

Smart Business Account Roaming with effect from December 1, 2013

Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total ⁴ free transactions	NMMAB charges (Rs)
		Deposit base ² and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	Non-cash ³ transaction (Rs)	Number of cheque leaves		
Smart Business Account Roaming	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

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
Transaction charges as applicable beyond free limits
RTGS and NEFT transactions
Variant change to any ICICI Bank Current Account

Charges for cash deposit transaction

Location	Base Location	Non Base Location
Monthly cash deposit <= 12.0 Million but beyond 12 times of MAB maintained	Rs 40 per 100 notes of same denomination and Rs 0.50 per note if deposited in parts; Min Rs 50 per transaction	Anywhere cash deposit charges of Rs 6 per 1000; Rs 40 per 100 notes of same denomination and Rs 0.50 per note if in parts; Min Rs 100 per transaction
Monthly cash deposit > 12.0 Million	Rs 4 per 1,000	Rs 6 per 1,000

Charges for other transactions

	Cash Withdrawal non-base location	Non-cash transaction	Cheque leaves	Transaction charges	Penal charges for accounts not maintaining MAB
Charges beyond free limits	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.

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

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

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

⁴ 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

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. 18 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

Account closure charges	Rs. 1000 if closed within 6 months; else 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	For first 2 instrument (per month) – 1) If MAB is maintained:Rs. 350/- per instrument and, 2) If MAB is not maintained:Rs. 500/- per instrument From 3rd instrument onwards (per month) – Rs.750 per instrument
Cheque return – Deposited by Customer	Rs. 100
Cheque return – Fund Transfers	Rs. 350 for first 2 cheques of the month; Rs. 750 from 3 rd cheque onwards
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

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

The service charges are subject to change without any prior intimation to customer. However, the prevailing charges would be hosted on www.icicibank.com. Charge

cycle period shall be from 1st to 30th / 31st of every month.

All charges are exclusive of service tax as applicable. For detail Terms and Conditions, please refer to www.icicibank.com.

In case Smart Business Account is closed, then transaction charges for the month in which the account is closed would be calculated as per the MAB of Rs.25,000 and not on the basis of MAB actually maintained during the month.

I / We have chosen to open a Smart Business Account with ICICI Bank and hereby undertake that I / We are involved in agriculture related businesses. I / We have understood the facilities and charges applicable for the said product.

Customer Signature