

Insta OD SCHEDULE OF CHARGES w.e.f May 1, 2019

Glossary of Terms

MAB	Monthly Average Balance (MAB) calculated as average of daily closing positive balances of each day spread over a period of the month
NMMAB	Non-maintenance of Monthly Average Balances
Base Location	Base Location refers to the all the Branches belonging to the same clearing zone in which the account is opened
Non-Cash Transactions	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,
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	

Variant	Platinum
MAB Requirement (Rs.)	Nil
NMMAB Charges (Rs.)	Nil

Free Limits per month

Variant	Platinum
Cash Deposit Base and non base location (Rs.)	5,000,000
Non Cash Transaction-Collections (Rs.)	Free
Non Cash Transaction-Payments (Rs.)	Free
Cheque Leaves per month (nos.)	1,000
Total Transactions (nos.)	1,000
Cash Withdrawal Base Branch (Rs.)	Unlimited free on Value for self ; Maximum Rs 50,000 per transaction for 3rd party payment
Cash Withdrawal Non Base Branch (Rs.)	Rs.50,000 Free per day. Allowed only for self-cheques
RTGS Payment (Rs.) (applicable only for Standard,Classic and Premium)	Free
NEFT payment (Rs.) (applicable only for Standard,Classic and Premium)	Free
IMPS payment	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.

Charges Beyond Free Limits

Service	Charges beyond Free Limits	Minimum Charge (Rs.)
Cash Deposit-Base location	Rs 3 per Rs 1,000.	50
Cash Deposit-Non-Base location	Rs 3 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000.	100
Cash Withdrawal – Non-Base	Rs.2 per 1000	50
Non Cash Transaction -Payments	Rs.0.50 per 1000 ; Minimum Rs 50 per Transaction & Maximum Rs 500 per Transaction	50
Cheque Leaves	Rs.2 per leaf	
Transaction Charges	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	
Bulk Cash Volume Charges	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)0	
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 FT - Rs 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 FT - 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/I-Bizz)	One time Setup Fee - 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/I-Bizz)	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		
Debit Card Charges	Per annum	Free
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.1000
	If closed beyond 6 months	Rs. 500
Mobile	Per month	Free
Monthly physical Account Statement	Per month	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

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	Per instance	Rs.100
Phone Banking transactions: 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

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 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