

Savings Account for Senior Citizen – Schedule of Charges (Accounts opened from August 01, 2025)

We had introduced new requirements for the Monthly Average Balance (MAB) for new Savings Accounts opened from August 1, 2025. Following valuable feedback from our customers, we have revised these requirements to better reflect their expectations and preferences. We thank our customers for their continued trust and feedback, which help us serve them better.

Please note: This Schedule of Charges (SOC) and MAB requirements are not applicable to Salary Accounts, BSBDA/PMJDY, and Accounts for people with special needs. They are also not applicable to Savings Accounts opened before July 31, 2025. For SOC of these accounts, [click here](#).

Available in	All Cities
Eligibility	Resident Indian above 60 years
Minimum monthly average balance (MAB)* (MAB is the simple average of day-end balances for a calendar month)	Metro and Urban locations - Rs.15,000 Semi-urban locations - Rs.7,500 Rural locations- 2,500 Pensioners (Above 60) - Nil MAB requirement.
This SOC is applicable to	<ul style="list-style-type: none"> Savings Account, Account for Pensioners (Above 60 Years). Programme: Select Banking, Wealth Management and Private Banking Savings Account integrated with Demat & Trading Account (3-in-1 Account)
Service Charges	
Services with Nil charges	<ul style="list-style-type: none"> Demand Draft: Issuance/Cancellation/Revalidation /Replacement ATM Withdrawal at any Bank Debit Card – Annual fees/Replacement fees SMS Alerts Facility IMPS/NEFT/RTGS Cheque Book Issuance Duplicate Statement/ Passbook Issuance Photo/Signature Attestation Stop Payment charges Standing Instructions Rejection Deliverable returned /destroyed at Branches
Cash Transaction Charges (Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.)	Cash Deposits at Branches and Cash Recycler Machines 1) Number Limit - Complimentary 3 cash transaction per month, thereafter ₹ 150 per transaction 2) Value Limit - Complimentary up to ₹1 lakh per month cumulative. Thereafter, ₹ 3.5 per ₹ 1,000 or ₹ 150 whichever is higher.

GST shall be applicable on all mentioned charges.

	<p>If the threshold of both number and value limit have crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply. Third party cash deposit limit of ₹25,000 per transaction applicable for all Savings Accounts.</p> <p>Cash Withdrawal at Branches 1) Number Limit - Complimentary 3 cash transaction per month cumulative. Thereafter ₹ 150 per transaction 2) Value Limit - Complimentary up to ₹ 1 lakh per month. Thereafter, ₹ 3.5 per ₹ 1,000 or ₹ 150, whichever is higher. If the threshold of both number and value limit have crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply. Third party cash withdrawal limit of ₹25,000 per transaction applicable for all Savings Accounts.</p>
ATM Charges Outside India	ATM withdrawal at other bank (outside India)- ₹ 125/ transaction+3.5% currency conversion charge. Non-financial ₹25/ transaction

Penal Charges	
Charges for non - maintenance of minimum monthly average balance (NMMAB)	<p>MAB is the simple average of day-end balances for a calendar month. 6% of the shortfall in required MAB or ₹500 whichever is lower.</p> <p>Non maintenance charges will be waived off if customer meets the enrolled programme criteria**</p> <p>In case of Family Banking, the customer must collectively maintain 1.5 times programme eligibility criteria. If family banking threshold criteria are not met, the non-maintenance charges will be applicable to family members who do not maintain individual MAB.</p> <p>*Programme Criteria are mentioned below #Nil charges for Pensioners.</p>
ECS / NACH Debit Returns	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. (Nil charges 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

GST shall be applicable on all mentioned charges.

Programme Eligibility & Criteria

In addition to opening the standard savings account, customers may choose to upgrade to any of the 3 premium programmes of ICICI Bank.

Customer enrolling into the programme needs to maintain the following criteria:

Programme Variants	Select Banking	Wealth Management	Private Banking
Eligibility*	Deposits & Balance of ₹ 2L or Deposits, Balance, Mutual Fund Value, Demat of ₹ 25L	Deposits & Balance of ₹ 10L or Deposits, Balance, Mutual Fund Value, Demat of ₹ 50L	Maintain Deposits & Balance of ₹ 50L or Deposits, Balance, Mutual Fund Value, Demat of ₹5Cr

(*Deposits = Balance in Current Account + Balance in Savings Account + Term Deposit/ Recurring Deposit)

If a customer becomes a part of any of the programme mentioned above, they will be eligible for additional programme-based benefits. For more information, please visit our website at www.icicibank.com

If customer does not maintain the programme eligibility criteria or Rs 15,000 Minimum Average Balance, then non-maintenance charges will be levied.

*If the customer does not maintain the programme eligibility criteria of Select Banking/ Wealth Management/ Private Banking, their programme status will be revised accordingly.

The customers have to meet the programme eligibility criteria through the twelve months from the month of enrolment. Post one year, the programme eligibility criteria to be met on quarterly basis to continue enjoying the respective programme benefits.

In case of family banking/grouping, (as per existing process), 1.5 times of above mentioned criteria will be considered for extending the benefits to entire family/group.

The value of Mutual Fund invested through ICICI Bank and the value of demat holdings in ICICI Bank will be considered for programme threshold.