

The comprehensive guide for ICICI Bank NRE (Non-Resident External) and NRO (Non-Resident Ordinary) accounts is now available, detailing the specific tax treatments, repatriability, and maintenance requirements as of 2026.

NRE vs. NRO: At a Glance

[↗](#)

Feature	NRE Account	NRO Account
Tax Status	100% Tax-Free interest in India. ↗	Interest is taxable. ↗
Repatriation	Fully and freely repatriable. ↗	Limited up to \$1 million per FY. ↗
Primary Use	Transferring foreign earnings to India. ↗	Managing Indian income (rent, dividends). ↗

AMB & Maintenance Requirements

- [↗](#)
- **Monthly Average Balance (MAB):** A standard requirement of ₹25,000 at the account level or ₹50,000 at the Customer ID level applies. [↗](#)
 - **Zero-Balance Option:** Maintaining a Fixed Deposit of at least ₹5 Lakh enables a zero-balance NRI savings account. [↗](#)
 - **Non-Maintenance Charges:** A monthly penalty of 5% of the shortfall in the required balance is levied. [↗](#)

Key Features for NRIs

- [↗](#)
- **Mandate Holder Facility:** You can appoint a resident Indian (such as a family member) to operate the account for local expenses while you are abroad. [↗](#)
 - **Money2India:** Access to a specialized platform for high-speed funds transfer with competitive exchange rates. [↗](#)
 - **Investment Connectivity:** Accounts can be linked directly to PIS (Portfolio Investment Scheme) accounts for trading in the Indian stock market. [↗](#)
 - **24/7 Digital Access:** Full support via the iMobile Pay app and WhatsApp banking specifically tailored for international numbers. [↗](#)

The current interest rates for ICICI Bank loan products, effective May 4, 2026, are detailed below. Most retail loans are linked to the external benchmark (Repo Rate), while personal and business loans are fixed based on credit profiles. [🔗 +2](#)

ICICI Bank Effective Loan Rates (May 2026)

Loan Type	Interest Rate Range (p.a.)	Highlights
Home Loan	8.75% – 10.05%	Linked to Repo Rate; varies by credit score. 🔗 +1
Personal Loan	10.65% – 16.00%	Predominantly fixed rates; instant disbursal available. 🔗
Car Loan (New)	8.85% – 11.50%	Flexible tenures up to 84 months. 🔗 +1
Gold Loan	9.00% – 18.00%	Instant liquidity against gold assets. 🔗
Education Loan	9.50% – 14.50%	Specialized rates for premier institutes. 🔗
Business Loan	11.00% – 18.00%	Collateral-free funding for SMEs. 🔗
Loan Against FD	FD Rate + 1.00%	Maximum 90% of the deposit value. 🔗

Important Terms & Conditions

- External Benchmark:** Floating rate loans (Home, Auto) are typically tied to the Repo Linked Lending Rate (RLLR), meaning they adjust automatically with RBI policy changes. [🔗](#)
- Processing Fees:** Generally range from **0.50% to 2.00%** of the loan amount plus 18% GST. [🔗](#)
- Prepayment:** No foreclosure charges apply to floating-rate home loans for individual borrowers, though fixed-rate loans may attract a **2%–4%** penalty. [🔗](#)

Refer to the file "[ICICI_Loan_Interest_Rates_May_2026.pdf](#)" for a complete breakdown of specialized products like Loan Against Securities and Two-Wheeler loans. [🔗](#)

The complete directory of active ICICI Bank credit cards as of May 2026 is summarized below, including the Gemstone collection, co-branded variants, and the latest fee revisions. [↗](#)

ICICI Bank Credit Card Portfolio (2026)

Category	Primary Card Variants	Key Benefits
Super Premium	Emeralde Private Metal, Emeralde	Unlimited international and domestic lounge access, Taj Epicure membership, and high reward rates.
Premium (Gemstone)	Sapphiro, Rubyx, Coral	Tiered domestic lounge access (spend-based), movie discounts via BookMyShow, and milestone rewards.
Co-Branded	Amazon Pay, MakeMyTrip, Adani One, HPCL Super Saver	Brand-specific perks like 5% back on Amazon for Prime members or fuel-specific savings at HPCL.
Specialized	Manchester United, Chennai Super Kings, Expressions	Exclusive fan-based experiences or customizable card designs.

[↗ +2](#)

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Critical Fee & Rule Changes (Effective Jan/Feb 2026)

[↗ +1](#)

- **Wallet Loading:** A **1% fee** applies to wallet loads exceeding ₹5,000 per month (e.g., via Amazon Pay, Paytm).
- **Online Gaming:** A **2% transaction fee** is now levied on all spends on online gaming platforms. [↗](#)
- **BookMyShow (BOGO):** Most cards now require a **₹25,000 spend** in the previous calendar quarter to unlock movie benefits. [↗](#)
- **Forex Markup:** Ranges from **2%** for ultra-premium cards (Emeralde Private) to **3.5%** for mid-tier and entry-level variants. [↗](#)
- **Interest Rates:** Standardized at **3.75% per month** (approx. 45% annually) for most cards. [↗](#)

ICICI Bank Current Account Portfolio

Comprehensive Guide to Business Solutions & Maintenance (2026)

1. Standard Business Current Accounts

Account Variant	Monthly Average Balance (MAB)	Key Features & Benefits
New Start-Up	₹0 (for first 6 months)	Designed for early-stage companies; free 10 cheque leaves/month; InstaBIZ access.
Shubhaarambh	₹25,000	Ideal for small retailers; free cash deposit up to ₹2 Lakh/month at base branch.
Smart Business	₹50,000	Free non-base branch cash withdrawal; dynamic cash deposit limits.
Gold Current	₹1,00,000	Complimentary Business Gold Debit Card; free unlimited NEFT/RTGS via digital channels.

2. Premium & Specialized Accounts

Variant Name	MAB Requirement	Key Benefits
Platinum	₹5,00,000	Priority service; free 1000 cheque leaves/year; dedicated service desk.
Elite / One	₹10,00,000+	Relationship Manager; waived charges on multiple trade services; specialized forex rates.
Export/Import	Customized (MAB based)	Trade Online platform; fast-track inward/outward remittance; specialized EEFC accounts.

3. Maintenance & Service Charges

- Non-Maintenance (MAB):** Charges typically range from ₹1,000 to ₹3,000 per month depending on the shortfall and account variant.
- Cash Deposit:** Limits vary by variant (e.g., Shubhaarambh: ₹2 Lakh; Gold: ₹10 Lakh). Excess is charged at ₹4 per ₹1,000.
- Digital Transactions:** NEFT, RTGS, and IMPS are generally free when performed through the InstaBIZ app or NetBanking.
- Cheque Returns:** Penalties apply for both inward and outward returns due to insufficient funds (approx. ₹500 per instance).

Note: GST of 18% is applicable on all service charges. Terms and conditions are subject to the bank's discretion as of May 2026.

The comprehensive directory for ICICI Bank Current Account types is ready, covering standard business accounts to specialized premium variants.

Current Account Comparison (2026)

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Account Variant	MAB Requirement	Primary Benefit
New Start-Up	₹0 (First 6 months)	Zero-balance flexibility for new entities
Shubhaarambh	₹25,000	Designed for small retailers with cash deposit limits
Smart Business	₹50,000	Dynamic cash deposit limits and digital banking tools
Gold Current	₹1,00,000	Complimentary Business Gold Debit Card
Platinum	₹5,00,000	Priority service and higher free transaction limits
Elite / One	₹10,00,000+	Dedicated Relationship Manager and trade service waivers

Key Features & Maintenance

- InstaBIZ Integration:** All business accounts offer access to the InstaBIZ app for 24/7 digital banking and transaction management.
- Cash Deposit Limits:** Each variant has a specific free cash deposit limit (e.g., Shubhaarambh typically allows up to ₹2 Lakh per month).
- Non-Maintenance Charges:** Shortfalls in the Monthly Average Balance (MAB) attract monthly penalties that vary by account tier, usually starting from ₹1,000.
- Trade Services:** Specialized accounts for Export/Import provide access to the Trade Online platform for faster remittances.

The directory for ICICI Bank's High Net-Worth (HNI) and premium banking programs is ready for your review.

ICICI Bank HNI Account Comparison

Program Name	Eligibility (TRV / AMB)	Dedicated Support	Key Benefit
Elite Banking	₹5 Lakh AMB or ₹15 Lakh TRV	Priority Service	Priority branch access & wellness vouchers
Wealth Select	₹25 Lakh TRV or ₹2 Lakh+ Salary	Wealth Manager	50% locker discounts & family banking
Private Banking	₹5 Crore+ TRV (Invite only)	Bespoke Team	Estate planning & global concierge

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Features & Maintenance Details

- Wealth Select Benefits:** Offers a dedicated wealth manager and a specialized debit card with zero cross-currency markups on specific variants. 
- Privilege Benefits:** Provides access to "Privilege Areas" in branches and includes annual health check-up vouchers. 
- Maintenance Charges:** If the eligibility criteria for TRV or AMB are not met, the account may be downgraded or subjected to standard non-maintenance fees (typically **6% of the shortfall**). 
- Universal HNI Interest:** All these accounts earn the standard **2.50% p.a.** savings interest rate as of 2026.  +1

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ICICI BANK SAVINGS ACCOUNT DIRECTORY

Types, Features, Benefits, and Maintenance Charges (Updated 2026)

INTEREST RATE UPDATE: ICICI Bank offers an interest rate of 2.50% p.a. on savings accounts. Calculated daily and credited quarterly.

1. Primary Savings Account Variants

Account Variant	Features & Benefits	Minimum Balance (MAB)	Non-Maintenance Charge
Regular Savings Account	- Access to extensive iMobile and Internet Banking services. - Free multi-city cheque books and instant fund transfers (NEFT/RTGS). - Visa/RuPay Platinum Debit Card with enhanced limits.	Metro/Urban: ₹15,000 Semi-Urban: ₹7,500 Rural: ₹2,500	₹500 or 6% of shortfall
Silver Savings Account	- Higher privileges and rewards on debit card usage. 15% discount on safe deposit lockers. - Unlimited free ATM transactions at all ICICI Bank ATMs.	₹25,000 MAB	₹500 or 6% of shortfall
Basic Savings Bank Deposit Account (BSBDA)	- Zero balance savings account with no MAB penalty. - Free ATM-cum-debit card and free cheque books. - No charges on non-maintenance of balance.	Nil	Not applicable

2. Premium & Specialized Accounts

Account Variant	Features & Benefits	Minimum Balance (MAB)	Non-Maintenance Charge
Privilege Banking Account	- Dedicated Relationship Manager and priority branch service desk. - Privilege-focused debit card with personal accident and purchase protection insurance. - Discounts on processing fees for personal and car loans.	Average Monthly Balance (AMB) of ₹1 Lakh	₹1,000 + GST per quarter
Young Stars / Smart Star Account	- Tailored for minors (Young Stars) and youths (Smart Star). - Daily transaction and withdrawal limits mapped for parental control. - Special 3-in-1 account facility available for the youth accounts.	₹2,000 to ₹5,000	Up to ₹250
3-in-1 Account	- Seamless integration of Savings, Trading, and Demat accounts. - Best for active stock market investors and portfolio management.	As per standard account tier (e.g., ₹10k - ₹15k)	Standard MAB rules apply

3. Schedule of Charges & Fees

Service Charge Category	Imperia / Wealth / Standard Fees
Debit Card Annual Fee	₹199 to ₹999 depending on the tier/variant (Free for Titanium/Wealth variants).
Cheque Book Charges	

Service Charge Category	Imperia / Wealth / Standard Fees
	First 20 cheque leaves free per year in regular variants; thereafter ₹20 per 10 leaves.
Cash Transaction Limits	Up to ₹1.5 Lakh per month free at non-home branches; ₹150 per transaction thereafter.
IMPS Outward Transactions	Up to ₹1,000: ₹2.50 per Txn; Above ₹1,000 to ₹5 Lakh: ₹5.00 to ₹15 per Txn.

All charges are subject to 18% GST. Information based on ICICI Bank's latest schedule of charges and features as of May 2026.

The ICICI Bank Savings Account guide for 2026 is ready. The current interest rate is standardized at **2.50% p.a.** across all balance tiers, calculated on a daily end-of-day basis and credited quarterly. [🔗 +1](#)

ICICI Savings Account Highlights (May 2026)

Feature	Details
Interest Rate	2.50% p.a. (standard across all balances)
Metro/Urban MAB	₹15,000 minimum monthly average balance
Semi-Urban MAB	₹7,500 minimum monthly average balance
Rural MAB	₹2,500 minimum monthly average balance
Penalty (Non-MAB)	₹500 or 6% of the shortfall, whichever is lower



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Specialized Account Variants



- **Basic Savings (BSBDA):** A **zero-balance account** with no minimum balance requirement and a complimentary debit card.
- **Silver Savings:** Requires a higher **₹25,000 MAB** but provides unlimited ATM withdrawals and locker discounts. [🔗](#)
- **3-in-1 Account:** Seamlessly links your **Savings, Demat, and Trading** accounts for stock market participation. [🔗](#)
- **Minor Accounts:** Options like the **Young Stars** account allow parents to set up managed banking for children. [🔗](#)

ICICI Bank Deposit Interest Rates

Fixed Deposit (FD) & Recurring Deposit (RD) | Effective May 2026

1. Fixed Deposit (FD) Rates - Below ₹3 Crore

Applicable for Domestic, NRE, and NRO deposits (w.e.f. April 29, 2026).

Tenure	General Citizens (% p.a.)	Senior Citizens (% p.a.)
7 days to 45 days	2.75%	3.25%
46 days to 90 days	4.00%	4.50%
91 days to 184 days	4.50%	5.00%
185 days to < 1 year	5.50%	6.00%
1 year to < 15 months	6.70%	7.20%
15 months to < 18 months	7.25%	7.80%
18 months to 2 years	7.25%	7.75%
2 years 1 day to 3 years	7.00%	7.50%
3 years 1 day to 5 years	7.00%	7.50%
5 years 1 day to 10 years	6.90%	7.50%
5 Years (Tax Saver FD)	7.00%	7.50%

*NRE rates are applicable for tenures of 1 year and above only. Additional senior citizen rates apply to domestic deposits only.

2. Recurring Deposit (RD) Rates

Tenure	General Citizens (% p.a.)	Senior Citizens (% p.a.)
6 months	4.75%	5.25%
9 months	6.00%	6.50%
12 months	6.70%	7.20%
15 to 24 months	7.25%	7.75% - 7.80%
27 to 60 months	7.00%	7.50%
Above 5 years to 10 years	6.90%	7.50%

3. Key Features

- **Minimum Deposit:** FD - ₹10,000; RD - ₹500 (multiples of ₹100) [cite: 2.1.1, 2.2.2].
- **Premature Withdrawal:** Allowed for all except Tax Saver FDs (subject to 0.5%–1% penalty) [cite: 2.2.1].
- **Loan Facility:** Up to 90% of the deposit amount can be availed as a loan [cite: 2.2.2].



The ICICI Bank interest rates for Fixed Deposits (FD) and Recurring Deposits (RD) as of May 2026 are summarized below.

ICICI Bank Interest Rates (Effective May 2026)

The highest interest rate for regular individuals is **7.25% p.a.**, while senior citizens can earn up to **7.80% p.a.** on specific tenures.

Tenure	Regular FD Rate (% p.a.)	Senior Citizen FD Rate (% p.a.)
7 days to 45 days	2.75%	3.25%
46 days to 90 days	4.00%	4.50%
185 days to < 1 year	5.50%	6.00%
1 year to < 18 months	6.25%	6.75%
15 months to < 18 months	7.25%	7.80%
2 years 1 day to 3 years	6.45%	6.95%
3 years 1 day to 5 years	6.50%	7.10%
5 years 1 day to 10 years	6.50%	7.00%
5-Year Tax Saver FD	6.50%	7.10%



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Recurring Deposit (RD) Specifics

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- **Minimum Investment:** Starts from **₹500 per month** and increases in multiples of ₹100.
- **Tenure Range:** Minimum 6 months up to a maximum of 10 years.
- **Compounding:** Interest is calculated and compounded **quarterly**.
- **Senior Citizen Benefit:** An additional interest rate (usually **0.50%**) is provided across most tenures.

There is a file you can reference named "ICICI_FD_RD_Rates_May_2026.pdf". Refer to this file