Regular Savings Account

There is a revision in charges for certain services **effective 1st Dec 2026**. Please refer to Annexure 1 for details.

Available to	All Cities
Eligibility	Resident Indian, >18yrs
Minimum monthly average balance (MAB)* (MAB is the simple average of day-end balances for a calendar month)	Metro and Urban locations - Rs.10,000 Semi-urban / Rural locations - Rs.5,000 Not applicable subject to standalone FD of minimum Rs. 50,000 under the same customer ID as on month end.
Service Charges	
Cash Transaction Charges (With effect from 1st July 2025)	**Cash Deposits at Branches and Cash Recycler Machines** 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 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. 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. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts. **Cash Withdrawal at Branches** 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 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. 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. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts.
ATM Interchange (Transactions at Non ICICI Bank ATMs) (With effect from 1st July 2025)	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).

	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. ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non-financial Rs 25/transaction
Transactions at ICICI Bank ATMs (With effect from 1st July 2025)	Rs 23 per financial transaction, post 5 transactions. All non-financial transactions are free. (Financial transaction includes - Cash Withdrawal; Non-Financial transactions include - Balance Inquiry, Mini statement & Pin change)
DD - Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer **(With effect from 5th June 2026)**	Rs 2/1000; Subject to a minimum of Rs 40 and maximum of Rs. 15,000 For Rural Accounts**:** Rs 2/1000; Subject to a minimum of Rs 30 and maximum of Rs. 15,000
Debit Card Annual fees (With effect from 1st July 2025)	Rs.300 For Gramin locations - Rs.150
Cheque Books **(With effect from 1st March 2026)**	Nil
SMS Alerts	15 paisa per SMS Upper limit of Rs.100 per quarter
Penal Charges	
Charges for non - maintenance of minimum monthly average balance (NMMAB)	6% of the shortfall in required MAB or Rs. 500 whichever is lower.

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 **(With effect from 20th May 2026)**	Rs 75 per quarter statement (Nil for Rural Accounts)

Issue of passbook	Nil
Issue of duplicate passbook ***(With effect from 1st March 2026)***	Nil
DD - Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer **(With effect from 5th June 2026)**	Rs 2/1000; Subject to a minimum of Rs 40 and maximum of Rs. 15,000 For Rural Accounts: Rs 2/1000; Subject to a minimum of Rs 30 and maximum of Rs. 15,000
DD / PO - Cancellation / Duplicate / Revalidation **(With effect from 1st March 2026)**	Nil
NEFT Charges – Outward **(With effect from 22nd May 2026)**	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 (Nil for Rural Accounts)
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 (With effect from 1st July 2025)	Amount up to Rs 1,000 - Rs 2.50/- per transaction Amount above Rs 1,000 to Rs 1,00,000 - Rs 5/- per transaction Amount above Rs 1,00,000 to Rs 5,00,000- 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 customer ECS mandates	Nil
Cheque Collection Local	Nil
Cheque Collection Outstation	Nil
Account closure (With effect from 1st May 2024)	Nil
Debit Card	
Debit Card Issuing Fee	Nil
Enrolment fee	For Titanium Debit Card Joining Fee is Nil Annual fee is Rs. 300

	For Gramin locations - Rs.150
Late Payment Charges	N.A.
Replacement Card fees (With effect from 1st July 2025)	Rs. 300 per card
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	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 re-generation Charges (With effect from 1st May 2024)	Nil
Debit Card de – hotlisting (With effect from 1st May 2024)	Nil
Balance Certificate (With effect from 1st May 2024)	Nil
Interest Certificate (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 **(With effect from 1st March 2026)**	Nil
Signature attestation **(With effect from 1st March 2026)**	Nil
Address confirmation (With effect from 1st May 2024)	Nil
Inoperative account	Nil
Stop Payment charges	Nil

<table>
<tr><td>(With effect from 1st March 2026)</td><td></td></tr>
<tr><td>Stop Payment Charges - ECS</td><td>For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns</td></tr>
<tr><td>Lien marking and unmarking of savings account
(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Locker Rent</td><td>
<table>
<tr><th colspan="6">Annual Locker rentals starting from</th></tr>
<tr><th>Location</th><th>Rural</th><th>Semi - Urban</th><th>Urban</th><th>Metro</th><th>Metro +</th></tr>
<tr><td>Small</td><td>1,200</td><td>2,000</td><td>3,000</td><td>3,500</td><td>4,000</td></tr>
<tr><td>Medium</td><td>2,500</td><td>5,000</td><td>6,000</td><td>7,500</td><td>9,000</td></tr>
<tr><td>Large</td><td>4,000</td><td>7,000</td><td>10,000</td><td>13,000</td><td>15,000</td></tr>
<tr><td>Extra Large</td><td>10,000</td><td>15,000</td><td>16,000</td><td>20,000</td><td>22,000</td></tr>
</table>

Rentals may vary between branches under same location
Locker rentals vary based on locker size and branch location
Locker rent is charged annually and is collected in advance

</td></tr>
<tr><td>Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Standing Instructions - Setting-up-charge
(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Address change request at branches
(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>ECS/NACH setup charges</td><td>Nil</td></tr>
<tr><td>National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical)
(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Cash deposit charges - Cash Acceptor/Recycler machines</td><td>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. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 04:30p.m. and 09:00 a.m. on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions</td></tr>
</table>

	Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons 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) **(With effect from 17th June 2026)**	Rs 200 per instance for financial reasons (Rs 175 for Rural Accounts)
Cheque return inward (cheque issued by customer) **(With effect from 17th June 2026)**	Rs 500 per instance for financial reasons. (Rs 475 for Rural Accounts) Rs.50 for non-financial reasons except for signature verification (Rs 40 for Rural Accounts)
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 **(With effect from 1st March 2026)**	Nil
Deliverable returned by courier **(With effect from 1st March 2026)**	Nil
Deliverables destroyed at Branches **(With effect from 1st March 2026)**	Nil

Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.

1. 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.
2. *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 notification(s).
3. Above schedule of charges is also applicable for accounts opened with Rs 500 or Nil Monthly Average Balance (MAB) requirement. Charges for Non-maintenance of

Minimum Monthly Average Balance (NMMAB) will be 6% of the shortfall on the required MAB.

4. Penal charges are applied to Cheque return transactions even if they are classified as Basic Banking to instil financial discipline.

Annexure 1

The following charges are applicable for the mentioned services **with effect from 1st Dec 2026.**

Service Charges	
Cash Transaction Charges **(With effect from 1st Dec 2026)**	**Cash Deposits at Branches and Cash Recycler Machines** 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, **Rs 4 per Rs 1,000** or Rs 150 whichever is higher. 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. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts. **Cash Withdrawal at Branches** 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, **Rs 4 per Rs 1,000** or Rs 150, whichever is higher. 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. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts.
Penal Charges	
ECS / NACH Debit Returns **(With effect from 1st Dec 2026)**	For financial reasons, **1st return ₹500,** **2nd and 3rd return - ₹550.** Maximum recovery will be done for 3 instances per month for the same mandate.