



NRI Pro/Seafarer Pro/Virtu Pro

Incremental sourcing for this product has been discontinued. Current applicable charges till 30th June 2025 are as below.

Please note, there is a revision of charges for certain services effective Jul 1, 2025. Please refer to Annexure 1 for the updated charges.

Particulars	Details
Minimum Monthly Average Balance# (MAB)	For Pro Program (with effect from Nov'22): ₹2 lakh in Current Account & Savings Account (CASA) Accounts
	Or ₹5 lakh in CASA + Fixed Deposit (FD)
	Or ₹25 lakh in CASA + FD + Loans* + Demat** + Credit Card Spends***
	or ₹50 lakh in Home Loan~

#Minimum balance requirement:

##GST applicable

1. Account level: Minimum average balance maintained in each Savings/ Virtu Account (Non-interest bearing Account) under same Customer ID
2. CASA level: Cumulative minimum average balance in all Savings/ Virtu Account (Non-interest-bearing Account) under same Customer ID
3. Customer ID level: Monthly average balance in NRE Savings/Virtu Account (Non-interest bearing Account) + Monthly average balance in NRO Savings/Virtu Account (Non-interest bearing Account) + Month end balance in Fixed Deposit/s and Recurring deposit/s within the same Customer ID.
4. ~~~Account, CASA, Remittance and Customer ID level balance in Sparsh Account needs to be maintained on Quarterly basis.
5. Charges mentioned under 'NRI Premia' shall be applicable for Remittance Premia and Seafarer Premia accounts.

Program Conditions (Pro & Premia)

*ICICI Bank disbursed value of Auto Loans, Education Loans, Personal Loans, Loan against Securities, Loan on Mutual Funds and Business Loans.

**Only equity portfolio

***Average spends of Credit Cards of last 12 months.

~ICICI Bank Disbursed value of Home Loans.

Service Charges

Debit Card/ATM

Particulars	Charges
Annual Debit Card Fee for First Account Holder/ Joint Account Holder	Silver: Nil Platinum: Nil World: ₹399+ GST
Replacement Card fees (Lost / Damaged Card)	NIL charges for replacement of card. However, ₹375 will be levied toward courier charges.
Debit Card PIN re-generation Charges^	Nil
Debit Card de-hot listing ^	NIL
ATM Interchange (Transactions at other Bank ATMs)	NIL
Transactions at ICICI Bank ATMs in India	₹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)
Transactions at overseas ATMs	Financial: ₹125/transaction + 3.5% currency conversion charge.
	Non-financial: ₹25/transaction

For purchase and ATM transactions outside India at all VISA enabled POS and ATM Machines (Forex conversion charges)

Conversion charge of 3.5%

Lockers

Particulars	Charges
Lockers (Customers are entitled for discount for the first year only)	40% discount on annual fee

Cheques

Particulars	Charges
Issue of Chequebook	NIL charges for first time issuance of 25 cheque leaves in a year. For reissuance, Nil charges for chequebook however, ₹375 will be levied for courier charges
Collection of Outstation cheques	NIL
Stop Payment charges ^	Particular cheque - ₹100 (NIL through Customer Care IVR & Digital Banking)

NEFT/RTGS/IMPS

Particulars	Charges
NEFT – Outward	NIL
RTGS – Outward	NIL
IMPS - Outward ^	NIL

DD/PO

Particulars	Charges
DD/PO - Issue by deposit of cash/cheque/transfer	NIL
DD/PO - Cancellation / Duplicate / Revalidation ^	₹100 per transaction

NACH

Particulars	Charges
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) ^	NIL

Standing Instructions

Particulars	Charges
Standing Instructions – Setting up ^	NIL

Statements

Particulars	Charges
Issue of Duplicate Statement	NIL

Cash Transactions

Particulars	Charges
Cash deposit charges - Cash Acceptor/Recycler machines	NIL
Cash Transaction Charges (Cumulative of Deposit and Withdrawal) ^	1) Number Limit (Sum total of deposits and withdrawals) ₹150 per transaction, post 5 free cash transactions per month

	<p>2) Value Limit (Sum total of deposits and withdrawals) ₹5 per ₹1,000, post free limit of ₹15 lakh or ₹150, whichever is higher.</p> <p>(Not applicable for incapacitated and visually impaired customers)</p>
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Miscellaneous Charges

Particulars	Charges
Balance Certificate ^	NIL
Interest Certificate ^	NIL
Account closure ^	NIL
Retrieval of old transactional documents / Enquiries related to old records ^	NIL
Photo attestation	₹100 per application/letter
Signature attestation ^	₹100 per application/letter
Address confirmation ^	NIL
Lien marking and unmarking of Savings Account ^	NIL
Issue of duplicate passbook	NIL
Address change request at branches ^	NIL
Value added SMS alert facility	NIL
Reissue of Internet User ID or password (Branch or non IVR Customer Care) ^	NIL

Penal Charges

Particulars	Charges
Charges## for non-maintenance of Minimum Monthly Average Balance (NMMAB)	3% of shortfall in required MAB or ₹500 whichever is lower (with effect from Apr 01, 2022)
	PRO Family level MAB up to ₹10 lakh - 3% of the shortfall in required NMAB or ₹500 whichever is lower.

Overdraft Account

Particulars	Charges
Penal charges for late payment of Overdraft against Fixed Deposits	Penal Charges applicable for late payment will be 5%, which shall be charged on the overdue amount and/or overdrawn amount from the due date till the date of actual payment. Upon levy of such Penal Charges, the borrower shall pay the said Penal Charges along with the applicable Goods and Services Tax (GST).

Particulars	Charges
Decline of transaction at any ATM or Point of Sale (POS) due to insufficient balance in the Account	₹25 per transaction
Cheque Return Outward (cheque deposited by customer)	₹200 for every cheque return for financial reasons
Cheque Return Inward (cheque issued by customer)	₹500 per instance for financial reasons. ₹50 per instance for non-financial reasons except for signature verification
ECS Debit Returns ^	₹500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate.
Standing Instructions Rejection	₹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.) – ₹50 per instance

Deliverables destroyed at branches	Any deliverable not picked up (within the stipulated time) - ₹50 per instance
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Portfolio Investment Scheme (PIS)

Sr. No	Fee Header	Fees*
1	PIS approval Issuance/NRO Ledger Creation	₹1,000 (One-time fee)
2	Annual Account Maintenance Fee	₹1,000
3	Transaction & Reporting Fee	₹100 (per contract note)
4	15CA/CB Certificate Issuance of Long Term/Short Term Capital Gains	₹200 (per certificate)

*Plus GST applicable on all the above charges.

Note:

^ Charges with effect from May 1, 2024

→ Please note that GST would be applicable on all transactions, wherever currency conversion is involved w.e.f. July 1, 2017. All other charges, GST as applicable.

→ With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by e-mail/letter etc. that if the minimum balance is 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 and address always updated with the Bank, failing which, customer may not receive the notification(s).

Annexure 1

NOTICE Change in Schedule of Charges for NRI Savings Account effective Jul 01, 2025
SERVICE CHARGES

Service charges	Revised charges
DD - Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer (With effect from Jul 01, 2025)	₹2 per 1,000; Subject to a minimum of ₹50 and maximum of ₹15,000

<p>ATM Interchange (Transactions at Non ICICI Bank ATMs) (With effect from Jul 01, 2025)</p>	<p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): ₹23 per financial transaction & ₹ 8.5 per non-financial transaction, post 3 transactions (inclusive of Financial and Non-Financial transactions).</p> <p>Other than 6 metro locations: ₹23 per financial transaction and ₹8.5 per non-financial transaction, post 5 transactions (inclusive of Financial and Non-Financial transactions).</p> <p>Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations.</p> <p>ATM withdrawal at other bank (outside India) - ₹125/transaction + 3.5% currency conversion charge. Non-financial ₹25/transaction.</p>
<p>Transactions at ICICI Bank ATMs (With effect from Jul 01, 2025)</p>	<p>₹23 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)</p>
<p>IMPS Outward (With effect from Jul 01, 2025)</p>	<p>Amount up to ₹1,000 - ₹2.50/- per transaction Amount above ₹1,000 to ₹1,00,000 - ₹5 per transaction Amount above ₹1,00,000 to ₹5,00,000- ₹15 per transaction</p>
<p>Cash Transaction Charges (With effect from July 01, 2025)</p>	<p>Revised charges applicable for all Savings Accounts (excluding regulatory accounts)</p> <p>Cash Deposits at Branches and Cash Recycler Machines</p> <p>1) Number Limit - Complimentary 3 cash transaction per month, thereafter ₹150 per transaction</p>

	<p>2) Value Limit - Complimentary up to ₹1 lakh per month. Thereafter, ₹3.5 per ₹1,000 or ₹150 whichever is higher</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transactions limit of ₹25,000 per transaction applicable for Regular Savings Accounts.</p> <p>Applicable for all branches</p> <p>Cash Withdrawal at Branches</p> <p>1) Number Limit - Complimentary 3 cash transactions per month, thereafter ₹150 per transaction</p> <p>2) Value Limit - Complimentary up to ₹ 1 lakh per month. Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher.</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit of ₹25,000 per transaction applicable for Regular Savings Accounts</p>
Debit Card Annual fees (With effect from Jul 01, 2025)	₹300 Per Card
Replacement Card fees (Lost/Damaged card) (With effect from Jul 01, 2025)	Replacement Card fees ₹300 Per Card plus ₹750 levied for courier charges, if it is an international address

Note: GST will be applicable on all charges.