

## NRI Sparsh Account

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

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

Particulars	Requirement
Minimum Monthly Average Balance <sup>#</sup> (MAB)	₹2,50,000 at CASA <sup>@</sup> level on Quarterly basis.

<sup>@</sup>CASA – Current Account Savings Account

<sup>#</sup>Minimum balance requirement.

1. Account level: Minimum Average Balance maintained in each Savings / Non-interest bearing Account under the same Customer ID
2. CASA level: Cumulative Minimum Average Balance in all Savings / Non-interest bearing Accounts under the same Customer ID
3. Customer ID level: Monthly Average Balance in NRE<sup>1</sup> Savings / Non-interest bearing Account + Monthly Average Balance in NRO<sup>2</sup> Savings / Non-interest bearing Account + Month-end balance in Fixed Deposit(s) and Recurring Deposit(s) within the same Customer ID.

Note: Account, CASA, Remittance and Customer ID level balance in Sparsh Account needs to be maintained on a Quarterly basis.

<sup>1</sup>NRE – Non-Resident External

<sup>2</sup>NRO – Non-Resident Ordinary.

### Service Charges

#### Debit Card / ATM

Particulars	Charges
Annual Debit Card Fee for First Account Holder / Joint Account Holder	SILVER : NIL PLATINUM : NIL WORLD : NIL
Replacement Card fees (Lost / Damaged Card)	Nil
Debit Card PIN re-generation Charges <sup>^</sup>	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 <sup>3</sup> and ATM Machines (Forex conversion charges)	Conversion charge of 3.5%

<sup>3</sup>POS – Point of Sale.

#### Lockers

Particulars	Charges
Lockers (Customers are entitled for discount only for the first year)	50% discount on annual fee

#### Cheques

Particulars	Charges
Issue of Cheque Book	NIL
Collection of Outstation cheques	NIL
Stop Payment charges <sup>^</sup>	NIL

#### NEFT / RTGS / IMPS

Particulars	Charges
NEFT <sup>4</sup> - Outward	NIL
RTGS <sup>5</sup> - Outward	NIL
IMPS <sup>6</sup> - Outward <sup>^</sup>	NIL

<sup>4</sup>NEFT – National Electronic Funds Transfer

<sup>5</sup>RTGS – Real Time Gross Settlement

<sup>6</sup>IMPS - Immediate Payment Service.

#### DD / PO

Particulars	Charges
DD <sup>7</sup> / PO <sup>8</sup> - Issue by deposit of cash / cheque / transfer	NIL
DD / PO - Cancellation / Duplicate / Revalidation <sup>^</sup>	₹100 per instance

<sup>7</sup>DD – Demand Draft

<sup>8</sup>PO – Pay Order

#### NACH

Particulars	Charges
National Automated Clearing House (NACH) Mandate. One-time mandate authorisation charges (physical) <sup>^</sup>	NIL

#### Standing Instructions

Particulars	Charges
Standing Instructions – Setting up <sup>^</sup>	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)*	<ol style="list-style-type: none"> <li>1) Number Limit (Sum total of deposits and withdrawals) ₹150 per transaction, post 5 free cash transactions per month</li> <li>2) Value Limit (Sum total of deposits and withdrawals) ₹5 per ₹1,000, post free limit of ₹15 lakh or ₹150, whichever is higher. (Not applicable for incapacitated and visually impaired customers)</li> </ol>

### Miscellaneous Charges

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

### Penal Charges

Particulars	Charges
Charges <sup>##</sup> for non-maintenance of Minimum Monthly Average Balance (NMMAB)	2% of shortfall in required MAB or ₹500 whichever is lower (with effect from 1 <sup>st</sup> April, 2022)

<sup>##</sup>GST applicable.

### 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 <sup>^</sup>	₹500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
Standing Instructions Decline	₹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

#### Portfolio Investment Scheme (PIS)

Sr. No.	Fee Head	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:

<sup>^</sup>Charges w.e.f. 1<sup>st</sup> May 2024.

→Please note 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 in the event of the minimum balance 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 updated with the Bank at all times, failing which, customer may not receive the notification(s).

### Annexure 1

#### NOTICE - Change in Schedule of Charges for NRI Savings Account effective July 01, 2025

##### SERVICE CHARGES

Service charges	Revised charges
DD - Issued by deposit of cash / cheque / transfer PO - Issued by deposit of cash / cheque / transfer (With effect from July 01, 2025)	₹2 per ₹1,000; Subject to a minimum of ₹50 and maximum of ₹15,000
ATM Interchange (Transactions at other Bank ATMs) (With effect from July 01, 2025)	<p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): ₹23 per financial transaction &amp; ₹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>
Transactions at ICICI Bank ATMs (With effect from July 01, 2025)	₹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)
IMPS Outward (With effect from July 01, 2025)	Amount up to ₹1,000 → ₹2.50/- per transaction

	<p>Amount above ₹1,000 up to ₹1,00,000 → ₹5/- per transaction</p> <p>Amount above ₹1,00,000 up to ₹5,00,000 → ₹15/- per transaction</p>
Cash Transaction Charges (With effect from July 01, 2025)	<p>Revised charges applicable for all Savings Accounts (excluding regulatory accounts)</p> <p>Cash Deposits at Branches and Cash Recycler Machines</p> <ol style="list-style-type: none"> <li>1) Number Limit - Complimentary 3 cash transactions per month, thereafter ₹150 per transaction</li> <li>2) Value Limit - Complimentary up to ₹1 lakh per month. Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher.</li> </ol> <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> <p>Applicable for all branches.</p> <p>Cash Withdrawal at Branches</p> <ol style="list-style-type: none"> <li>1) Number Limit - Complimentary 3 cash transactions per month, thereafter ₹150 per transaction</li> <li>2) Value Limit - Complimentary up to ₹1 lakh per month. Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher.</li> </ol> <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 Account.</p>



Debit Card Annual fees (With effect from July 01, 2025)	₹300 per Card
Replacement Card fees (Lost / Damaged card) (With effect from July 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.