

**Smart Business Account Platinum with effect from October 1, 2015**

Product	MAB <sup>1</sup>	Cash services free limits			Non-cash services free limits		Number of total <sup>4</sup> free transactions	NMMAB charges (Rs)
		Deposit base <sup>2</sup> and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	Non-cash <sup>3</sup> transaction (Rs)	Number of cheque leaves		
Smart Business Account Platinum	500,000	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 25.0 Million whichever is lower. Note: No free limit if MAB maintained is less than 50% of committed MAB	Unlimited free on value	Rs. 50,000 free per day. Allowed only for self cheques.	Free	600 cheque leaves free per month. First cheque book shall be free.	600 per month	Rs 10,000 per 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  
RTGS and NEFT transactions

Charges for cash deposit transaction		
Location	Base Location	Non Base Location
Monthly cash deposit <= 25.0 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 > 25.0 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 leaves	Transaction charges	Penal charges for accounts not maintaining MAB
<b>Charges beyond free limits</b>	Rs 2 per 1000; Min Rs 50 per transaction	Rs. 2 per leaf	Rs. 25 per transaction	Rs 25 per transaction from first transaction. (Not applicable on cash deposit transaction)

<sup>1</sup> Mode of calculation of Monthly Average Balance - Average of daily closing positive balances of each day spread over a period of one month

<sup>2</sup> Base Location refers to all the Branches which belong to the same clearing zone in which the account is opened

<sup>3</sup> Non Cash Transactions include Demand Drafts, Pay Order, Multicity cheque payments, Local Cheque collection Non base & Upcountry Cheque Collections

<sup>4</sup> Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection & transactions done through ATM/Mobile/Internet/Phone  
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	Rs. 250 per year
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.

Other Common Charges	
<b>Account closure charges</b>	
If closed within 14 days	Nil
If closed beyond 14 days but within 6 months	Rs. 1000
If closed after 6 months	Rs. 500
Mobile alerts	Free
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 )	For first 2 instruments of the month – Rs 500 per instrument; From 3rd instrument onwards – Rs.750 per instrument
Cheque return – Deposited by Customer	Rs. 100 per instrument
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

Value Added Features	
Cheque pick up (Doorstep Banking)	Free for 1 location
Cash pick up (Doorstep Banking)	Special rate of Rs 500 per month for 1 location (max upto 2 lacs per day); OR Special rate of Rs 1,000 per month for 1 location (max upto 5 lacs per day )
Cash pop up	Free set up
CMS payments	50% waiver on set up fees
Locker charges	40% discount
Auto Loan	50% waiver on processing fees

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](mailto: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](http://www.icicibank.com). Charge cycle period shall be from 1<sup>st</sup> to 30<sup>th</sup> / 31<sup>st</sup> of every month.

All charges are exclusive of GST as applicable. For detail Terms and Conditions, please refer to [www.icicibank.com](http://www.icicibank.com).

Customer Signature