statement	Free Quarterly Statement				
	Free monthly e-mail statement on request				
	Passbook facility available at base branch				
	View and download statement facility available on the website				
Issue of Duplicate Statement	Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through				
	Customer Care (IVR), ATM and Net banking				
Issue of pass book	Nil				
Issue of duplicate pass book	Rs 100 for issuance and Rs 25 per page for Updation				
DD / PO – Issue Issue by deposit of	Rs.50 per D.D/PO up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD/PO of more				
cash/cheque/transfer	than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000				
	For Senior Citizen, Student & Rural locations : For amounts up to Rs.10,000– Rs.40, For amounts				
	above Rs.10,000 till				
	Rs.50,000 – Rs.60, For amounts above Rs.50,000– Rs.5 per thousand rupees or part thereof				
	(maximum of Rs.15,000)				
DD / PO - Cancellation / Duplicate /	Rs.100 per instance				
Revalidation					
(With effect from 1 <sup>st</sup> May 2024)					
NEFT Charges - Outward	Through Online Channel – Nil				
	Through Branch Channel -				
	Up to Rs 10,000 – Rs 2.25 per transaction				
	Rs 10,001 to Rs 1 lakh – Rs 4.75 per transaction				
	Above Rs 1 lakh to Rs 2 lakh – Rs 14.75 per transaction				
	Above Rs 2 lakh and up to Rs 10 lakh – Rs 24.75 per transaction				

NEFT Charges - Inward	Nil					
RTGS - Outward	Through Online Channel – Nil					
	Through Branch Channel –					
	Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction					
	Above Rs 5 lakh - Rs 45 per transaction					
RTGS - Inward	Nil					
IMPS – Outward	Amount up to Rs 1 thousand - Rs 2.50 per transaction					
(With effect from 1st	Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction					
May 2024)	Amount above Rs 25 thousand to Rs 5 lakhs - Rs 15 per transaction					
IMPS - Inward	Nil					
UPI transaction charges	Nil					
Inter-branch funds transfer charges	Nil					
Bill Pay Charges	Nil					
Charges for certifying or verifying	Nil					
customer ECS mandates						
Cheque Collection Local	Nil					
Cheque Collection Outstation	Nil					
Account closure	Nil					
(With effect from 1st May 2024)						
	Debit Card					
Debit Card Issuing Fee	Nil					
Enrolment fee	For Titanium Debit Card Joining Fee is Nil					
	Annual fee is Rs. 200					
	For Gramin locations - Rs.99					
Late Payment Charges	N.A.					
Replacement Card fees (Lost /	Rs. 200 per card					
Damaged card)						
ATM Balance Enquiry charges from	Rs 25					
ATMs outside India						

Cross-currency mark-up charges on	3.5% of transaction amount			
foreign currency transactions				
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when both the below mentioned			
	conditions are fulfilled 1. ICICI Debit card is used on ICICI Bank terminal			
	(On-Us transaction)			
	2. Transaction is done on select government petrol pumps.			
	Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion			
Surcharge on railway bookings	1.8% of bookings as per Visa regulations			
Debit Card PIN regeneration Charges	Nil			
(With effect from 1st May 2024)				
Debit Card de – hotlisting	Nil			
(With effect from 1st May 2024)				
Balance Certificate	Nil			
(With effect from 1st May 2024)				
Interest Certificate	Nil			
(With effect from 1st May 2024)				
Retrieval of old transactional	Nil			
documents / Enquiries related to old				
records (With effect from 1st May				
2024)				
Photo attestation	Rs. 100 per application/letter			
Signature attestation	Rs. 100 per application/letter			
(With effect from 1st May 2024)				
Address confirmation	Nil			
(With effect from 1st May 2024)				
Inoperative account	Nil			
Stop Payment charges	Particular cheque - Rs.100			
(With effect from 1st May 2024)	(Free through customer care IVR & Net banking)			

Stop Payment Charges - ECS	For ECS is not present as customer is required to maintain requisite balances to honour the EMI						
	txns						
Lien marking and unmarking of savings account (With effect from 1st May 2024)	Nil						
Locker Rent	Annual Locker rentals starting from						
		5 .	Semi -			Metro	
	Location	Rural	Urban	Urban	Metro	+	
	Small	1,200	2,000	3,000	3,500	4,000	
	Medium	2,500	5,000	6,000	7,500	9,000	
	Large	4,000	7,000	10,000	13,000	15,000	
	Extra Large	10,000	15,000	16,000	20,000	22,000	
		•	y between l				
			ary based oi arged annu				
Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1st May 2024)	Nil						
Standing Instructions - Setting-up- charge (With effect from 1 <sup>st</sup> May 2024)	Nil						
Address change request at branches (With effect from 1st May 2024)	Nil						
ECS/NACH setup charges	Nil						
National Automated Clearing House (NACH) Mandate. One time mandate	Nil						

authorisation charges (physical) (With effect from 1st May 2024)	
Cash deposit charges - Cash Acceptor/Recycler machines	Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions.  Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank.
	Penal Charges
ECS / NACH Debit Returns (With effect from 1st May 2024)	Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
Cheque return outward (cheque deposited by customer)	Rs 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs 500 per instance for financial reasons. Rs.50 for non-financial reasons except for signature verification
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions Rejection	Rs 200 per instance for financial reasons
Deliverable returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) - Rs 50 per instance

- 1. Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.
- 2. Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.

3.	*With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/email/ letter etc. that in the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable. In case the customer has not maintained MAB for any consecutive month, non-maintenance of MAB charges shall be applicable for all consecutive months. The Bank will notify the customer in the initial month only in case of non-maintenance of MAB in consecutive months. It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification(s).