Open 3-in-1 Account: Online Trading, Demat & Banking

Try our new website for a faster, fresher, and smarter banking experience.

Old

Old Version

New

**New Version** 

Open/Close Website Toggle Widget

Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

**Explore Now** 

Personal

NRI

**Business** 

Corporate

**Investor Relations** 

**Annual Reports** 

**Investor Presentation** 

**Quarterly Results** 

**Notice** 

**Investor Contact** 

About Us

**ICICI Group Companies** 

**Board of Directors** 

Media Center

Awards & Recognition

Environment, Social and Governance

Ways to Bank

**Digital Banking** 

Mobile Banking

Internet Banking

iMobile

WhatsApp Banking

**Pockets** 

Ask iPal

ATMs and Branches

India

Gift City India

Bahrain

Canada

China

Germany

Hong Kong

Singapore

UK

US

**DIFC-UAE** 

Europe

**Customer Services** 

Contact Us

**Customer Care** 

Track Applications / Service Requests

New

Form Center

Online Assist

Feedback

Service Requests

Raise a Query

Complaints

**FAQs** 

Report Suspicious Behaviour

Report Unauthorized Transaction

Complaints

logo-image logo-india

**Customer Care Number** 

18001080

Login

Log on to

Internet banking

Personal

**NRI** Banking

Corporate

**Commercial Card** 

Money2World

Money2India

New User

21

Offers especially for you!

Open an Insta Save Account.

No Paperwork, No Branch Visits, No Hassle!

Open Now

**Know More** 

ICICI Bank Credit Cards

Save more on your everyday expenses.

Get a Credit Card

**Know More** 

ICICI Bank Personal Loans

For your safe, comfortable, and convenient travel needs

Apply Personal Loan

**Know More** 

**ICICI Bank Home Loans** 

The key to your Dream Home, within easy reach

Avail Home Loan Now

**Know More** 

Campus Power - from a dream to a degree, with you at every step.

Solutions for student, parents and institutes.

**Know More** 

Just getting returns on your investment?

Save Tax too, while you build your corpus!

Open NPS Account Now

**Know More** 

Manage all your utility bills, smartly.

Pay bills easily, using Internet Banking.

Pay Know

**Know More** 

ICICI Bank Two-Wheeler Loan

Get your dream bike now!

Get Your Dream Bike

**Know More** 

ICICI Bank FD

Choose certainity during uncertain times.

Invest Now In FD

**Know More** 

ICICI Bank PPF Account

A blessing for wealth creation is here for you!

Open a PPF Account, Now

**Know More** 

Your guide to Personal Finance

A refreshing way to learn all about Personal Finance.

Read Now

All it takes is 5 minutes!

Instant payout on selling shares, with the ICICIdirect Prime Account.

Open an account now

**Know More** 

ICICI Bank Car Loan

Experience a seamless Car Loan process!

**Apply Now** 

Accounts

Savings Account

Salary Account

Get the best from

ICICI Bank.

Open a Savings Account for seamless payments & transactions.

**APPLY NOW** 

**Deposits** 

**Fixed Deposit** 

**Recurring Deposit** 

iWish - Goal Based Savings

View All Deposits

Dream it, achieve it!

FDs offer stable returns for all your dreams.

**INVEST IN AN FD** 

**Payments** 

Money Transfer

UPI

**Forex Services** 

Overdue Loan Payment

Credit Card Bill Payment

Tax Payment

Bill Payments & Recharges

Contactless Payments

E-wallet

FastTag

Shop without your wallet!

Use your mobile

Open the iMobile app

Click on 'Scan any QR'

Scan & Pay instantly!

T&Cs.

Use iMobile

Cards

**Credit Cards** 

Manage Standing Instructions

Mandate Hub FAQ's

Mandate Hub User Guide

**Debit Cards** 

**Upgrade Debit Card** 

Manage Standing Instructions

Mandate Hub FAQ's

Mandate Hub User Guide

**Forex Cards** 

Choose your card

Benefits of Forex card

FAQ's

**Prepaid Cards** 

**Transit Cards** 

**Commercial Cards** 

Loan on Credit Card

Explore Now to Elevate Your Financial Journey

Refresh your finances with a fulfilling credit card from ICICI Bank.

**Explore Now** 

Loans

Personal Loan

Home Loans

Car Loan

Two Wheeler Loan

**Education Loan** 

Gold Loan

Loans against Securities

Loan against Shares

Loan against Mutual Funds

Loan against Property

Agri & Rural Loans

**Smart Loans** 

View All Loans

Home Loans

Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

Apply Now

Investments

Mutual Funds (SIP)

3-in-1 Account (Invest in stocks)

**Demat Account** 

Apply for IPOs

**Bonds** 

National Pension System

Public Provident Fund

Gold Monetisation Scheme

**Government Schemes** 

Manage Personal Finance

View All Investments

Mutual Funds (SIP)

Choose from thousands of schemes from leading fund houses and invest in an SIP instantly to start your we

**Invest Now** 

Insurance

Life Insurance

Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

**Government Schemes** 

View All Insurances

Life Insurance

With our affordable and flexible term plan, ensure your family is financially secured at different stages of life.

Insure Your Loved Ones

iShop

**Special Services** 

**Private Banking** 

Wealth Management

Family 360° Banking

Campus Power

Retirement Planning

Senior Citizen Solutions

An exclusive invite!

Your family and you can enjoy Offers across Loans, Cards, Demat & more with our Privilege Banking Progra

**Apply Now** 

Knowledge Hub

Videos (iPlay)

Blogs (The Orange Hub)

Calculators

Life Stages

NRI Edge (NEW Launch)

Home Buyers Guide

Speak of the Week

NRI Edge

A one-stop knowledge hub for NRI banking and finance in India. T&Cs.

Visit Now

Home

**Personal Banking** 

Investments

3-in-1 Account (Invest in stocks)

**ORANGE HUB** 

PLAN RETIREMENT

**DIY Stack** 

**GET A CALL BACK** 

Want us to help you with anything?

Request a Call back

This field is required

Only alphabetes are allowed

This field is required

Only alphabetes are allowed

Please enter valid number

Please enter valid email

Auto Loan

Personal Loan

Home Loan

Credit Card

Insta SIP

Mutual Funds

Money Coach

**ELSS** 

**Savings Account** 

Two Wheeler Loan

Please select product type

Please enter valid pincode

Submit

Thank you for your request.

Your reference number is

CRM

Our executive will contact you shortly

3-in-1 Account

Want us to help you with anything?

Request a Call back

This field is required

Only alphabetes are allowed

This field is required

Only alphabetes are allowed

Select

Please select a country

Please enter valid number

Please enter valid email

Please select product

type

Please select product

type

Please enter valid pincode

Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

Sorry! Please check back in a few minutes as an error has occurred.

3-in-1 Account

3-in-1 Account (Savings + Demat + Trading)

Trust of 9 million+ customers

Digital, seamless and completely paperless journey

Expert Investment advice and theme-based basket of stocks

Invest in Initial Public Offerings (IPOs)

Zero Account opening charges

**Existing Savings Account Customer** 

**New Customer\*** 

\*Note:

The online service to open 3-in-1 Account will be available soon for new to bank customers. If you want to own Why Should You Open a 3-in-1 Account?

Instant payout

Instant payout

Get money credited to your account within 5 minutes of selling the shares. Now you don't have to wait for T-I

Research recommendations

Research recommendations

Get exclusive recommendations from the expert advisors at ICICIdirect on individual stocks including buy pr

Buy now, pay later

Buy now, pay later

Get funds to invest from ICICIdirect and never miss an investment opportunity due to the lack of funds.

Pay less, save more

Pay less, save more

Pay brokerage as low as 0.07% in the delivery segment with ICICIdirect Prime plan.

Steps to Apply for 3-in-1 Account

**Existing Savings Account Holder** 

New to Bank Customers

01.

Validate mobile number and e-mail ID

02.

DigiLocker verification

03.

Choose Trading Preferences and Brokerage Plan

04.

Live photo verification

05.

eSign

06.

Application successfully submitted

**Apply Now** 

01.

Validate mobile number, PAN and Aadhaar

02.

**Enter Details** 

03.

Choose Trading Preferences and Brokerage Plan

04.

Complete Video KYC

05.

eSign

06.

Application successfully submitted

Apply Now

Note:

The online service to open 3-in-1 Account will be available soon for new to bank customers. If you want to of Brokerage Plan

Prime Plan

Reduce your brokerage and receive instant cash in your account on selling shares along with access to excl Prime plan starting at ■ 299.

**Know More** 

iValue Plan

This plan is exclusively for Traders. Demat Annual Maintenance Charges (AMC) at ■ 300, available only for

Avail this plan at ■ 299 for a lifetime!

**Know More** 

Unique Features to Assist You With Trading

One Click

Equity

Margin Funding

Advanced Features/ Tools

Experience convenience with 'One Click Equity'

Diversify your investments in theme-based baskets of stocks and Exchange Traded Funds (ETFs), handpick Invest in, monitor and exit Equity portfolios conveniently in a single click

Compare the performance of your portfolios against the benchmarks, on a real-time basis

No lock-in period. Invest further or exit portfolios with ease

Enjoy the flexibility of lump sum or SIP investment mode, as per your preference.

Buy more with Margin Funding

Buy stocks with Pay Later Margin Trading Funding (MTF) facility

Avail the facility at nominal interest rates starting at %\* with ICICIdirect Prime plan

\*Interest rates are subject to change

Advanced Features/ Tools

- Get updates of your portfolio and stocks at all times.

**Products and Services** 

**Stocks** 

Cash:

You can buy and sell stocks from the online securities platform with the conventional method of buying, with % cash at the time of purchase.

Systematic Equity Plan (SEP):

SEP helps you avoid timing the stock market and invest in a disciplined manner. It averages the cost of invertures and Options

Futures:

Get higher exposure to hedge your cash transactions and derivatives transactions

Future Plus:

Take Intraday buy/sell position in the Futures contract and square it off before the market closes

Options:

Trade in index and stock contracts, while limiting your downside

Shares as margin:

Pledge your shares online and get additional limits to trade in Futures & Options (F&O).

Commodities

You can trade on the commodities market all weekdays. However, the market is closed on Saturdays, Sunda Non-Agricultural Commodities (bullion, metals, oil, etc.): 10:00 a.m. to 11:30 p.m. IST

**IPOs** 

Investing in IPOs has become a lot easier, without any hassle and paperwork.

No need to worry about a refund if shares are not allotted with the Application Supported by Blocked Amoun 3-in-1 Account FAQs

**Expand All** 

Collapse All

What is a 3-in-1 Account?

ICICI Bank and ICICIdirect, together offer a unique 3-in-1 Online Trading Account, which integrates your De What are the advantages of a 3-in-1 Account?

The 3-in-1 Trading Account gives you the convenience of opening a Demat Account, Trading Account and S Integrates your Savings, Trading and Demat Accounts

Single window for all your investment needs

Accessible through multiple platforms for trading, like the web, mobile and Call-N-Trade, where you can place Distinguished brokerage plans for various products

E-ATM - Get money credited to your Bank Account within 5 minutes of selling shares

Buy now, pay later - Never miss a stock investment opportunity

What are the features of a Trading Account?

Seamless Trading: You can trade in shares without going through the hassle of tracking settlement cycles, verification Security: Instead of transferring money to a broker's pool or towards deposits, you can manage your own De Wide range of products: Share trading on both NSE and BSE, provides offerings like - Margin, Margin Plus, Control: Be assured that your order will be precisely placed for the amount you wanted without any deviation Tracking and review: Monitoring your investment is as important, if not more, as making that investment. Our Research tool: iLens is a smarter way to access the market every day. It can help you identify stocks based

How do you start online investments?

After opening a Trading Account, you need to have some balance in your Savings Account linked with your What is the difference between a Demat Account and a Trading Account?

The key difference between a Demat Account and a Trading Account is that a Demat Account is used to hol What are the charges for opening an ICICIdirect 3-in-1 Account, which includes a Demat Account, a Trading There are no charges for opening a Demat Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Maintenance of the Account and Trading Account but for the Account but for the Account and Trading Account but for the Account and Trading Account but for the Account but for t

There are no Annual Maintenance Charges (AMCs) for a Demat Account in the first year. However, a charge T&Cs.

**VIEW MORE** 

Scroll To Top

About Us

Awards & Recognition

Media Center

**Investor Relations** 

Overview

**Tools & Calculators** 

**Fixed Deposit Calculator** 

Personal Loan EMI Calculator

Home Loan EMI Calculator

Car Loan EMI Calculator

Mutual Fund Calculator

SIP Calculator

**Education Loan EMI Calculator** 

Retirement Calculator

Two Wheeler Loan EMI Calculator

**NPS Calculator** 

**PPF Calculator** 

**Regulatory Information** 

Safe Banking

**RBI** Awareness Campaign

**RBI**: Beware of Fictitious Offers

RBI Kehta Hai

Regulatory Disclosure Section

Customer Literature on NPAs and SMAs

Regulatory Disclosure Section 2025

RBI-UDGAM Portal (Unclaimed Deposits Gateway to Access Information)

**Customer Service** 

Contact Us

**Customer Care** 

Report Unauthorized Transactions

Form Center

Raise a Service Request

Report Suspicious Activities

Complaints and Grievance Redressal

**Complaint Form** 

Central Know Your Customer (CKYC)

List of Unclaimed Accounts

Inoperative/Dormant Accounts

Popular Products & Services

**Savings Account** 

**Current Account** 

**Fixed Deposit** 

Money Transfer

**Credit Cards** 

Personal Loan

Home Loan

Car Loan

Mutual Fund

**Debt Management Services** 

**Education Loan** 

Two Wheeler Loan

**FASTAG** 

National Pension System

Public Provident Fund

Loan on Credit Card

Loan Against Property

Ways to Bank

**Digital Banking** 

Mobile Banking

Internet Banking

iMobile

WhatsApp Banking

**Pockets** 

Ask iPal

ATMs and Branches

ICICI Bank Group Websites

**ICICI** Foundation

ICICI Lombard General Insurance

ICICI Prudential Life Insurance

**ICICI Prudential AMC** 

**ICICI** Venture

**ICICI** Direct

ICICI Securities Primary Dealership Ltd

**ICICI Home Finance** 

ICICI Investment Management Company Limited

**Explore** 

**Interest Rates** 

**Forex Rates** 

Service Charges and Fees

**Account Activation Process** 

Important Information Related to Digital Lending

Other

**Career Opportunities** 

Do Not Call Registry

**Customer Service Policies** 

**Business Conduct and Ethics** 

Use of Unparliamentary Language by Customers

Fair Practice Code for Lenders

Multilingual Disclaimer

Sitemap

**Customer Care** 

1800 1080

1800 1080

**Get Social** 

Install iMobile

ICICI Bank Ltd is registered with

**DICGC** 

Terms and conditions

Disclaimer

**Privacy Policy** 

Code of Commitment

Copyright 2025. All Rights Reserved

Your cookie settings

These cookies are essential for you to browse the website and use its features. These cookies are essential These cookies are used to recognise you when you return to the site. This enables us to remember your pre Targeting cookies helps in providing a more personalized experience. The intention is to display offers that a Confirm your settings

Cookie Policy

We use cookies to improve and personalize your browsing experience. Click Accept to continue else click M Manage

OK