

**Shubhaarambh Current Account with effect from November 01, 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		
Shubhaarambh Current Account	Zero MAB requirement for first 6 months; Post 6 months Rs. 25,000 *	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 12.0 Million whichever is lower. Note: No free limit if MAB maintained is less than 80% of committed MAB	Unlimited free on value	Rs. 50,000 free per day. Allowed only for self cheques.	Free upto 50 times of MAB maintained during transaction month	100 cheque leaves free per month. First cheque book shall be free.	200 per month	Rs 1,000 per month
* 1) Post offer period committed MAB of Rs. 5,000 would be applicable for accounts opened in RIB & select SURU locations and Rs. 25,000 for accounts opened in all other locations								
* 2) Zero MAB facility will be available for six months excluding the account opening month								
<b>Other Free Services</b>								
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								
Transaction charges as applicable beyond free limits								
RTGS and NEFT transactions								
Variant change to any ICICI Bank Current Account								
<b>Charges for cash deposit transaction</b>								
<b>Location</b>			<b>Base Location</b>			<b>Non Base Location</b>		
Monthly cash deposit <= 12.0 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 > 12.0 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		
<b>Charges for other transactions</b>								
	<b>Cash Withdrawal non-base location</b>	<b>Non-cash transaction</b>		<b>Cheque leaves</b>	<b>Transaction charges</b>	<b>Penal charges for accounts not maintaining MAB</b>		
<b>Charges beyond free limits</b>	Rs 2 per 1000; Min Rs 50 per transaction	Rs 0.50 per 1000 subject to min Rs. 50 per txn. Only for UCC. Rs 50 per instrument less than Rs. 10,000; Rs 100 for 10,001 to 1,00,000; Rs 150 for instrument greater than 1,00,001		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 and transactions done through Internet / Phone / Mobile / ATM								
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								
<b>Debit Card Related</b>								
Debit card charges					Free for first year; Rs. 250 per year from second year onwards			
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.			
<b>Other Common Charges</b>								
<b>Account closure charges</b>								
If closed within 14 days								
If closed beyond 14 days but within 6 months								
If closed after 6 months								
Mobile alerts								
Account statement through Fax (Daily/ Weekly / Fortnightly / Monthly)								
Cheque return – Issued by Customer								
Cheque return – Deposited by Customer								
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								
The service charges are subject to change without any prior intimation to customer. However, the prevailing charges would be hosted on <a href="http://www.icicibank.com">www.icicibank.com</a> . 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 <a href="http://www.icicibank.com">www.icicibank.com</a> .								
I / We have chosen to open a Shubhaarambh Current Account with ICICI Bank and hereby undertake that I / We understand that the contracted MAB would be zero for the first six months only, post this period the contracted MAB will be Rs. 5,000 for accounts opened in RIB & select SURU locations and Rs. 25,000 for accounts opened in all other locations. I / We have understood the facilities and charges applicable for the said product.								
								Customer Signature