**NOTICE**

**CHANGES IN SCHEDULE OF CHARGE**

**FOR ICICI BANK NRI SAVINGS AND NON-INTEREST BEARING ACCOUNTS**

*(charging applicable wef June 1, 2016)*

## Revision in charges for non maintenance of Minimum Average Balance for NRI savings and non-interest bearing accounts.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>NRI Product Variant</th>
<th>Monthly Average balance (MAB)</th>
<th>#Current Value / Charges</th>
<th>#Revised Charges applicable with effect from June 01, 2016</th>
</tr>
</thead>
</table>
| 1      | NRI Regular Account | Monthly Average balance (MAB) Requirement:  
• `₹ 10,000 at account level 
Or  
• `₹ 25,000 at Customer ID level | Non maintenance of MAB charges (NMMAB):  
• MAB between – `5,000 to `10,000: - `350 per month  
• MAB – Less than `5,000: - `450 per month | Non maintenance of MAB charges (NMMAB):  
• `100 + 5% of the shortfall in required MAB or `500 whichever is lower. |
| 2      | NRI Pro Account     | MAB Requirement:  
• `₹ 1,00,000 at CASA level  
Or  
• `₹ 5,00,000 at Customer ID level | NMMAB Charges:  
• MAB between – `50,000 to `1,00,000: - `50 per month  
• MAB between – `25,000 to `50,000: - `100 per month  
• MAB between – `10,000 to `25,000: - `200 per month  
• MAB between – `5,000 to `10,000: - `350 per month  
• MAB – Less than `5,000: - `450 per month | NMMAB Charges:  
• `100 + 2% of the shortfall in required MAB or `500 whichever is lower. |
| 3      | NRI Premia Account  | MAB Requirement:  
• `₹ 5,00,000 at CASA level  
Or  
• `₹ 25,00,000 at Customer ID level | NMMAB Charges:  
• MAB between – `4,00,000 to `5,00,000: - `50 per month  
• MAB between – `3,00,000 to `4,00,000: - `100 per month  
• MAB between – `1,00,000 to `3,00,000: - `200 per month  
• MAB between – `50,000 to `1,00,000: - `350 per month  
• MAB – Less than `50,000: - `450 per month | NMMAB Charges:  
• `100 + 1% of the shortfall in required MAB or `500 whichever is lower. |
| 4      | NRI Student Account | MAB Requirement:  
• `₹ 5,000 at account level  
Or  
• `₹ 5,000 at Customer ID level | NMMAB Charges:  
• MAB between – `2,500 to `5,000: - `250 per month  
• MAB – Less than `2,500: - `350 per month | NMMAB Charges:  
• `100 + 5% of the shortfall in required MAB. |
| 5      | NRI Low balance Account (Easy NRI Account) / Raj Bank Savings Account | MAB Requirement:  
• `₹ 2,000 at account level | NMMAB Charges:  
• MAB between – `1,000 to `2,000: - `250 per month  
• MAB - Less than `1,000: - `350 per month | NMMAB Charges:  
• `100 + 5% of the shortfall in required MAB. |
# Service Tax at prevailing rate as per government rules shall be applicable over and above the mentioned charges.

## Minimum Balance Requirement:

- **Account level:** Minimum Average Balance maintained in each Saving/Non-interest bearing account under same Customer ID.
- **CASA level:** Cumulative Minimum Average Balance in all Saving/Non-interest bearing accounts under same customer ID.
- **Customer ID level:** Cumulative Minimum Average Balance in all Saving/Non-interest bearing accounts under same customer ID + FD/RD balance at the end of charging period.

### Important Notes:

- Non-maintenance charges exemption based on product features/FD maintenance as per respective product offering to continue
- If the shortfall observed in actual balance maintained and required MAB is less than ₹ 100, then penal charges for non-maintenance of MAB shall be not be applicable.
- In the event of non-maintenance of minimum MAB, the Bank will notify the customer by sending an e-mail or a letter. In the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable.
- In case the customer has not maintained MAB for any consecutive month, non-maintenance of MAB charges shall be applicable for all consecutive months. The Bank will notify the customer in the initial month only in case of non-maintenance of MAB in consecutive months.
- It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification(s).