

Defence Salary Accounts Fees & Charges

Account Variant	Defence Gold	Defence Titanium	Defence Wealth
Debit Card Variant	Gold	Titanium	Wealth
Available to	All Cities		
Minimum Monthly average balance (MAB)	Zero		
Eligibility	Other Ranks below JCO/ Equivalent Ranks	Junior Commissioned Officers & Equivalent Ranks	Commissioned Officers -Flying Officer & above Ranks
Debit card Charges	Free		
Cheque Books	Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter	Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter	Nil
Free transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil		
Free ATM Interchange (Non ICICI Bank ATMs)	Nil		
Issue of DD drawn on ICICI Bank by cheque/transfer (Daily limit)	Nil for D.D. up to Rs 100,000. Above that Rs. 5 per 1000 or part thereof maximum of Rs.15000	Nil for D.D. up to Rs 100,000. Above that Rs. 5 per 1000 or part thereof maximum of Rs.15000	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.	1)Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 3 free cash transactions per month. 1)Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000	1)Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 3 free cash transactions per month. 1)Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000 post free limit of Rs	1)Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 3 free cash transactions per month. 1)Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000 post free limit of Rs 5 lakh

	post free limit of Rs 5 lakh per month or Rs 150, whichever is higher Limits are inclusive of both Home and Non-home branch transactions (Self and Third party)	5 lakh per month or Rs 150, whichever is higher Limits are inclusive of both Home and Non-home branch transactions (Self and Third party)	per month or Rs 150, whichever is higher Limits are inclusive of both Home and Non-home branch transactions (Self and Third party)
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		
NEFT/RTGS/IMPS through Online Channels	Nil		
Penal Charges			
Charges for non-maintenance of Minimum MAB	Nil		

Note:

- Common service charges applicable to all Savings Account variants except for Defence Wealth Management and the ones mentioned above. [Click here](#).

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.

*With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/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, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notifications.

