## Smart Business Account Platinum with effect from May 1, 2019

Product		Cash services free limits			Non-cash services free limits  Number of NMMA					
	MAB <sup>1</sup>	Deposit base <sup>2</sup> and non-base	Withdrawl base location	Withdrawl non-base	Non-cash <sup>2</sup> transaction (Rs)	Number of	total <sup>4</sup> free transactions	NMMAB charges (R		
		location (Rs)	(Rs)	location (Rs)	transaction (Rs)	cheque leaves				
Smart		Combined free limit upto 12 times of maintained MAB during transaction month or Rs 25.0		D. 50.000 f		600 cheque leaves		Rs 1,000 in		
Business Account	500,000	Million whichever is lower	Unlimited free on value	Rs. 50,000 free per day. Allowed only for self	Free	free per month. First cheque book shall	600 per month	MAB >= 50 & Rs 5,000		
Platinum		Note: No free limit if MAB maintained is less than 80% of		cheques.		be free.		MAB < 50°		
		committed MAB		Other Free Services						
Transactions	done through Internet	/ Phone / Mobile banking / E mail a ation, Local cheque payments, Fun	nd ICICI Bank ATI	M ICICI Bank						
RTGS and NE	FT transactions		Charges	for cesh deposit transc	etton					
	Loss			for each deposit transaction			Base Location			
Monthly cash maintained	deposit <= 25.0 Milli	on but beyond 12 times of MAB	Rs 3 per Rs 1,000; Min Rs 50 per transaction			Rs 3 per Rs 1,000 plus anywhere cash deposit charg Rs 5 per Rs 1,000; Min Rs 100 per transaction				
Monthly cash	deposit > 25.0 Million	1	Rs 4 per Rs 1,000; Min Rs 50 per transaction			Rs 4 per Rs 1,000 plus anywhere cash deposit cha Rs 5 per Rs 1,000; Min Rs 100 per transaction		eposit charge		
			Charges for other transactions		10	Hs b per Hs 1,000; Min Rs 100 per transaction				
	Cas	sh Withdrawi non-base location		Cheque leaves	Transaction charges	Penal charges for a	sccounts not mai	nteining MA		
Channa										
Charges beyond free limits	Rs 2 per 1000; Min Rs 50 per transaction				Rs. 25 per transaction	Rs 25 per transaction from first transaction. (Not applicable on cash deposit transaction)				
Mode of calc Base Location	culation of Monthly Av n refers to all the Bran	erage Balance - Average of daily cl ches which belong to the same clea mand Drafts, Pay Order, Multicity cl ansactions except payments / colle a above on a single day would requ	osing positive bal ring zone in whic	ances of each day spread ov h the account is opened	er a period of one month					
Non Cash Tra	ensactions include Der	mand Drafts, Pay Order, Multicity of	neque payments,	Local Cheque collection Non	base & Upcountry Chequ	e Collections	Mobile/Internet/Pi	one		
All Cash trans	actions of Rs 10 Lacs	a above on a single day would requ	ire prior intimation	on & approval of the Branch a	at least one working day in	advance	mobile/interrice/	NA THE		
Debit card cha						Rs. 250 per ye				
ATM transacti ATM transacti	ions at other bank ATM ion at other bank ATM	M (India) I (Outside India)			Balance enquiry Rs. 8	3.5 per transaction. Wit fithdrawal Rs. 125 per	hdrawal Rs. 20 pe transaction.	transaction.		
Replacement	of lost / stolen debit ca	I (Outside India) ard, Replacement of PIN	Œ	her Common Charges		Rs. 200 per insta	nce.			
		Account closure charge If closed within 14 days				Nil				
		If closed within 14 days If closed beyond 14 days but within If closed after 6 months	6 months		Nii Rs. 1000 Rs. 500					
Mobile alerts Physical mont		t ily/Weekly / Fortnightly / Monthly)			Free					
					Rs 25 per month Rs 5 per page; min Rs 200 per month					
		r ( including fund transfer )			Rs. 750 per instance					
Branch Based	transactions including	omer g Stop Payment, Standing Instruction	n, DD Cancellatio	n, DD Duplicate, DD		Rs. 100 per insta				
revalidation, L Signature Veri	Juplicate Statement, B ification	lankers' Report, Certificate of Balan	e for Previous Ye	ar, Old Record Retrieval, Menagement Services		Rs. 100 per Insta	ince			
			520		One time Setup Fee - 2500					
					FT - NI NEFT - 1 RTGS - 1					
-Multipay (A	(pply from branches)	1		Chec		Cheque/DD - Rs 2				
					IMPS - < 25000 Rs 2.5 >25000 Rs 3.5					
					One time Setup Fee - 20	00				
-Multipay (Ap	oply through CIB/I-Bizz	*)			FT - Nil NEFT - 1					
/irtual Accoun	nt Collection (Apply fr	om branches)			One time Setup Fee - Rs 2500 Per Trns Re - 1					
Virtual Accou	nt Collection (Apply th						One time Setup Fee - 2000			
/irtual Account Collection (Apply through CIB/I-Bizz)					One time Setup Fee - 20					
	Multiple invoice Collection (Apply from branches)									
Viultiple invoi	ice Collection (Apply fr				One time Setup Fee - 20 Per Trns - Re -1 One time Setup Fee - Rs Transaction charges as p	2500				
		rom branches)			Per Trns - Re -1 One time Setup Fee - Rs Transaction charges as I	2500 per MCC 2000				
Multiple invoi	ice Collection (Apply th				Per Trns - Re -1 One time Setup Fee - Rs Transaction charges as   One time Setup Fee - Rs Transaction charges as	2500 per MCC 2000				
Multiple invoi	ice Collection (Apply th	rom branches)			Per Trns - Re -1  One time Setup Fee - Rs  Transaction charges as I  One time Setup Fee - Rs	2500 per MCC 2000				
Multiple invoi	ice Collection (Apply th	rom branches)			Per Trns - Re -1  One time Setup Fee - Rs Transaction charges as   One time Setup Fee - Rs Transaction charges as   Vendor prices on actual	2500 per MCC 2000 per MCC				
Multiple invoi Cheque pick u Cheque pick u	ice Collection (Apply the property of the prop	rom branches)			Per Trns - Re - 1 One time Setup Fee - Rs Transaction charges as ; One time Setup Fee - Rs Transaction charges as ; Vendor prices on actual Vendor prices on actual Per cheque - Rs 2	2500 per MCC 2000 per MCC				
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Multiple invois Cheque pick u Cheque pick u Cheque pick up Cash pick up ( Cash pick up ( NACH	p (GBO)  p (CMS)  (Doorstep Banking)	rom branches) trough CIBII-Bizz Eavypay Portel)			Per TirsRe-1  One time Setup Fee - Ns Transaction charges as particular to the street of the stre	2500 per MCC 2000 per MCC 2000 ser MCC s - Rs 1.2/1000 2500 5 s - 2 s 12/1000 c charges and Rental - 1000	Actual			
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