

Smart Business Account Gold with effect from May 1, 2019

Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total free transactions	NMMAB charges (Rs)
		Deposit base ² and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	DDPO issuance	Number of cheque leaves		
Smart Business Account Gold	100,000	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 18.0 Million whichever is lower. None. 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.	25 free per month	300 cheque leaves free per month. First cheque book shall be free.	300 per month	Rs 1,000 if MAB >= 50% & Rs 3,000 if MAB < 50%
Other Free Services								
Transactions done through Internet / Phone / Mobile banking / E mail and ICICI Bank ATM								
Cheque collection and cheque payments, Fund transfers within ICICI bank								
RTGS and NEFT transactions								
Charges for cash deposit transaction								
		Location	Base Location	Non Base Location				
Monthly cash deposit <= 18.0 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 > 18.0 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								
Charges beyond free limits	Cash Withdrawl non-base location		DDPO issuance	Cheque leaves	Transaction charges	Penal charges for accounts not maintaining MAB		
	Rs 2 per 1000; Min Rs 50 per transaction		Rs 2 per 1000; Min Rs 50 per transaction	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 & Uppcountry Cheque Collections ⁴ Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Uppcountry Cheque Collection & transactions done through ATM/Mobile/Internet/Phone ⁵ All Cash transactions of Rs. 10 Lacs & above on a single day would require prior intimation & approval of the Branch in 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 transactions at other bank ATM (Outside India)							Withdrawal Rs. 135 per transaction.	
Replacement of lost / stolen debit card, Replacement of PIN							Rs. 200 per instance.	
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	
Mobile alerts								
Monthly physical account statement							Free	
Account statement through fax (Daily/ Weekly/ Fortnightly/ Monthly)							Rs 25 per month	
Cheque return - Issued by Customer (including fund transfer)							Rs. 750 per instance	
Cheque return - Deposited by Customer							1st 5 return of the month free; thereafter Rs. 100 per instance	
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	
Cash Management Services								
i-MultiPay (Apply from branches)							One time Setup Fee - Rs 5000 FT - Rs Nil NEFT - Rs 2 RTGS - Rs 2 Cheque/DD - Rs 3 IMPS - <25000 Rs 3.5 >25000 Rs 7.5	
i-MultiPay (Apply through CIBI-Biz)							One time Setup Fee - 2000 FT - Nil NEFT - 1	
Virtual Account Collection (Apply from branches)							One time Setup Fee - Rs 4000 Per Trns Re - 1	
Virtual Account Collection (Apply through CIBI-Biz)							One time Setup Fee - 2000 Per Trns - Re - 1	
Multiple Invoice Collection (Apply from branches)							One time Setup Fee - Rs 5000 Transaction charges as per MCC	
Multiple Invoice Collection (Apply through CIBI-Biz/Ezypay Portal)							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 (Doorstep Banking)							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 5000 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	
Value Added Features								
Locker charges							20% discount	
Auto Loan							25% waiver on processing fees	
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 corporatescare@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