

Family 360° Banking – Schedule of Charges

SAVINGS ACCOUNT SCHEDULE OF CHARGES	
Threshold Relationship value	Monthly average balance of Rs. 1 lakh Or Refer Annexure 1 for thresholds across Assets, Liabilities & Investments
NMAB Charges	Nil
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)	Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 3 free cash transactions per month. Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000 post free limit of Rs 5 lakh per month or Rs 150, whichever is higher Limits are inclusive of both Home and Nonhome branch transactions (Self and Third party)
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 nonfinancial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per nonfinancial transaction post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions are 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)	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil
Debit Card Annual Fees	Nil
Cheque Books	Nil
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

Note:

- Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking and the ones mentioned above. Refer to Annexure 2
- For Current Account Schedule Of Charges For Business 360° Banking, [click here](#).

Annexure 1**Family 360° Banking Qualification criteria:**

Category	Banking Relationships Considered (Any 1 of the thresholds across any 1 of the categories can be maintained)			
Liabilities	Savings A/c monthly balance (SA): 1Lakh	Current A/c monthly balance (CA): 3 Lakh	TRV: 5L (SA+CA+Term Deposit)	Net Salary credited > 50k per month
Assets	HL 50 Lakh /CV 25 Lakh /EL 10 Lakh	Secured Asset: 10 Lakh	Unsecured Asset: 5 Lakh	CC Limit: 4 Lakh
Investments	Demat – 10 Lakh	Monthly Forex throughput - \$20K		

Notes:

- Savings Account and Current Account balances will be taken as monthly average balances. Fixed deposits balance will be considered as month end balance
- Individual Current Account holders, Proprietor current accounts, Partnership/LLP, Private Limited/Public Limited, HUF and One Person Company will be considered for the Current Account balances and fixed deposits linked to the current account
- Secured Loans include Auto Loan, Business Loan Group, Two Wheeler Loan, Kisan Credit Card, Jewel Loan, Commercial Business Funding, FE & Inventory Funding, Kisan Kalp Vriksha, and Rural Business Credit
- Unsecured Loans include Personal loans
- All Asset values are based on the disbursement value of the asset.
- Equity balances are considered in DEMAT relationship
- Customers are required to maintain threshold relationship values at least once for two consecutive quarters
- No charges for non-maintenance of monthly average balance if the customer meets any of the threshold relationship value
- The Customer can add immediate family members (up-to 9 members) to the program
- Family members can maintain cumulative Threshold Relationship value together as a family
- The family will be added in the group basis customer's declaration in the form as relationship with Primary ID

Family Member account which can be linked are - Spouse, Parents, Children, Siblings (Brother, Sister), Grand parents (Grand father, Grand mother), Grand children – (Grand daughter, Grand

son), In-laws – (Father-in-law, mother-in-law), brother-in-law, sister-in-law, son-in-law and daughter-in-law.

Annexure 2

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 Titanium 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 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	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
	<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					
Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1 st May 2024)	Nil					
Standing Instructions - Setting-up-charge (With effect from 1 st May 2024)	Nil					
Address change request at branches (With effect from 1 st May 2024)	Nil					
ECS/NACH setup charges	Nil					
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) (With effect from 1 st 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. Penal charges are applied to Cheque return transactions even if they are classified as Basic Banking to instil financial discipline.

Annexure 3

SA (Primary ID)	Eligibility for current accounts	Consent for Currentaccount
SA Primary ID of thegroup	Individual/ Sole Proprietor – Current account of Primary ID can only be grouped	Consent of the authorized signatories will be taken on grouping form

SA Primary ID of the group	Partnership/ LLP – Current account can be grouped under any one of the Partner's primary ID	Consent of the authorized signatories will be taken on grouping form. One of the authorised signatories has to be a partner
SA Primary ID of the group	Private Company/ Public Company* – Current account can be grouped under any of the director Primary ID	Consent of the authorized signatories will be taken on grouping form. One of the authorized signatories has to be a director.

*Listed companies are excluded for grouping purpose

Annexure 4

CA constitution (Primary ID)	Eligibility for savings accounts	Consent Grid
Individual/ sole proprietor	Individual's/ sole proprietor's savings account & his family** can be grouped	Consent of the authorized signatories will be taken on grouping form
Partnership/ LLP	Partner's savings account & his family** can be grouped	Consent of the authorized signatories will be taken on grouping form. One of the authorised signatory has to be a partner
Private Limited/ Public Limited	Director's savings account & his family** can be grouped	Consent of the authorized signatories will be taken on grouping form. One of the authorized signatories should be a director
HUF	Karta's & co-parceners savings account can be grouped with their consent	Consent of the authorized signatories will be taken on grouping form
One Person Company	Individual's savings account & his family** can be grouped	Consent of the authorized signatories will be taken on grouping form
CA constitution (Primary ID)	Eligibility for current accounts	Consent grid
Any constitution	<ol style="list-style-type: none"> 1. Current accounts having same PAN can be grouped 2. Current accounts having common directors can be grouped 3. Current accounts of the subsidiary & group companies can be grouped 	Constitution wise consent grid will apply as mentioned above.

	4. Current accounts of the family members can be grouped	
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*Listed companies are excluded for grouping purpose

**Family includes Spouse, Parents, Children, Siblings (Brother, Sister), Grand parents (Grand father, Grand mother), Grand children – (Grand daughter, Grand son), In-laws – (Father-in-law, mother-in-law), brother-in-law, sister-in-law, son-in-law and daughter-in-law. The family will be added in the group basis customer's declaration in the form as relationship with Primary ID. No additional checks will be performed at operations end.