

| Smart Business Account with effect from December 1, 2017 | | | | | | | | |
|---|--|--|--|---|---|---|--|--------------------|
| Product | MAB ¹ | Cash services free limits | | | Non-cash services free limits | | Number of total ⁴ free transactions | NMMAB charges (Rs) |
| | | Deposit base ² and non-base location (Rs) | Withdrawal base location (Rs) | Withdrawal non base location (Rs) | Non-cash ³ transaction (Rs) | Number of cheque leaves | | |
| Smart Business Account | 25,000 (5,000 for RIB/select SURU location) | Combined free limit upto 12 times of maintained MAB during transaction month or Rs 12.0 Million whichever is lower. Note: No free limit if MAB maintained is less than 80% of committed MAB | Unlimited free on value | Rs. 50,000 free per day. Allowed only for self cheques. | Free upto 50 times of MAB maintained during transaction month | 100 cheque leaves free per month. First cheque book shall be free. | 200 per month | Rs 1,000 per month |
| Other Free Services | | | | | | | | |
| Transactions done through Internet / Phone / Mobile banking / E mail and ICICI Bank ATM | | | | | | | | |
| Local cheque collection at base location, Local cheque payments, Fund transfers within ICICI Bank | | | | | | | | |
| Transaction charges as applicable beyond free limits | | | | | | | | |
| RTGS and NEFT collections | | | | | | | | |
| Variant change to any ICICI Bank Current Account | | | | | | | | |
| Charges for cash deposit transaction | | | | | | | | |
| Location | | | Base Location | | Non Base Location | | | |
| Monthly cash deposit <= 12.0 Million but beyond 12 times of MAB maintained | | | Rs 3 per Rs 1,000; Min Rs 50 per transaction | | Rs 3 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000; Min Rs 100 per transaction | | | |
| Monthly cash deposit > 12.0 Million | | | Rs 4 per Rs 1,000; Min Rs 50 per transaction | | Rs 4 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000; Min Rs 100 per transaction | | | |
| Charges for other transactions | | | | | | | | |
| | Cash Withdrawal non-base location | Non-cash transaction | | Cheque leaves | Transaction charges | Penal charges for accounts not maintaining MAB | | |
| Charges beyond free limits | Rs 2 per 1000; Min Rs 50 per transaction | Rs 0.50 per 1000 subject to min Rs. 50 per txn. Only for UCC. Rs 50 per instrument less than Rs. 10,000; Rs 100 for 10,001 to 1,00,000; Rs 150 for instrument greater than 1,00,001 | | Rs. 2 per leaf | Rs. 25 per transaction | Rs 25 per transaction from first transaction. Not applicable on cash deposit transaction. | | |
| ¹ Mode of calculation of Monthly Average Balance - Average of daily closing positive balances of each day spread over a period of one month | | | | | | | | |
| ² Base Location refers to all the Branches which belong to the same clearing zone in which the account is opened | | | | | | | | |
| ³ Non Cash Transactions include Demand Drafts, Pay Order, Multicity cheque payments, Local Cheque collection Non base & Upcountry Cheque Collections | | | | | | | | |
| ⁴ Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection and transactions done through Internet / Phone / Mobile / ATM | | | | | | | | |
| 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 | | | | | | | | |
| Debit Card Related | | | | | | | | |
| Debit card charges | | | | | Rs. 250 per year | | | |
| ATM transactions at other bank ATM (India) | | | | | Balance enquiry Rs. 8.5 per transaction. Withdrawal Rs. 20 per transaction. | | | |
| ATM transaction at other bank ATM (Outside India) | | | | | Withdrawal Rs. 125 per transaction. | | | |
| Replacement of lost / stolen debit card, Replacement of PIN | | | | | Rs. 200 per instance. | | | |
| Other Common Charges | | | | | | | | |
| Account closure charges | | | | | | | | |
| If closed within 14 days | | | | | Nil | | | |
| If closed beyond 14 days but within 6 months | | | | | Rs. 1000 | | | |
| If closed after 6 months | | | | | Rs. 500 | | | |
| RTGS payment (Charges applicable if MAB maintained is less than 1 lac) | | | | | 25 per transaction if transaction amount is between 2 lakh to 5 lakh; 50 per transaction if transaction amount is above 5 lakh; No charges for RTGS payments done using Internet Banking / Mobile Banking | | | |
| NEFT payment (Charges applicable if MAB maintained is less than 1 lac) | | | | | Transaction up to 10,000: 2.50 per transaction; 10,001 to 1 lakh: 5 per transaction; 1 lakh to 2 lakh: 15 per transaction; Above 2 lakh: 25 per transaction; No charges for NEFT payments done using Internet Banking / Mobile Banking | | | |
| IMPS Payments | | | | | Transaction up to 10,000: 3.50 per transaction; 10,001 to 1 lakh: 5 per transaction; 1 lakh to 2 lakh: 15 per transaction. | | | |
| Mobile alerts | | | | | 25 per month; Free if MAB maintained during the month 1 lakh or above | | | |
| Account statement through Fax (Daily/ Weekly / Fortnightly / Monthly) | | | | | Rs 5 per page; min Rs 200 per month | | | |
| Cheque return – Issued by Customer (including fund transfer) | | | | | Rs. 750 per instance | | | |
| Cheque return – Deposited by Customer | | | | | Rs. 100 | | | |
| Branch Based transactions including Stop Payment, Standing Instruction, DD Cancellation, DD Duplicate, DD revalidation, Duplicate Statement, Bankers' Report, Certificate of Balance for Previous Year, Old Record Retrieval, Signature Verification | | | | | Rs. 100 per instance | | | |
| This schedule is produced to keep the 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 1 st to 30 th / 31 st of every month. | | | | | | | | |
| All charges are exclusive of GST as applicable. For detail Terms and Conditions, please refer to www.icicibank.com . | | | | | | | | |
| Customer Signature | | | | | | | | |