

CHANGES IN SCHEDULE OF CHARGES – ICICI BANK SAVINGS ACCOUNTS (effective April 1, 2012)

The detailed schedule applicable to the various type of savings accounts is available at our website www.icicibank.com

No	Service	Current Value/Charge	Revised Charges with effect from April 1, 2012
1.	Minimum Average Balance requirement to be maintained monthly instead of quarterly.		
a)	Regular Savings Account	Quarterly Average Balance(QAB) Metro/Urban locations: Rs. 10,000, Semi Urban: Rs. 5,000, Rural: Rs. 2,000 Non-maintenance QAB charges (NMQAB): Rs. 750 per quarter	Monthly Average Balance (MAB) Metro/Urban locations:Rs. 10,000, Semi Urban: Rs. 5,000, Rural: Rs. 2,000 Non-Maintenance MAB charges (NMMAB): Metro / Urban locations – <ul style="list-style-type: none"> • MAB between – Rs. 5,000 to Rs. 10,000 – Rs. 250 per month. • MAB - Less than Rs. 5,000 – Rs. 350 per month. Semi Urban – <ul style="list-style-type: none"> • MAB between – Rs. 2,500 to Rs. 5,000 – Rs. 250 per month. • MAB - Less than Rs. 2,500 – Rs. 350 per month. Rural - <ul style="list-style-type: none"> • MAB between – Rs. 1,000 to Rs. 2,000 – Rs. 250 per month. • MAB - Less than Rs. 1,000 – Rs. 350 per month.
b)	Silver Savings Account	QAB Requirement: Rs 25,000 NMQAB Charges: <ul style="list-style-type: none"> • QAB between – Rs. 10,000 to Rs.25,000 – Rs. 500 per quarter. • QAB - Less than Rs. 10,000 – Rs. 750 per quarter. 	MAB Requirement: Rs. 25,000 NMMAB charges : <ul style="list-style-type: none"> • MAB between – Rs. 10,000 to Rs. 25,000 – Rs. 175 per month. • MAB between – Rs. 5,000 to Rs. 10,000 – Rs. 250 per month. • MAB - Less than Rs. 5,000 – Rs. 350 per month.
(Waiver of charges subject to FD of min Rs.1,25,000 under the same Cust Id)			
c)	Gold Savings Account	QAB Requirement: Rs.50,000 NMQAB charges : <ul style="list-style-type: none"> • QAB between – Rs. 25,000 to Rs.50,000 – Rs. 250 per quarter. • QAB between – Rs. 10,000 to Rs. 25,000 – Rs. 500 per quarter. • QAB - Less than Rs. 10,000 – Rs. 750 per quarter 	MAB Requirement: Rs. 50,000 NMMAB charges : <ul style="list-style-type: none"> • MAB between – Rs. 25,000 to Rs. 50,000 – Rs. 100 per month. • MAB between – Rs. 10,000 to Rs. 25,000 – Rs. 175 per month. • MAB between – Rs. 5,000 to Rs. 10,000 – Rs. 250 per month. • MAB - Less than Rs. 5,000 – Rs. 350 per month.
(Waiver of charges subject to FD of min Rs.2,50,000 under the same Cust Id)			

No	Service	Current Value/Charge	Revised Charges with effect from April 1, 2012
d)	Titanium Savings Account	QAB Requirement: Minimum Rs. 5 lac as Total Relationship Value and Rs. 75,000 as QAB NMQAB Charges: <ul style="list-style-type: none"> QAB between – Rs. 50,000 to Rs. 75,000 – Rs. 150 per quarter. QAB between – Rs. 25,000 to Rs. 50,000 – Rs. 250 per quarter. QAB between - Rs.10,000 to Rs. 25,000 – Rs. 500 per quarter. QAB - Less than Rs. 10,000 – Rs. 750 per quarter. 	MAB Requirement: : Minimum Rs. 5 lac as Total Relationship Value and Rs. 75,000 as MAB NMMAB Charges: <ul style="list-style-type: none"> MAB between - Rs.50,000 to Rs. 75,000 – Rs. 50 per month. MAB between – Rs. 25,000 to Rs. 50,000 – Rs. 100 per month. MAB between - Rs.10,000 to Rs. 25,000 – Rs. 175 per month. MAB between - Rs.5,000 to Rs. 10,000 – Rs. 250 per month. MAB - Less than Rs. 5,000 – Rs. 350 per month.
		(Waiver of charges subject to FD of min Rs.3,75,000 under the same Cust Id)	
		(Revised charges for other variants of Savings accounts have been appended in annexure A)	
		Chargeable Transactions if minimum Balance is not maintained:	
		a) Cash transactions at branch- Nil for the first three transactions of a quarter; Thereafter in the quarter, Rs. 60 per transaction	a) Cash transactions at branch- Nil for the first two transactions of a month; Thereafter in the month, Rs. 90 per transaction
		(Not applicable to Youngstars account, Bank at campus, Silver Savings, Gold and Titanium accounts)	
2.	ECS Debit Returns	Rs. 250 per return for financial reasons	Rs. 350 per return for financial reasons
3.	Cash transactions at base branch (branches in same city)	Nil for the first 12 transactions of a quarter; Thereafter in the quarter, Rs.50 per transaction	Nil for the first 4 transactions of a month; Thereafter in the month, Rs. 90 per transaction
		(Not applicable to Life Plus senior citizen, Bank@Campus, Silver savings ,Gold, Titanium, Retiral, Defence, Pension and wealth accounts)	
4.	Charges for Multicity cheque payment	Up to Rs. 50000 per month: no charges; Above Rs 50000 Rs.3 per thousand rupees on full amount.	Free
5.	IMPS (Interbank Mobile Payment Service)	Free	Rs. 5 per transaction (Max limit per transaction per day: Rs. 50,000)

Annexure A:

No	Service	Current Value/Charge	Revised Charges with effect from April 1, 2012
1)	Life Plus Senior Citizens account/	QAB Requirement: Rs.5,000 NMQAB charges: Rs. 250 per quarter.	MAB Requirement: Rs. 5,000 NMMAB charges: Rs. 100 per month.
2)	Young Stars account	QAB Requirement: Rs. 2,500 NMQAB charges: Rs. 250 per quarter.	MAB Requirement: Rs.2,500 NMMAB charges NMMAB: Rs. 100 per month.
3)	Bank@Campus account	QAB Requirement: Rs. 500 NMQAB charges: Rs. 250 per quarter.	MAB Requirement: Rs. 500 NMMAB charges: Rs. 100 per month.

No	Service	Current Value/Charge	Revised Charges with effect from April 1, 2012
4)	Freedom Savings account / Advantage Woman savings account/ Chargeable Salary accounts-as per applicable product offering	QAB Requirement: Rs.10,000 (Waived off in case of auto debit towards RD (minimum Rs. 2000)) for Advantage woman savings account). NMQAB charges: Rs. 750 per quarter	MAB Requirement: Rs.10,000 (Waived off in case of auto debit towards RD (minimum Rs. 2000) for Advantage Woman Savings Account). NMMAB charges : <ul style="list-style-type: none"> MAB between – Rs. 5,000 to Rs. 10,000 – Rs. 250 per month. MAB - Less than Rs. 5,000 – Rs. 350 per month.
5)	Easy Receive Account/ Asset Linked Savings Account (ALSA)	QAB Requirement: Metro / Urban locations - Rs. 10,000 Semi Urban / Rural – Rs. 5,000 (QAB requirement waived) <ul style="list-style-type: none"> If atleast one inward remittance is received in the quarter for Easy Receive accounts and EMI debit for ALSA accounts). NMQAB charges: Rs 750 per quarter	MAB Requirement: Metro / Urban locations - Rs. 10,000 Semi Urban / Rural – Rs. 5,000 (MAB requirement waived) <ul style="list-style-type: none"> If atleast one inward remittance is received in the last three months for Easy Receive accounts and EMI debit for ALSA accounts). NMMAB charges : Metro / Urban <ul style="list-style-type: none"> MAB between – Rs. 5,000 to Rs. 10,000 – Rs. 250 per month. MAB - Less than Rs. 5,000 – Rs. 350 per month. Semi Urban / Rural <ul style="list-style-type: none"> MAB between – Rs. 2500 to Rs. 5,000 – Rs. 250 per month. MAB - Less than Rs. 2,500 – Rs. 350 per month.
6)	Blind / Illiterate / Incapacitated	QAB Requirement: Rs.5,000 NMQAB charges: Rs. 750 per quarter.	MAB Requirement: Rs. 5,000 NMMAB charges: Rs. 250 per month.
7)	Broker Accounts	QAB Requirement: Rs. 5,000 NMQAB charges : Rs. 750 per month.	MAB Requirement: Rs. 5,000 NMMAB charges : <ul style="list-style-type: none"> MAB between – Rs. 2,500 to Rs. 5,000 – Rs. 250 per month. MAB - Less than Rs. 2,500 – Rs. 350 per month.
(Accounts opened prior to January 1, 2009 will continue with zero balance facility.)			
8)	Accounts - Rs.1,000 requirement	QAB Requirement: Rs. 1,000 NMQAB charges : Rs. 750 per quarter.	MAB Requirement: Rs.1,000 NMMAB Charges: Rs. 225 per month.

No	Service	Current Value/Charge	Revised Charges with effect from April 1, 2012
9)	Regular Family Account	QAB Requirement: Metro / Urban locations - Rs. 30,000, Semi Urban / Rural locations – Rs. 20,000 NMQAB Charges: Metro / Urban locations – <ul style="list-style-type: none"> QAB between – Rs. 20,000 to Rs. 30,000 – Rs. 500 per quarter. QAB between – Rs. 10,000 to Rs. 20,000 – Rs. 1,000 per quarter. QAB - Less than Rs. 10,000 – Rs. 1500 per quarter. Semi Urban / Rural locations - <ul style="list-style-type: none"> QAB between - Rs.10,000 to Rs. 20,000 – Rs. 1,000 per quarter. QAB - Less than Rs. 10,000 – Rs. 1500 per quarter. 	MAB Requirement: Metro / Urban locations - Rs. 30,000, Semi Urban / Rural locations – Rs. 20,000 NMMAB charges : Metro / Urban locations – <ul style="list-style-type: none"> MAB between – Rs. 20,000 to Rs. 30,000 - Rs.175 per month. MAB between – Rs. 10,000 to Rs. 20,000 – Rs. 350 per month. MAB - Less than Rs. 10,000 – Rs. 500 per month. Semi Urban / Rural locations - <ul style="list-style-type: none"> MAB between – Rs. 10,000 to Rs. 20,000 – Rs. 350 per month. MAB - Less than Rs. 10,000 – Rs. 500 per month.
		(Waiver in case of FD of minimum Rs. 1,50,000 for Metro /Urban locations and Rs. 1,00,000 for Semi Urban/Rural locations under the family ID)	
10)	Silver Family Account	QAB Requirement: Rs.50,000 NMQAB Charges: <ul style="list-style-type: none"> QAB between – Rs. 20,000 to Rs. 50,000 – Rs. 1,000 per quarter. QAB - Less than Rs. 20,000 – Rs. 1,500 per quarter. 	MAB Requirement: Rs. 50,000 NMMAB charges : <ul style="list-style-type: none"> MAB between – Rs. 20,000 to Rs. 50,000 – Rs. 350 per month. MAB - Less than Rs. 20,000 – Rs. 500 per month.
		(Waiver in case of FD of minimum Rs. 2,50,000 under the family ID)	
11)	Gold Family Account	QAB Requirement: Rs. 1,00,000 NMQAB charges : <ul style="list-style-type: none"> QAB between – Rs. 50,000 to Rs. 1,00,000 – Rs. 500 per quarter. QAB between – Rs. 20,000 to Rs. 50,000 – Rs. 1,000 per quarter. QAB - Less than Rs. 20,000 – Rs. 1,500 per quarter. 	MAB Requirement: Rs. 1,00,000 NMMAB charges : <ul style="list-style-type: none"> MAB between – Rs. 50,000 to Rs. 1,00,000 – Rs. 175 per month. MAB between – Rs. 20,000 to Rs. 50,000 – Rs. 350 per month. MAB - Less than Rs. 20,000 – Rs. 500 per month.
		(Waiver in case of FD of minimum Rs. 5,00,000 under the family ID)	
12)	Titanium Family Account	QAB Requirement: Rs. 1,50,000 NMQAB charges: <ul style="list-style-type: none"> QAB between – Rs. 1,00,000 to Rs. 1,50,000 – Rs. 300 per quarter. QAB between – Rs. 50,000 to Rs. 1,00,000 – Rs. 500 per quarter. QAB between – Rs. 20,000 to Rs. 50,000 – Rs. 1000 per quarter. QAB - Less than Rs. 20,000 – Rs. 1500 per quarter. 	MAB Requirement: Rs. 1,50,000 NMMAB charges : <ul style="list-style-type: none"> MAB between – Rs. 1,00,000 to Rs. 1,50,000 – Rs. 100 per month. MAB between – Rs. 50,000 to Rs. 1,00,000 – Rs. 175 per month. MAB between – Rs. 20,000 to Rs. 50,000 – Rs. 350 per month. MAB - Less than Rs. 20,000 – Rs. 500 per month.
		(Waiver in case of FD of minimum Rs. 7,50,000 under the family ID)	

Note: Service Tax @ 10.30 % (as per Govt rules) w.e.f. February 24, 2009 is applicable over and above charges indicated above.

CHANGES IN SCHEDULE OF CHARGES — EBOR# PRODUCTS

Minimum average balance requirement to be maintained monthly instead of quarterly with effect from April 1, 2012

RAJBANK Product	Current Value/Charge		Revised Charge	
	QAB Requirement	Existing charge (Per Quarter)	MAB Requirement	Revised Charge (Per Month)
Raj Bank Savings Account *	Rs. 1000	Rs. 65	Rs. 1000	Rs. 21
Raj Bank Saving Minor Account	Rs. 1000	Rs. 65	Rs. 1000	Rs. 21
Raj Bank Savings Plus Account	Rs. 5000	Rs. 300	Rs. 5000	Rs. 100
Raj Bank Easy Sweep Savings Account	Rs.10000	Rs. 300	Rs. 10000	Rs. 100
Raj Bank Privilege Account	Rs. 25000	Rs. 300	Rs. 25000	Rs. 100
Raj Bank Student Account	Rs. 1000	Rs. 33	Rs. 1000	Rs. 11
Raj Bank Stree Shakti Savings Bank Account	Rs. 2500	Rs. 150	Rs. 2500	Rs. 50
Raj Bank Young Star Account	Rs. 1000	Rs. 150	Rs. 1000	Rs. 50
Raj Bank Super Saver Saving Account	Rs. 25000	Rs. 250	Rs. 25000	Rs. 83

* Additionally, Raj Bank Savings Accounts with linked FFD facility need to maintain a Quarterly Balance of Rs. 5,000 for linked FFD else will be charged Rs. 100 per quarter.

Note: Service Tax @ 10.30 % (as per Govt rules) w.e.f. February 24, 2009 is applicable over and above charges indicated above.

Erstwhile Bank of Rajasthan