



September 30, 2011

**To All Current Account Customers**

Dear Customer,

**Revised Schedule of Charges applicable from November 01, 2011**

We wish to inform you that for following Current Account Variants few charges have been revised in the Schedule of Charges keeping your business requirements in mind.

<b>Product Variant</b>
Roaming Current Accounts-Standard,Classic, Premium,Gold,Gold Plus,Platinum & Elite
Classic Plus Current Account
Gold Advantage Current Account
Privilege Current Account
Textile-Basic & Textile-Advantage Current Account
Prepaid Current Account

The revised schedule of charges will become effective from November01, 2011.Revised Summary of Charges and Benefits provided in current account variants, are mentioned Below

<b>Legends for services in schedule of charges</b>	
<b>Non Cash Collections-</b>	Local Cheque Collection Non Base and Upcountry Cheque Collection.
<b>Non Cash Payments</b>	Demand Draft, Pay Order and Multicity Cheque Payments
<b>Bulk Transaction</b>	Cash and Clearing Transactions beyond free limits except Payments/Collections through RTGS and NEFT, Upcountry Cheque Collection and transaction done through Internet/Phone/Mobile/ATM.
<b>Bulk Cash Volume</b>	Cash Deposit Beyond 5 times of free Limit on base Cash deposit
<b>Penal Charges</b>	Transaction Charges for Accounts not maintaining Committed MAB
<b>Packet</b>	Packet denotes per 100 note of same denomination
<b>Non Cash Charges</b>	Charges for Demand Draft, Pay Order, Multicity Cheque payment, Local Cheque Collection Non base and Upcountry Cheque Collection

Variant Name	Service Name	Existing Charges	Revised Charges
Standard & Classic	RTGS Payment	Rs25	Free
	Non Cash Collections	Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000	Free
	Packet Charges	Rs20 per 100 note of same Denomination	Rs30 per 100 note of same Denomination
	Penal Charges	Rs10 per Transaction from first Transaction	Rs50 per Cash deposit transaction and Rs25 for others from First Transaction
	Bulk Transaction Charges	Rs10 per Transaction	Rs50 per cash deposit transaction and Rs10 for others
	Bulk Cash Volume Charges	-	Rs 3 per 1000 (Beyond 5 times free limit on base cash deposit volume) plus Packet Charges at Rs.30 per packet
	Non Cash Charges	-	Maximum Rs500 per Transaction
Premium,Gold & Gold Plus	Non Cash Payments	Rs.0.50 per 1000	Free
	Non Cash Collections	Subject to min Rs50 per	
	Packet Charges	Rs20 per 100 note of same Denomination	Rs30 per 100 note of same Denomination
	Penal Charges	Rs10 per Transaction from first Transaction	Rs50 per Cash deposit transaction and Rs10 for others from First Transaction
	Bulk Transaction Charges	Rs10 per Transaction	Rs50 per cash deposit transaction and Rs10 for others
	Bulk Cash Volume Charges	-	Rs 3 per 1000 (Beyond 5 times free limit on base cash deposit volume) plus Packet Charges at Rs.30 per packet
Platinum & Elite	Non Cash Payments	Rs.0.50 per 1000	Free
	Non Cash Collections	Subject to min Rs50 per	
	NMMAB charges	Platinum-Rs5000	Platinum – Rs 2,500 if MAB >= 50%; Rs 5,000 if MAB < 50%
		Elite-Rs10000	Elite – Rs 5,000 if MAB >= 50%; Rs 10,000 if MAB < 50%
	Physical Statement	Rs25 per month	Free
	Mobile banking	Rs25 per month	Free
	Debit Card	Rs250	Free
	Packet Charges	Rs20 per 100 note of same Denomination	Rs30 per 100 note of same Denomination
	Penal Charges	Rs10 per Transaction from first Transaction	Rs50 per Cash deposit transaction and Rs10 for others from First Transaction
	Bulk Transaction Charges	Rs10 per Transaction	Rs50 per cash deposit transaction and Rs10 for others
Bulk Cash Volume Charges	-	Rs 3 per 1000 (Beyond 5 times free limit on base cash deposit volume) plus Packet Charges at Rs.30 per packet	

Variant Name	Service Name	Existing Charges	Revised Charges
Privilege	Cash Deposit	Denomination wise Charges	Packet charges of Rs 20 per 100 notes of the same denomination, <b>Rs 0.50 per loose note</b>
	Non Cash Charges	Ranging from Rs 2 to Rs 5 per 1,000	Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than <b>1 00 000</b>
	Funds Transfer	Rs25/- per Transaction upto Rs5 Lacs, Rs 50 per transaction of above Rs5 Lacs	Free
	Cash Deposit – Base	Free up to Rs 25,000/- per month or 25 Transaction <b>whichever is Lower</b>	No Free Limit
	Cash Withdrawal - Base	Free upto 25 transactions per month	No Free Limit
	Bulk transaction charges	NA	Rs 10 per transaction from First Transaction
Textile Basic & Textile-Advantage	Cash Deposit	Denomination charges	Packet charges of Rs 20 per 100 notes of same denomination; Rs <b>0.50 per loose note</b>
	Bulk transaction free limit	Tex Basic – 20 cash transactions and 30 non <b>cash transactions</b>	Tex Basic – 50 transactions free per month
		Tex Adv – 50 cash transactions and 100 non <b>cash transactions</b>	Tex Advantage – 150 transactions free per month
	Bulk transaction charges	Rs 25 per transaction for cash and Rs 5 per transaction for non cash <b>transaction</b>	Rs 10 per transaction beyond 50 transactions for Tex Basic and 150 transactions for Tex Advantage
	Penal charges	NA	Rs 10 per transactions from first transactions for account not <b>maintaining required MAB</b>
	NMMAB charges	Tex Basic – Rs 250 per <b>month</b>	Tex Basic – Rs 500 per month
		Tex Advantage – Rs 750 per <b>month</b>	Tex Advantage – Rs 1,500 per <b>month</b>
Non Cash Charges	Rs 1.50 per 1,000; min Rs 50 per transaction	Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than <b>1 00 000</b>	
Classic Plus & Gold Advantage	Cash Deposit	Denomination charges	Packet charges of Rs 20 per 100 notes of same denomination; Rs <b>0.50 per loose note</b>
	Penal charges	NA	Rs 10 per transactions from first transaction for accounts not <b>maintaining required MAB</b>
	Bulk transaction free limit	Classic Plus – 50 cash transactions and 100 non <b>cash transactions</b>	Classic Plus – 150 free transactions per month
		Gold Adv - 100 cash transactions and 200 non <b>cash transactions</b>	Gold Adv – 300 free transactions per month
	Bulk transactions charges	Rs 50 per transactions for cash and Rs 5 for non cash <b>transaction</b>	Rs 10 per transaction
	Non Cash Charges	Rs 1 / 1.50 / 2 per 1,000 depending on the transaction	Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than <b>1 00 000</b>

Variant Name	Service Name	Existing Charges	Revised Charges
Prepaid	Cash Deposit Non Base	Rs 5 per 1,000	Rs 5 per 1,000 plus packet charges; min Rs 100
	Cash Withdrawal Non Base	Rs 5 per 1,000	Rs 2 per 1,000; min Rs 50
	Cash Withdrawal Base	Combined free limit of 60 transactions per month for all services	Combined free limit of 10 transactions per month for cash withdrawal base and cash deposit base
	Cash Deposit Base	Combined free limit of 60 transactions per month for all services;	Combined free limit of 10 transactions per month for cash withdrawal base and cash deposit base
		Cash deposit exceeding Rs. 1 lac on a single day, within and beyond 60 transactions would be charged at Rs. 2.50 Rs. 1,000; min Rs. 50	Cash deposit exceeding Rs 10 lacs per month within and beyond 10 transactions would be charged with packet charges; min Rs 50
	Multicity Cheque payment	Combined free limit of 60 transactions per month for all services beyond which Rs 15 per transaction	Combined free limit of 50 transactions per month for non cash transactions beyond which Rs 50 per transaction
	Demand draft / Pay order	Combined free limit of 60 transactions per month for all services beyond which Rs 50 per transaction	Combined free limit of 50 transactions per month for non cash transactions beyond which Rs 50 per transaction
	Local Cheque Collection-Non Base	Combined free limit of 60 transactions per month for all services beyond which Rs 15 per transaction	Combined free limit of 50 transactions per month for non cash transactions beyond which Rs 50 per transaction
	Upcountry cheque collection	Combined free limit of 60 transactions per month for all services beyond which Rs 15 per transaction	Combined free limit of 50 transactions per month for non cash transactions beyond which Rs 50 per transaction
	Funds Transfer	Free	Include in the count of 50 non cash free transactions per month
RTGS payment	Combined free limit of 60 transactions per month for all services beyond which charges as per RBI guidelines	Free	
Rebate on annual charges	NA	Rebate @ 25% of annual fees if avg MAB maintained in last 6 months is $\geq$ Rs 1 lacs	

For any clarification or more information regarding this matter, please call our 24-hour Customer Care. Alternatively, you may like to contact us by e-mail through the "E-mail Us" option at ICICIBank.com.