

Basic Savings Bank Deposit Account – Schedule of Charges

This account is also known as Pradhan Mantri Jan Dhan Yojana (PMJDY) since August 2014.

Available to	All Cities
Eligibility	All Indian residents
Minimum Monthly Average Balance (MAB)	Nil
Charges for non-maintenance of MAB	Nil
Cash Transaction Charges (Cumulative of Deposit and Withdrawal)	Nil
ATM interchange (transactions at Non-ICICI Bank ATMs)	Nil
Transactions at ICICI Bank ATMs/Cash Recycler Machines (cash withdrawals)	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil
Statement	Passbook facility available free of cost
Debit Card annual fees	Nil
Debit Card limit	Daily spending/withdrawal limit: Rs 10,000/ Rs 10,000
Cheque Books	Nil
Charges for Multicity cheque payment	Nil
Value Added SMS alert facility	Nil
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical/online).	Nil
Deliverable returned by courier	Nil
Deliverables at branches	Nil
Address change request at branches	Nil
Cash deposit charges - Cash Acceptor/Recycler machines	Nil
Account closure	Nil

Other 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	Rs. 100 per statement at branch or Customer Care (non-IVR),

Statement	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 - 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 (With effect from 1st May 2024)	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
Account closure (With effect from 1st May 2024)	Nil
Debit Card	
Debit Card Issuing Fee	Nil
Enrolment fee	Nil
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 1 st May 2024)	Nil																																				
Debit Card de – hotlisting (With effect from 1 st May 2024)	Nil																																				
Balance Certificate (With effect from 1 st May 2024)	Nil																																				
Interest Certificate (With effect from 1 st May 2024)	Nil																																				
Retrieval of old transactional documents / Enquiries related to old records (With effect from 1 st May 2024)	Nil																																				
Photo attestation	Rs. 100 per application/letter																																				
Signature attestation (With effect from 1 st May 2024)	Rs. 100 per application/letter																																				
Address confirmation (With effect from 1 st May 2024)	Nil																																				
Inoperative account	Nil																																				
Stop Payment charges (With effect from 1 st 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 1 st May 2024)	Nil																																				
Locker Rent	<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> <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 authorization 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 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 04:30 p.m. and 09:00 a.m. on working days exceeds Rs. 10,000 per month either as a single transaction or multiple transactions. 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)	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	Any deliverable not picked up (within the stipulated time) – Rs. 50

Branches	per instance
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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.