

# ROAMING CURRENT ACCOUNT SCHEDULE OF CHARGES w.e.f May 1, 2019

## 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>Variant</b>	<b>Standard</b>	<b>Classic</b>	<b>Premium</b>	<b>Gold</b>	<b>Gold Plus</b>	<b>Platinum</b>	<b>Elite</b>
<b>MAB Requirement (Rs.)</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>NMMAB Charges (Rs.)</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil

## Free Limits

<b>Variant</b>	<b>Standard</b>	<b>Classic</b>	<b>Premium</b>	<b>Gold</b>	<b>Gold Plus</b>	<b>Platinum</b>	<b>Elite</b>
<b>Cash Deposit Base location (Rs.)</b>	100,000	250,000	500,000	1,000,000	3,000,000	5,000,000	10,000,000
<b>Cash Deposit Non base location (Rs.)</b>	NIL	NIL	NIL	100,000	300,000	500,000	1,000,000
<b>Non Cash Transaction-Collections (Rs.)</b>	Free	Free	Free	Free	Free	Free	Free
<b>Cheque payment (Rs.)</b>	1,000,000	2,500,000	Free	Free	Free	Free	Free
<b>DD/PO issuance (Number of instrument free per month)</b>	Nil	10	20	25	Free	Free	Free
<b>Cheque Leaves per month (nos.)</b>	25	50	100	200	600	1,000	2,000
<b>Total Transactions (nos.)</b>	20	50	100	200	600	1,000	2,000
<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.) (applicable only for Standard,Classic and Premium)</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.) (applicable only for Standard,Classic and Premium)</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</b>	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
Cheque Payments	Rs.0.50 per 1000 ; Minimum Rs 50 per Transaction & Maximum Rs 500 per Transaction	50
DD/PO issuance	Rs.2 per 1000	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	
Penal charges for accounts not maintaining MAB (not applicable on cash deposit transaction)	Nil	
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

Product	Standard, Classic, Premium	Gold, Gold Plus	Platinum, Elite
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	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	One time Setup Fee - 2500 FT - Nil NEFT - 1 RTGS - 1 Cheque/DD - Rs 2 IMPS - <25000 Rs 2.5 >25000 Rs 5
I-Multipay (Apply through CIB/I-Bizz)	One time Setup Fee - 2000 FT - Nil NEFT - 1 RTGS - 1	One time Setup Fee - 2000 FT - Nil NEFT - 1 RTGS - 1	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	One time Setup Fee - Rs 4000 Per Trns Re - 1	One time Setup Fee - Rs 2500 Per Trns Re - 1
Virtual Account Collection (Apply through CIB/I-Bizz)	One time Setup Fee - 2000 Per Trns - Re -1	One time Setup Fee - 2000 Per Trns - Re -1	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	One time Setup Fee - Rs 5000 Transaction charges as per MCC	One time Setup Fee - Rs 2500 Transaction charges as per MCC
Multiple invoice Collection (Apply through CIB/I-Bizz)	One time Setup Fee - Rs 2000 Transaction charges as per MCC	One time Setup Fee - Rs 2000 Transaction charges as per MCC	One time Setup Fee - Rs 2000 Transaction charges as per MCC
Cheque pick up (GBO)	Vendor prices on actual	Vendor prices on actual	Vendor prices on actual
Cheque pick up (CMS)	Vendor prices on actual Per cheque - Rs 2	Vendor prices on actual Per cheque - Rs 2	Vendor prices on actual Per cheque - Rs 2
Cash pick up (GBO)	Vendor prices on actual	Vendor prices on actual	Vendor prices on actual
Cash pick up (CMS)	Vendor prices on actual Cash processing charges - Rs	Vendor prices on actual Cash processing charges - Rs	Vendor prices on actual Cash processing charges - Rs

	1.2/1000	1.2/1000	1.2/1000
NACH	One time Setup Fee - Rs 7500 Mandate registration - Rs 12 Txn charges - Rs 4	One time Setup Fee - Rs 5000 Mandate registration - Rs 12 Txn charges - Rs 4	One time Setup Fee - Rs 2500 Mandate registration - Rs 12 Txn charges - Rs 4
PAB (Bulk payment without adding beneficiary)	One time setup Fee - Rs 1000	One time setup Fee - Rs 1000	One time setup Fee - Rs 1000
POS Machine	POS Machine Installation charges and Rental - Actual Transaction charges as per MCC	POS Machine Installation charges and Rental - Actual Transaction charges as per MCC	POS Machine Installation charges and Rental - Actual Transaction charges as per MCC
Single Invoice Collection	Transaction charges as per MCC	Transaction charges as per MCC	Transaction charges as per MCC
Host to Host Integration	Rs 5000	Rs 5000	Rs 5000
API Integration	Rs 25000	Rs 25000	Rs 25000

### Other Charges

Debit Card Related		
Debit Card Charges	Per annum	Free-Platinum & Elite;Rs.250 for other Variants
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: Standard, Classic & Premium	If closed within 14 days	Nil
	If closed beyond 14 days but within 6 months	Rs.500
	If closed beyond 6 months	Rs. 200
Account Closure Charges: Gold, Gold Plus, Platinum & Elite	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 Alerts - Standard, Classic and Premium	Per month	Rs.25
Mobile Alerts - Gold, Gold Plus, Platinum & Elite	Per month	Free
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 - Standard, Classic, Premium, Gold and Gold Plus (1 <sup>st</sup> 5 return free per month for Gold)	Per instance	Rs 100
Cheque Return - Deposited by Customer – Platinum and Elite		Free
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	Per instance	Rs.100

Statement, Bankers' Report, Certificate of Balance for Previous Year, Old Record Retrieval, Signature Verification		
<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.

For Domestic General Banking Transactions the pricing for Trade RCA variants would be as per the following mapping:

TRCA USD 25K - RCA Premium, TRCA USD 75K - RCA Gold, TRCA USD 300K - RCA Platinum, TRCA USD 600K – RCA Elite, TRCA 1500K – RCA Elite.

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)