

Regular Salary Account – Service Charges

Available to	All Cities
Minimum monthly average balance (MAB)	Zero
Eligibility	All salaried employees of eligible companies based on Product Offering to the company
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>Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts.</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> <p>Third party cash transactions limit of Rs.25,000 per transaction applicable.</p>
Debit Card Annual Fees (With effect from 1st July 2025)	Rs.300 For Gramin locations - Rs.150
Cheque Books	Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter
Charges for Multicity cheque payment	Nil
Free Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Unlimited

ATM Interchange (Transactions at Non ICICI Bank ATMs) (With effect from 1st July 2025)	<p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 23 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions).</p> <p>Other than 6 metro locations: Rs 23 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations.</p> <p>ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non-financial Rs 25/transaction</p>
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
Value Added SMS Alerts	15 paise per SMS Upper limit of Rs.100 per quarter
Penal Charges	
Charges for non-maintenance of Minimum MAB	Nil

Note:

- Common service charges applicable to all [Savings Account](#) variants except for Wealth Management / ICICI Bank Private Banking and the ones mentioned above. [Click here](#).
- 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.