

TEXTILE CURRENT ACCOUNTS – SCHEDULE OF CHARGES w.e.f. April 1, 2015

Monthly Average balance	Tex Basic - Rs 25,000	Tex Advantage - Rs 75,000
Mode of calculation of Monthly Average Balance	Average of daily closing positive balances of each day spread over a period of one month	
FREE SERVICES*		
Cash Withdrawal at Base Branch		
Local Cheques Issued for Payment (Intra city)		
Local Cheque Collection at Base Branch (Intra City)		
Fund Transfer (Within ICICI Bank Accounts)		
RTGS Collection		
NEFT Payment and Collection		
Debit Card (No annual charges).		
Account Statement – Monthly (Physical Copy) / Daily (Through Email)		
*Only on Value . Bulk Transaction charges apply.		
CASH TRANSACTIONS**		
Cash Withdrawal at Non Base Branch	Only for self cheques – specified process to be followed . Rs. 2/- per 1000 /-; Min Rs. 50/-	Only for self cheques – specified process to be followed . Rs. 2/- per 1000 /-; Min Rs. 50/-
Cash deposit at Base / Non – Base Branch Location	Combined Free Limit upto Rs. 3 lacs per month. Above that For Cash Deposit at Base Branch : Packet Charges of Rs 20 per100 note of same denomination; Rs 0.50 per loose note , Min Rs50 for Base For cash deposit at non – base branch : Rs 6 per 1000 plus Packet Charges of Rs 20 per 100 note of same denomination; Rs 0.50 per loose note , min Rs100 for non base	Combined Free Limit upto Rs. 9 lacs per month. Above that For Cash Deposit at Base Branch : Packet Charges of Rs 20 per100 note of same denomination; Rs 0.50 per loose note, Min Rs50 for Base For cash deposit at non – base branch : Rs 6 per 1000 plus Packet Charges of Rs 20 per 100 note of same denomination; Rs 0.50 per loose note , Min Rs 100 for non base
Note: Zero free limit of Cash Deposit if MAB maintained is lower than 80% of committed MAB		
**Cash transactions of Rs. 10,00,000/- and above on a single day would require prior intimation and approval of the branch at least one working day in advance		
CHEQUE / DD / PO TRANSACTIONS		
Cheque / DD / PO Transactions#	Free upto Rs 25 lacs per month; Above that Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000	Free upto Rs 75 lacs per month; Above that Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000
#Cheque / DD / PO transactions include Local Cheque Collection at Non Base Branch, Upcountry Cheque Collection (UCC), Multicity cheque payments and DD/PO transactions		
OTHER CHARGES		
Bulk Transaction Charges - Cash & Non Cash Transactions	Free upto 50*** transactions per month; Above that Rs.25 per transaction	Free upto 150*** transactions per month; Above that Rs. 25/- per transaction
*** Does not include RTGS, NEFT, UCC transactions and transactions done through Internet / Phone / Mobile Banking and ATM		
RTGS Payment Transaction	Transaction amount between Rs. 2 lakh to Rs. 5 lakh - Rs. 25 per transaction. Transaction amount > Rs. 5 lakh - Rs. 50 per transaction.	Free
Multicity Cheque Book Charges (First cheque book of 50 leaves free)	50 Cheque leaves Free per month; Above that Rs.5/- per Leaf	150 Cheque leaves Free per month; Above that Rs.5/- per Leaf
Charges for Non Maintenance of Monthly Average Balance (Applicable from the month subsequent to the account opening month)	Rs 500 per month	Rs 1500 per month
Penal Charges	Rs 25 per transactions from first transactions for account not maintaining required MAB. Not applicable on cash deposit transaction.	
Speed Clearing	Rs. 150/- plus service tax for instruments of value above Rs. 100,000/-	
Stop Payment Charges	Rs. 50 for a particular cheque; Rs. 100 for a range of cheques	
Account Statement Charges - Through Fax (Daily / Weekly / Fortnightly / Monthly)	Rs. 5/- per page; min. Rs. 200/- per month	
Standing Instruction	Setting Up : Rs 50/- Execution : Fund transfer charges & out of pocket expenses if any are applicable Amendment : Rs 25/-	
Variant Change to other Current Account Schemes of ICICI Bank	Free; Scheme change request (written) can be made anytime. Scheme change will be effected from start of the next month.	
Account Closure Charges		
If closed within 14 days	Nil	
If closed beyond 14 days but within 1 year	Rs. 500	
If closed after 1 year	Rs. 200	

CHEQUE RETURN CHARGES

Cheque Return - Deposited by Customer Rs.100/- per instrument plus Correspondent Bank charges at actuals

Cheque Return - Issued by Customer (Including Fund Transfers) For first 2 instrument (per month) –
1) If MAB maintained:Rs. 350/- per instrument and,
2) If MAB not maintained:Rs. 500/- per instrument
From 3rd instrument onwards (per month) – Rs.750/- per instrument

ECS Debit Return Rs. 350/- per instrument

CHANNEL SERVICES

Debit Card	Transactions at non partner bank : Balance Enquiry – 8.5/- per transaction ; Cash withdrawal – 20/- per transaction ATM cash withdrawal (Outside India) - Cash Withdrawal – 125/- per transaction + applicable Service tax + 3.5% currency conversion charges
De hotlisting of Debit Card	Free
Mobile Banking	Free. Includes Daily Closing Balance; Transaction Alert for Debit / Credit above Rs. 5000/-; Alert on Insufficient Funds in Clearing
Email Statement / Alert	Free. Includes Transaction Statements (Daily/Weekly/Monthly); Alert on Insufficient Funds in Clearing; Alerts on Debit / Credit above Rs 5,000/-
Internet Banking	Free. Includes Account Related Information and Fund Transfer within ICICI Bank / to other banks. Following services are available at no extra cost - Stop payment request; Cheque Book request; Making a Fixed Deposit
Phone Banking	Free@Includes Balance Enquiry & Last 10 Transactions; Cheque Status; Request for Email statement; Hotlisting of Cards. Following services are available at no extra cost - Cheque Book request; Stop payment request; Making a Fixed Deposit; Dial a DD@@

Transactions available on IVR;
if done through Phone Banking Free
Officer

@@ Available in select cities only.

Doorstep Banking

Cash Pickup Please contact the nearest ICICI Bank Branch/ your Relationship Manager for details.

Cash Delivery

Cheque / DD / PO pick up

Trade Document pick up

DD/PO – For single DD/PO Issuance, the number of transactions will count as 2 transactions

Salary payment to multiple accounts through cheque – Transaction count will be considered equivalent to number of multiple accounts credited

This schedule is produced to keep customer informed of broad range of services. For any services or charges not covered under this brochure, please contact any of our branches or write to corporatcare@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 Service tax as applicable

This product will be offered only at specific selected locations. The selection of locations will be at the sole discretion of ICICI Bank Ltd. Only.

I / We have chosen to open a Textile Current Account with ICICI Bank and hereby undertake that I / We conduct trading of Textiles. I / We have understood the facilities and charges applicable for the said product.

Signature with stamp