

Savings Account - Open Savings Bank Account Online Instantly

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

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Old Version

New

New Version

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Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

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NRI

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Ask iPal

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Gift City India

Bahrain

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Singapore

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DIFC-UAE

Europe

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Customer Care
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New
Form Center
Online Assist
Feedback
Service Requests
Raise a Query
Complaints
FAQs

Report Suspicious Behaviour
Report Unauthorized Transaction
Complaints
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Customer Care Number
18001080

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Corporate
Commercial Card
Money2World
Money2India
New User

21
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Get a Credit Card
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The key to your Dream Home, within easy reach
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Open the iMobile app
Click on 'Scan any QR'
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Loans against Securities
Loan against Shares
Loan against Mutual Funds
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3-in-1 Account (Invest in stocks)

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Accounts

Savings Account

ORANGE HUB

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DIY Stack

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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

Savings Account

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SAVINGS ACCOUNT INTEREST CALCULATOR

Insurance cover

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CRM 786578956

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Live your dreams with a exclusive Loan and instant disbursal

Instant payment & fund transfer solutions at your fingertips

Spending just got easier with ICICI Bank Credit Card

Explore offers of your choice

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Combined Power of Saving & Investing with 3-in-1 Account

Your Savings Account seamlessly integrated with a Demat & Trading Account

Invest in stocks, Mutual Funds & IPOs easily through the iMobile app

Complimentary research recommendations

Choose pricing plans based on your trading needs

iAlerts for investor protection

Track portfolios of up to 10 family members at one place

Invest and track portfolios through iMobile app.

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Family 360° banking

Kids

Student

Senior Citizens

Family 360° Banking

Family 360° Banking

Your family's lifelong banking companion!

Flexibility to maintain balance collectively across Personal, Business and Family Accounts

Extend programme benefits to your family members.

Premium Credit Card, Travel Card & Debit Card

Special pricing benefits on Loans, Remittances and Demat Accounts

Single Relationship Manager for all banking requirements

Tailored solutions for kids and senior citizens

Air Accidental Death Insurance of ■40 lakh and Personal Accidental Death Insurance of ■10 lakh

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Wealth Management Savings Account

Wealth Savings

Account

Dedicated Relationship Manager and Service Relationship Manager supported by a team of experts for investment

Mastercard World Debit Card with 2 complimentary airport lounge accesses

Air Accident Insurance of ■1 crore and Personal Accident Insurance of ■12 lakh

No minimum balance requirement.

Customers maintaining a 'Customer Relationship Value' of minimum ■50 lakh are eligible for this Account.

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Private Banking Savings Account

Private Banking Savings Account

Complimentary Visa Infinite Debit Card with 6 airport lounge accesses per quarter

Dedicated team of Relationship Manager, Service Manager and Product Specialist

Priority assistance through our Customer Care number - 1800 1080

Emeralde Credit Card with unlimited airport spa & lounge access, golf rounds and much more

Air Accidental Death Insurance of ■3 Cr and Personal Accidental Death Insurance of ■15 lakh

Extend benefits to your family with

Family Banking

Know more

Digital Banking Solutions

iMobile App

Internet Banking

01.

Seamless transfer of money anytime, anywhere

02.

Pay bills from the comfort of your home

03.

Manage Credit Card limits, block/unblock cards, change PIN and more

04.

Check your exclusive loan offers and get instant sanctions

05.

Apply, track and manage your investments

01.

Real-time access to all your accounts

02.

Feature-rich dashboard with a seamless user interface for convenient banking

03.

Track and manage all your finances anytime, anywhere

04.

Customisable dashboard for setting up shortcuts for frequently used features

05.

Targeted features for your unique requirements

06.

Set your own transaction limit and experience an added level of security

Eligibility and Documents Required for Opening a Savings Account Online

Documentation & Eligibility

PAN Card and Aadhaar Card for the account opening process

Indian resident of any age group*

[Click here](#)

to view all the documents required

*Minor Accounts opened with Guardian consent

Schedule of Charges

Learn In Detail about

Service Charges for Savings Account

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What is a Savings Account?

A Savings Account is a fundamental financial product offered by ICICI Bank, designed to help individuals save money at competitive interest rates

and a range of Digital Banking services. Start your journey towards saving money with ICICI Bank Savings Account

What are the interest rates for ICICI Bank Savings Account?

ICICI Bank ensures competitive returns on your deposited funds. With a focus on financial growth and increase

What is the minimum balance required to be maintained in ICICI Bank Savings Account?

ICICI Bank Savings Account provides an easy way to save money and offers a fixed rate of interest. The minimum

How is the Minimum Monthly Average Balance (MAB) calculated?

The Monthly Average Balance (MAB) is calculated on a simple average of EOD balances for a calendar month

Can I get a chequebook after opening a Savings Account?

Your chequebook will be issued only upon request after you have successfully completed your KYC verification

iMobile App:

Go to Services > Chequebook Services > Issue Chequebook

Internet Banking:

Go to Bank Accounts > Accounts > Chequebook request

Is PAN Card mandatory to open a Savings Account?

Yes. PAN Card is mandatory to open your ICICI Bank Savings Account.

Will I receive a Debit Card after opening a Savings Account?

Yes. You will receive a

Debit Card

at your registered address once your account is successfully opened.

How do I register for Internet Banking and Mobile Banking services?

Once your Savings Account is successfully opened, you can log in to the iMobile App, set your 4-digit password

How to update Mobile Number in my ICICI Bank Savings Account?

You can update Mobile Number through any of the following modes:

ICICI Bank Branch:

Visit any ICICI Bank Branch along with your original photo ID proof. Once the request is placed, your mobile

<https://maps.icicibank.com/mobile>

We have discontinued mobile number registration/ de-registration/ modification through our Customer Care

How to generate Internet Banking password for my Savings Account?

You will be able to place a request for the generation of Internet Banking Password through any of the following

Internet Banking:

You can generate your password at www.icicibank.com > Click on 'Internet Banking' (Bottom of the page) >

Customer Care:

You may place a request by calling our Customer Care between 7:00 a.m. and 9:00 p.m. from your registered

ICICI Bank Branch:

Visit any ICICI Bank Branch along with original photo ID proof. To locate the nearest ICICI Bank Branch, visit

<https://maps.icicibank.com/mobile>

What is Savings Account Portability?

You can request to transfer your Savings Account from one ICICI Bank Branch to another through Internet Banking

What is FATCA declaration?

FATCA stands for Foreign Account Tax Compliance Act. As per regulatory guidelines, all banks have to coll

How do I access my Virtual Debit Card on the iMobile App?

Click 'Debit Card' on the Home Page

Get the details of your Virtual Debit Card

Select your Card and click on 'Manage All Services'.

Why do I have to add a nominee for my Savings account?

It is important to add a nominee for all your assets so that the assets reach the right person in case of your o

He / She has no right over your money unless specified in the will

A Nominee is a mere custodian

He / She is the contact person for the account, in case the account holder is not reachable or in event of the

The nominee directs the court on how to go about the account in case of the account holder's demise

At the time of claiming the deposit, the nominee will have to provide identification proof

If the nominee is a minor, the guardian will sign on his/her behalf. We require the nominee's and the guardia

What is the process to convert a minor Savings account to a major Savings account?

Visit any ICICI Bank Branch with the originals and copies of the following documents to make this transition :

Identity/Address proof: Valid Passport/ Aadhaar Card/ Driving Licence/ Voter ID/ NREGA job card

Recent passport size colour photograph

PAN Card/ Form 60

What is a Dormant Account?

As per regulatory guidelines, if an account remains inoperative for more than 2 years without any transaction

The following signs indicate that your account is dormant:

You are unable to transact at ATMs or through Internet Banking and Phone Banking

You are unable to initiate requests to change important account details such as residential address, e-mail ID

You are unable to renew ATM Card/ Debit Card

You are unable to get chequebooks/ deliverables issued.

Here is how you can reactivate your dormant account:

Step 1:

Visit any ICICI Bank Branch and submit the duly filled and signed Re-KYC form

Step 2:

Provide your original address proof (Voter ID/ Driving Licence / Valid Passport / NREGA Job Card/ National

Step 3:

Initiate a transaction to activate your account.

How can I open a Savings Account online?

Here's how to apply for a Savings Account online with ICICI Bank:

On the ICICI Bank website, visit the Savings Account opening section and click on 'Open a Savings Account'

On the next screen, enter your details like your name, PAN, pincode and mobile number.

You will receive an OTP on your registered number. Enter it, agree to the disclaimer and click on 'Apply Now'

Connect with the ICICI Bank representative who contacts you.

An ICICI Bank representative will connect with you by phone, email, SMS or WhatsApp to assist you in open

You can also open a Savings Account offline by visiting any ICICI Bank Branch. Simply fill out the application

What are the documents required to open a Savings Account online?

To open a Savings Account as a resident individual, you need to provide valid documents for both proof of id

Valid Passport

Aadhaar Card

Valid Permanent Driving License

Voter ID Card

NREGA Job Card (duly signed by a government officer)

Letter from the National Population Register.

Additionally, a Savings Account Opening Form is required for both individual and joint Accounts. Please note

Can I open a Joint Savings Account online?

You need to visit an ICICI Bank Branch in person to open a Joint Savings Account. Both Account holders must

How do I know if my online Savings Account has been successfully opened?

Once your Account is successfully opened, the Bank will send a confirmation e-mail or SMS with your Account

What are the fees associated with an online Savings Account?

While there is no fee for opening an online Savings Account with ICICI Bank, certain service charges are applicable

Can I transfer funds online after opening a Savings Account?

Yes, once your Savings Account is activated, you can easily transfer funds through Internet Banking or the iMobile

How to link my online Savings Account to UPI or other payment apps?

You can link your Savings Account to UPI by registering through the iMobile app. Here are the steps:

Open the iMobile app on your phone.

Log in and tap on 'BHIM UPI'.

Go to the 'My Profile' section.

Tap on 'Create New VPA'.

Enter your desired VPA (i.e. UPI ID) and check availability.

Link it to your ICICI Bank or any other bank account.

Submit to create your UPI ID.

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Home Loan
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Mutual Fund
Debt Management Services
Education Loan
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