



Roaming Current Account Standard w.e.f July 1, 2025

Product Name	Roaming Current Account Standard
Product code	EC010/EC005
MAB Requirement (Rs)	Rs.10,000*
	Rs.5,000* for Individuals
Service Charges	
Electronic Transactions	
Particulars	Roaming Current Account Standard
NEFT Charges Outward	Through Online Channel – Nil Through Branch Channel - Up to Rs 10,000 - Rs 2.25/- per transaction Rs 10,001 to Rs 1 lakh - Rs 4.75/- per transaction Above Rs 1 lakh to Rs 2 lakh - Rs 14.75/- per transaction Above Rs 2 lakh and up to Rs 10 lakh - Rs 24.75/per transaction
RTGS Outward	Through online channel - Nil Rs 2 lakh to Rs 5 lakh - Rs 20/- per transaction Rs 5 lakh and above - Rs 45/- per transaction
IMPS Outward	Amount up to Rs 1,000- Rs 2.50/- per transaction Amount above Rs 1,000 to Rs 1,00,000 - Rs 5/- per transaction Amount above Rs 1,00,000 to Rs 5,00,000 - Rs 15/- per transaction
Cash Transaction	
Particulars	Roaming Current Account Standard
Cash Transaction Charges (Cumulative of Deposit and Withdrawal)	Cash Deposit Charges (All Branches): Upto Rs.1 lakh per month - Complimentary; Above Complimentary limit 3.5/1000 subject to Min of Rs 50 per transaction. Cash Withdrawal (Base location) : Unlimited complimentary for self; Maximum Rs.50000 per transaction for 3rd party payment Cash Withdrawal (Non-Base location) : Rs.50000 per day. Allowed only for self-cheques; 2/1000 subject to minimum of Rs.50 per transaction.

Cash Transaction	
Particulars	Roaming Current Account Standard
Total Transaction at Branches	Above 20 transactions per month, below additional charges will be levied at branches Except transactions through self-service channels Cash Deposit Transactions:Rs.50 per transaction Transactions other than cash deposit: Rs.25 per transaction
Cash Deposit Charges - Cash Acceptor/Recycler machines	Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions.
Non-Cash Transactions	
Particulars	Roaming Current Account Standard
Collection of outstation cheque	Nil
Cheque Book	Nil for 25 payable-at-par cheque leaves in month; post which Rs.2/per leaf
DD- Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer	Rs 2/1000; Subject to a minimum of Rs 50 and maximum of Rs. 50,000
Address change request at branches	Nil
Address confirmation	Nil
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical)	Rs 100 per mandate
Reissue of Internet user id or password (Branch or non IVR Customer Care)	Nil
Debit card & ATM charges	
Particulars	Roaming Current Account Standard
Debit Card Annual fees	Rs.300*
ATM Interchange (Transactions at Non ICICI Bank ATMs)	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 23 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions). Other than 6 metro locations: Rs 23 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations. ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non-financial Rs 25/transaction

Debit card & ATM charges	
Particulars	Roaming Current Account Standard
Transactions at ICICI Bank ATMs	Rs 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)
Replacement Card fees (Lost / Damaged card)	Rs.300 per card
Debit Card PIN re-generation Charges	Nil
Debit Card de-hotlisting	Nil
Other Charges	
Particulars	Roaming Current Account Standard
Value Added SMS alert facility	Rs. 25 per month for non-individual customer 15 paise per SMS for individual customer
Monthly physical Account Statement	Rs. 25 per month
Interest Certificate	Nil
Signature attestation	Rs. 100 per application/letter
Balance Certificate	Nil
Retrieval of old transactional documents / Enquiries related to old records	Nil
Standing Instructions – Setup	Nil
DD/PO - Cancellation / Duplicate / Revalidation	Rs 100 per instance
Stop Payment charges	Particular cheque - Rs.100 (NIL through customer care IVR & Digital banking)
Issue of Duplicate Statement	Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Account Closure	Nil
Penal Charges	
Particulars	Roaming Current Account Standard
Charges for non-maintenance of minimum Monthly	Rs.750 per month. If the customer does not maintain the min balance and also does branch transaction then Rs 25 per transaction will be charged from the first transactions (no complimentary limit) . Transactions include all cash withdrawals & Clearing except payments and collection through NEFT/RTGS, Upcountry cheques and transactions done through Internet/Phone/Mobile/ATM
ECS Debit Return	Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
Cheque Return Inward	Rs 500 per instance for financial reasons. Rs.50 for non-financial reasons except for signature verification
Cheque Return Outward	Rs 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.) – Rs 50 per instance

Penal Charges	
Particulars	Roaming Current Account Standard
Deliverables destroyed at branches	Any deliverable not picked up (within the stipulated time) - Rs 50 per instance
Decline of transaction at other bank ATM or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions- Rejection	Rs 200 per instance for financial reasons
Cash Management Services	
Particulars	Roaming Current Account Standard
iMultipay / iPay (Apply from branches)	One Time Setup Fee - Rs 7500; FT - Rs Nil; NEFT - Rs 2.5; RTGS - Rs 5; Cheque/DD - Rs 5 IMPS - Amount up to Rs 1,000 - Rs 2.50 per transaction Amount above Rs 1,000 to Rs 1,00,000 - Rs 5 per transaction Amount above Rs 1,00,000 to Rs 5,00,000 - Rs 15 per transaction
iMultipay / iPay (Apply through CIB/InstaBIZ)	One Time Setup Fee - Rs 2000; FT - Rs Nil; NEFT - Rs 1; RTGS - Rs 1; IMPS - Amount up to Rs 1,000 - Rs 2.50 per transaction Amount above Rs 1,000 to Rs 1,00,000 - Rs 5 per transaction Amount above Rs 1,00,000 to Rs 5,00,000 - Rs 15 per transaction
Virtual Account Collection (E-Collection) (Apply from branches)	One Time Setup Fee - Rs 5000; Per Transaction Rs - 1
Virtual Account Collection (E-Collection) (Apply through CIB/InstaBIZ)	One Time Setup Fee – 2000; Per Transaction Rs - 1

*For Business Gold Debit Card

Glossary of Terms

MAB - Monthly Average Balance (MAB) calculated as an average of daily closing positive balances of each day, spread over a period of the month

NMMAB - Non-maintenance of the Monthly Average Balance

Base Location - Base Location refers to all the branches belonging to the same clearing zone in which the Account is opened

Non-Cash Transactions - includes - Local Cheque collection, Non base & Upcountry Cheque Collections. Non Cash Transaction Payments include -Demand Drafts, Pay Order & Multicity Cheque payments.

Please Note:

All Cash transactions of Rs 10 Lacs & above on a single day would require prior intimation & approval of the Branch at least one working day in advance.

For any services or charges not covered under this brochure, please contact any of our branches or write to corporatecare@icicibank.com

The service charges are subject to change without any prior intimation to customer.

However, the prevailing charges would be hosted on www.icicibank.com.

Charge cycle period shall be from 1st to 31st of the month.

All charges are exclusive of GST as applicable from time to time.

Date:

Customer stamp & signature: