

## INSTA CURRENT ACCOUNT SCHEDULE OF CHARGES

### Glossary of Terms

<b>MAB</b>	Monthly Average Balance (MAB) calculated as average of daily closing positive balances of each day spread over a period of the month
<b>NMMAB</b>	Non-maintenance of Monthly Average Balances
<b>Base Location</b>	Base Location refers to the all the Branches belonging to the same clearing zone in which the account is opened
<b>Non-Cash Transactions</b>	Non Cash Transactions Collections include - Local Cheque collection Non base & Upcountry Cheque Collections. Non Cash Transaction Payments include -Demand Drafts, Pay Order & Multicity Cheque payments,
<b>All Cash transactions of Rs 10 Lacs &amp; above on a single day would require prior intimation &amp; approval of the Branch at least one working day in advance.</b>	

<b>MAB Requirement (Rs.)</b>	10,000
<b>NMMAB Charges (Rs.)</b>	750

### Free Limits

<b>Cash Deposit Base location (Rs.)</b>	100,000
<b>Cash Deposit Non base location (Rs.)</b>	NIL
<b>No cash deposit free limit if MAB maintained is less than 80% of required MAB</b>	
<b>Non Cash Transaction Collections (Rs.)</b>	Free
<b>Cheque payment (Rs.)</b>	1,000,000
<b>DD/PO issuance (Number of instrument free per month)</b>	Nil
<b>Cheque Leaves per month (nos.)</b>	25
<b>Total Transactions (nos.)</b>	20
<b>Cash Withdrawal Base Branch (Rs.)</b>	Unlimited free on Value for self; Maximum Rs 50,000 per transaction for 3rd party payment
<b>Cash Withdrawal Non Base Branch (Rs.)</b>	Rs. 50,000 Free per day. Allowed only for self-cheques
<b>RTGS Payment (Rs.)</b>	Transaction amount between Rs. 2 lakh to Rs. 5 lakh - Rs. 25 per transaction; Transaction amount > Rs. 5 lakh - Rs. 50 per transaction No charges for RTGS payments done using Internet Banking / Mobile Banking
<b>NEFT payment (Rs.)</b>	Transaction amount upto 10,000 - Rs. 2.50 per transaction; Rs10,001 to Rs.1 lakh - Rs. 5 per transaction; Rs 1 lakh to Rs. 2 lakhs - Rs. 15 per transaction; Above Rs 2 lakhs - Rs. 25 per transaction No charges for NEFT payments done using Internet Banking / Mobile Banking
<b>IMPS payment (Rs.)</b>	Transaction up to 10,000: 3.50 per transaction; 10,001 to 1 lakh: 5 per transaction; 1 lakh to 2 lakhs: 15 per transaction

### Charges Beyond Free Limits

Service	Charges beyond Free Limits	Minimum Charge (Rs.)
<b>Cash Deposit-Base location</b>	Rs 3 per Rs 1,000.	50
<b>Cash Deposit-Non-Base location</b>	Rs 3 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000.	100
<b>Cash Withdrawal – Non-Base</b>	Rs.2 per 1000	50
<b>Cheque Payments</b>	Rs.0.50 per 1000 ; Minimum Rs 50 per Transaction & Maximum Rs 500 per Transaction	50
<b>DD/PO issuance</b>	Rs.2 per 1000	50
<b>Cheque Leaves</b>	Rs.2 per leaf	

<b>Transaction Charges</b>	Rs. 50 per cash deposit transaction & Rs 25 for others Other transaction includes all cash withdrawal & clearing transactions except 1. Payments / collections through RTGS & NEFT, 2. Upcountry Cheque Collection 3. Transactions done through Internet / Phone / Mobile / ATM
<b>Penal charges for accounts not maintaining MAB (not applicable on cash deposit transaction)</b>	Rs 25 per transaction from first transaction. Transaction includes all cash withdrawal & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection and transactions done through Internet / Phone / Mobile / ATM
<b>Bulk Cash Volume Charges</b>	Rs 3 per 1000 beyond 5 times free limit on base cash deposit

### Free Services

Service	Charges
RTGS Collections and NEFT Collections	FREE
Local Cheque Collection at base branch, Local Cheque Payments, Fund Transfers (Transaction charges applicable beyond free transaction limits)	
Product type change to any ICICI Bank Current Account product	
Transactions done through Internet / Phone / Mobile Banking / Email & ICICI Bank ATM (except NEFT and RTGS transactions for Standard and Classic)	

### Cash Management Services

I-Multipay (Apply from branches)	One time Setup Fee - Rs 7500 Funds Transfer (within ICICI) - Nil NEFT - Rs 2.5 RTGS - Rs 5 Cheque/DD - Rs 5 IMPS - <25000 Rs 3.5 >25000 Rs 7.5
I-Multipay (Apply through CIB/I-Bizz)	One time Setup Fee - 2000 Funds Transfer (within ICICI) - Nil NEFT - 1 RTGS - 1
Virtual Account Collection (Apply from branches)	One time Setup Fee - Rs 5000 Per Trns - Re. 1
Virtual Account Collection (Apply through CIB/InstaBiz)	One time Setup Fee - Rs 2000 Per Trns – Re. 1
Multiple invoice Collection (Apply from branches)	One time Setup Fee – Rs 7500 Transaction charges as per MCC
Multiple invoice Collection (Apply through CIB/InstaBiz)	One time Setup Fee - Rs 2000 Transaction charges as per MCC
Cheque pick up (GBO)	Vendor prices on actual
Cheque pick up (CMS)	Vendor prices on actual Per cheque - Rs 2
Cash pick up (GBO)	Vendor prices on actual
Cash pick up (CMS)	Vendor prices on actual Cash processing charges - Rs 1.2/1000
NACH	One time Setup Fee - Rs 7500 Mandate registration - Rs 12 Txn charges - Rs 4
PAB (Bulk payment without adding beneficiary)	One time setup Fee - Rs 1000
POS Machine	POS Machine Installation charges and Rental - Actual Transaction charges as per MCC
Single Invoice Collection	Transaction charges as per MCC
Host to Host Integration	Rs 5000
API Integration	Rs 25000

## Other Charges

Debit Card Related		
Gold Debit Card Charges	Per annum	Rs.250
De hotlisting of Debit Card	Free	
ATM Transactions at other bank ATM (India)	Balance Inquiry	Rs 8.5
	Withdrawal (per transaction)	Rs.20
ATM Transactions at other bank ATM (Outside India )	Withdrawal (per transaction)	Rs.125
Replacement of lost/ stolen debit card, Replacement of PIN	Per instance	Rs. 200
Other Common Charges		
Account Closure Charges	If closed within 14 days	Nil
	If closed beyond 14 days but within 6 months	Rs. 500
	If closed beyond 6 months	Rs. 200
Mobile Alerts	Per month	Rs.25
Monthly physical Account Statement	Per month	Rs. 25
Account Statement through Fax (Daily / Weekly / Fortnightly / Monthly)	Per page	Rs. 5
	Minimum per month	Rs 200
Interest Certificate	Per certificate	Free
Cheque Return - Issued by customer (Including Fund Transfers)	Rs.750 per instance	
Cheque Return - Deposited by Customer	Per instance	Rs. 100
ECS Debit Return	Per instance	Rs. 350
Speed Clearing charges	Per instance of value above Rs. 100,000/-	Rs. 150
<b>Branch Based transactions:</b> 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	Per instance	Rs.100
<b>Phone Banking transactions:</b> For transactions available on IVR, if done through Phone Banking Officer	Free	

For any services or charges not covered under this brochure, please contact any of our branches or write to [corporatecare@icicibank.com](mailto: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](http://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

For details Terms and Conditions please refer to [www.icicibank.com](http://www.icicibank.com)