

## Defence Salary Account – Service Charges

Account Variant	Defence Gold	Defence Titanium	Defence Wealth	Defence Private Banking
Minimum monthly average balance (MAB)	Zero			
Debit Card Variant	Gold	Titanium	Wealth	Private Banking
Eligibility	Other Ranks below JCO/ Equivalent Ranks	Junior Commissioned Officers & Equivalent Ranks	Commissioned Officers -Flying Officer & above Ranks	Star Generals - Brig. & above Ranks
Service Charges				
Cash Transaction Charges (With effect from 1st July 2025)	<p>Cash Deposits at Branches and Cash Recycler Machines</p> <p>1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction</p> <p>2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, Rs 3.5 per Rs 1,000 or Rs 150 whichever is higher.</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Cash Withdrawal at Branches</p> <p>1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction</p> <p>2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, Rs 3.5 per Rs 1,000 or Rs 150, whichever is higher.</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p>			
Debit card charges	Nil			
Cheque Books	Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter		Nil	

Free Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Unlimited	
ATM Interchange (Non ICICI Bank ATMs)	Unlimited	
NEFT/RTGS/IMPS through Online Channels	Nil	
DD - Issue by deposit of cash/ cheque/ transfer PO - Issue by deposit of cash/ cheque/ transfer (With effect from 1st July 2025)	Rs 2/1000; Subject to a minimum of Rs 50 and maximum of Rs. 15,000	Nil
Value Added SMS Alerts	Nil	
Penal Charges		
Charges for non-maintenance of Minimum MAB	Nil	

Note:

- Common service charges applicable to all Savings Account variants except for Defence Wealth Management and the ones mentioned above [Click here.](#)
- Common service charges applicable for Defence Wealth Management are as follows.

Common Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch free of cost View and download statement facility available on the website
Issue of Duplicate Statement	NIL
Issue of passbook	NIL
Issue of duplicate pass book	NIL

Issue of loose cheque leaves	NIL
DD / PO - Issue	NIL
DD - Issue by deposit of cash	NIL
PO - Issue by deposit of cash	NIL
DD / PO - Cancellation / Duplicate / Revalidation (With effect from 1st May 2024)	Rs. 100 per instance
NEFT Charges - Outward	NIL
NEFT Charges - Inward	NIL
RTGS - Outward	NIL
RTGS - Inward	NIL
IMPS - Outward	NIL
IMPS - Inward	NIL
UPI transaction charges	NIL
Inter-branch funds transfer charges	NIL
Bill Pay Charges	NIL
Charges for certifying or verifying customer ECS mandates	NIL
Cheque Collection Local	NIL
Cheque Collection Outstation	NIL
Debit Card	
Issuing Fee	NIL
Enrolment fee	NIL
Late Payment Charges	NA
Replacement Card fees (Lost / Damaged card)	NIL
ATM Balance Enquiry charges from ATMs outside India	Rs 25
Cross-currency mark-up charges on foreign currency transactions	3.5% of transaction amount
Surcharge on Fuel purchases	For more details, please check Important Notice section on Debit Card
Surcharge on railway bookings	1.8% of bookings as per Visa regulations

Debit Card PIN regeneration Charges	NIL
Debit Card de – hot listing (With effect from 1st May 2024)	NIL
Balance Certificate	NIL
Interest Certificate	NIL
Account closure (With effect from 1st May 2024)	NIL
Retrieval of old transactional documents / Enquiries related to old records (With effect from 1st May 2024)	NIL
Photo attestation	Rs. 100 per application/letter
Signature attestation	Rs. 100 per application/letter
Address confirmation	NIL
Inoperative account	NIL
Stop Payment charges	NIL
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 1 <sup>st</sup> May 2024)	NIL
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	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 authorisation charges (physical/online). (With effect from 1 <sup>st</sup> May 2024)	NIL
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 04:30 p.m. and 09:00 a.m.

	<p>on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 04:30 p.m. and 09:00 a.m. on working days exceeds Rs. 10,000 per month either as a single transaction or multiple transactions.</p> <p>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.</p>
Penal Charges	
ECS / NACH Debit Returns (With effect from 1 <sup>st</sup> 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

Note: 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.

\*With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/e-mail/ 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 notifications.