

Smart Business Account Gold ALCA (status code - ALCAG) with effect from May 1, 2019 (For Mortgage Limit above 50 lacs and upto 1 cr; For Auto Loan Limit above 5 lacs and upto 10 lacs; For CV Limit above 10 lacs and upto 25 lacs)								
Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total ² free transactions	MMMB charges (Rs)
		Deposit base ³ and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	DD/PO issuance	Number of cheque leaves		
Smart Business Account Gold ALCA	Zero*	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 18.0 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.	25 free per month	300 cheque leaves free per month. First cheque book shall be free.	300 per month	Rs 1,000 if MAB >= 50% & Rs 3,000 if MAB <50%
* Zero MAB will till the time EMI is paid from the account (Minimum 6 months). Post that, MAB requirement will Rs. 50,000								
Other Free Services								
Transactions done through Internet / Phone / Mobile banking / E mail and ICICI Bank ATM								
Cheque collection and 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 <= 18.0 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 > 18.0 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		DD/PO issuance		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 2 per leaf		Rs 25 per transaction		Rs 25 per transaction from first transaction. (Not applicable on cash deposit transaction)
Modes of calculation of Monthly Average Balance - Average of daily closing positive balances of each day spread over a period of one month								
Base Location refers to all the Branches which belong to the same clearing zone in which the account is opened								
Non Cash Transactions include Demand Drafts, Pay Order, Multicity cheque payments, Local Cheque collection, Non base & Upcountry Cheque Collections								
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 to approval of the branch at least one working day in advance								
Debit Card Related								
Debit card charges					Free till EMI is paid from the acct (min. 6 months); post that Rs. 599 per annum for Coral Paywave business debit card			
XIM transactions at other bank ATM (India)					Balance enquiry Rs. 8.5 per transaction, Withdrawal Rs. 40 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								
If closed within 90 days								
If closed beyond 14 days but within 6 months								
If closed after 6 months								
Mobile alerts								
Monthly physical account statement								
Account statement through Tax India/ Weasy/ Fortnightly/ Monthly								
Cheque return - Issued by Customer (including fund transfer)								
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								
Cash Management Services								
I-Multipay (Apply from branches)					One time Setup Fee - Rs 5000 FT - Rs 84 NEFT - Rs 2 RTGS - Rs 2 Cheque/DD - Rs 3 IMPS - <25000 Rs 3.5 >25000 Rs 7.5			
I-Multipay (Apply through CIBI-Biz)					One time Setup Fee - 2000 FT - Nil NEFT - 1			
Virtual Account Collection (Apply from branches)					One time Setup Fee - Rs 4000 Per Trns - Rs - 1			
Virtual Account Collection (Apply through CIBI-Biz)					One time Setup Fee - 2000 Per Trns - Rs - 1			
Multiple Invoice Collection (Apply from branches)					One time Setup Fee - Rs 5000 Transaction charges as per MCC			
Multiple Invoice Collection (Apply through CIBI-Biz/Eazypay Portal)					One time Setup Fee - Rs 2000 Transaction charges as per MCC			
Cheque pick up (GBO)					Vendor prices on actual			
Cheque pick up (CMS)					Vendor prices on actual Per cheque - Rs 2			
Cash pick up (Doorstep Banking)					Vendor prices on actual			
Cash pick up (CMS)					Vendor prices on actual Cash processing charges - Rs 1.2/1000			
NACH					One time Setup Fee - Rs 5000 Mandate registration - Rs 12 Tax charges - Rs 4			
PAB (Bulk payment without adding beneficiary)					One time setup Fee - Rs 1000			
POS Machine					POS Machine Installation charges and Rental - Actual Transaction charges as per MCC			
Single Invoice Collection					Transaction charges as per MCC			
Host to Host Integration					Rs 5000			
API Integration					Rs 25000			
Value Added Features								
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 corporateservices@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								
Wide spread shall be from 1 st to 28 th of every month								
For terms and conditions of this schedule, for moral, terms and conditions, please refer to www.icicibank.com								
Customer Signature								