

Illiterate Savings Account

Eligibility	Resident Indian, >18yrs
Minimum monthly average balance (MAB)* (MAB is the simple average of day-end balances for a calendar month)	Rs. 4,500
Service Charges	
Cash Transaction Charges Home Branch (Branch where the account is opened or ported) (Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.) (With effect from 1st May 2024)	1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 3 free cash transactions per month. 2) Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000, post free limit of Rs 1 lakh, per month or Rs 150, whichever is higher. a) Non-Home branch – Rs 5 per Rs 1,000, for transaction value above Rs 25,000 at non-home branch in a day or Rs 150, whichever is higher. b) Third party cash transactions charged at Rs 150 per transaction. Per transaction value capped at Rs 25,000.
ATM Interchange (Transactions at Non ICICI Bank ATMs)	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 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 21 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 Nil for senior citizens ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non financial 25/transaction
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Rs 21 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)
Issue of DD drawn on ICICI Bank by cheque/transfer	Rs.50 per D.D. up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000
Debit Card Fees annual fees (With effect from 1st May 2024)	Rs.200 p.a. For Gramin locations - Rs.99 p.a.
Cheque Books (With effect from 1st May 2024)	Nil for 25 cheque leaves in a year; Rs. 4 per leaf thereafter
Value Added SMS alert facility (For transactions other than specified by regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than Rs.5,000)	Nil
Address change request at branches	Nil
Penal Charges	
Charges for non - maintenance of minimum monthly average balance (NMMAB)	6% of the shortfall in required MAB.

Note - Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking

Common Service Charges

Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise	
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 cash/cheque/transfer	Rs.50 per D.D/PO up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD/PO of more 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 / Revalidation (With effect from 1st May 2024)	Rs.100 per instance
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 (With effect from 1st May 2024)	Amount up to Rs 1 thousand - Rs 2.50 per transaction Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction 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 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 Rupay 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 / Damaged card)	Rs. 200 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	Rs. 100 per application/letter																																				
Signature attestation (With effect from 1st May 2024)	Rs. 100 per application/letter																																				
Address confirmation (With effect from 1st May 2024)	Nil																																				
Inoperative account	Nil																																				
Stop Payment charges (With effect from 1st May 2024)	Particular cheque - Rs.100 (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	<table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </table> <ul style="list-style-type: none"> 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 	Annual Locker rentals starting from						Location	Rural	Semi - Urban	Urban	Metro	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
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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 1st 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 authorisation charges (physical) (With effect from 1st 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 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/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).
4. 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.
5. Penal charges are applied to Cheque return transactions even if they are classified as Basic Banking to instil financial discipline.