

NOTICE

CHANGES IN SCHEDULE OF CHARGES — ICICI BANK NRI SAVINGS ACCOUNTS

Sr. No	NRI Product Variant	Monthly Average balance (MAB)	Current/Existing Non-maintenance of MAB charges [#]	Non-maintenance of MAB charges [#] (effective April 01, 2022)
1	NRI Regular Account	MAB Requirement: Rs 10,000 at CASA level or Rs 25,000 at Customer ID level.	Non-maintenance of MAB charges (NMMAB): 5% of the shortfall in required MAB or Rs 500, whichever is lower.	Non-maintenance of MAB charges (NMMAB): 6% of the shortfall in required MAB or Rs 500, whichever is lower.
2	NRI Pro Account	MAB Requirement: Rs 2,00,000 at CASA level or Rs 5,00,000 at Customer ID level.	Non-maintenance of MAB charges (NMMAB): 2% of the shortfall in required MAB or Rs 500, whichever is lower.	Non-maintenance of MAB charges (NMMAB): 3% of the shortfall in required MAB or Rs 500, whichever is lower.
3	NRI Premia Account	MAB Requirement: Rs 5,00,000 at CASA level or Rs 25,00,000, at Customer ID level.	Non-maintenance of MAB charges (NMMAB): 1% of the shortfall in required MAB or Rs 500, whichever is lower.	Non-maintenance of MAB charges (NMMAB): 2% of the shortfall in required MAB or Rs 500, whichever is lower.
4	NRI Student Account	MAB Requirement: Rs 5,000 at Account level or Rs 5,000 at Customer ID level.	Non-maintenance of MAB charges (NMMAB): 5% of the shortfall in required MAB.	Non-maintenance of MAB charges (NMMAB): 6% of the shortfall in required MAB.
5	NRI Low Balance account (Easy NRI Account)	MAB Requirement: Rs 2,000 at Account level.	Non-maintenance of MAB charges (NMMAB): 5% of the shortfall in required MAB.	Non-maintenance of MAB charges (NMMAB): 6% of the shortfall in required MAB
6	Sparsh Account	MAB Requirement: Rs 2,50,000 at CASA level or Minimum remittance of equivalent or above USD 2250 from Money2India/Wire transfer every quarter, from the date of account opening.	Non-maintenance of MAB charges (NMMAB): 2% of the shortfall in required MAB.	Non-maintenance of MAB charges (NMMAB): 2% of the shortfall in required MAB.

Important Notes:

- Account level: Minimum Average Balance maintained in each Savings/Non-interest bearing Account under the same Customer ID
- CASA level: Cumulative Minimum Average Balance in all Savings/Non-interest bearing Accounts under the same Customer ID
- Customer ID level: Monthly Average Balance in NRE Savings/Non-interest bearing Account + Monthly Average Balance in NRO Savings/Non-interest bearing Account + Month end balance in Fixed Deposit/s and Recurring Deposit/s, under the same Customer ID
- In the event of non-maintenance of a minimum MAB, the Bank will notify the customer with an e-mail/SMS/Letter that if the minimum balance is not restored in the account in the subsequent month, then non-maintenance of MAB charges will be applicable
- In case the customer has not maintained an MAB for any consecutive month, then 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 the consecutive months
- It is the Customer's responsibility to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, the customer may not receive the notification(s)

GST will be applicable on charges.