

Shubhaarambh Current Account with effect from May 1 , 2019

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)	Cheque transaction (Rs)	Number of cheque leaves	DD/PO issuance		
Shubhaarambh Current Account	Zero MAB requirement for first 6 months; Post 6 months Rs. 25,000 *	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.	10 DD/PO free per month	200 per month	Rs. 1,000 per month

* 1) Post offer period committed MAB of Rs. 5,000 would be applicable for accounts opened in RIB & select SURU locations and Rs. 25,000 for accounts opened in all other locations

2) Zero MAB facility will be available for six months excluding the account opening 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	cheque transaction	Cheque leaves	Transaction charges	DD/PO issuance	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 2 per 1000; Min Rs 50 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	Free for first year; Rs. 250 per year from second year onwards
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.

Cash Management Services	
I-Multipay (Apply from branches)	One time Setup Fee - Rs 7500
I-Multipay (Apply through CIB/I-Bizz)	One time Setup Fee - 2000
Virtual Account Collection (Apply from branches)	One time Setup Fee - Rs 5000
Virtual Account Collection (Apply through CIB/I-Bizz)	One time Setup Fee - 2000
Multiple invoice Collection (Apply from branches)	One time Setup Fee - Rs 7500
Multiple invoice Collection (Apply through CIB/I-Bizz/Eazypay Portal)	One time Setup Fee - Rs 2000
Cheque pick up (GBO)	Vendor prices on actual
Cheque pick up (CMS)	Vendor prices on actual
Cash pick up (Doorstep Banking)	Vendor prices on actual
Cash pick up (CMS)	Vendor prices on actual
NACH	One time Setup Fee - Rs 7500
PAB (Bulk payment without adding beneficiary)	One time setup Fee - Rs 1000
POS Machine	POS Machine Installation charges and Rental - Actual
Single Invoice Collection	Transaction charges as per MCC
Host to Host Integration	Rs 5000
API Integration	Rs 25000

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 is 1 lakh or above
Monthly physical account statement	25 per month
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	