

Smart Business Account Gold with effect from May 1, 2019

Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total free transactions	NMMAB charges (Rs)
		Deposit base ² and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	DDPO issuance	Number of cheque leaves		
Smart Business Account Gold	100,000	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 18.0 Million whichever is lower. None. 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%
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								
		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 Withdrawl non-base location	DDPO 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 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)			
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 & Uppcountry Cheque Collections								
⁴ Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Uppcountry Cheque Collection & transactions done through ATM/Mobile/Internet/Phone								
⁵ All Cash transactions of Rs. 10 Lacs & above on a single day would require prior intimation & approval of the Branch in 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. 20 per transaction.			
ATM transactions at other bank ATM (Outside India)					Withdrawal Rs. 135 per transaction.			
Replacement of lost / stolen debit card, Replacement of PIN					Rs. 200 per instance.			
Account closure charges								
If closed within 14 days					Nil			
If closed beyond 14 days but within 6 months					Rs. 1000			
If closed after 6 months					Rs. 500			
Mobile alerts								
Monthly physical account statement					Free			
Account statement through Fax (Daily/ Weekly/ Fortnightly/ Monthly)					Rs 25 per month			
Cheque return - Issued by Customer (including fund transfer)					Rs. 750 per instance			
Cheque return - Deposited by Customer					1st 5 return of the month free; thereafter Rs. 100 per instance			
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			
Cash Management Services								
i-MultiPay (Apply from branches)					One time Setup Fee - Rs 5000 FT - Rs Nil 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 Re - 1			
Virtual Account Collection (Apply through CIBI-Biz)					One time Setup Fee - 2000 Per Trns - Re - 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/Ezypay 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 Txn 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					20% discount			
Auto Loan					25% 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 corporatescare@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 1 st to 30 th / 31 st of every month.								
All charges are exclusive of GST as applicable. For detail Terms and Conditions, please refer to www.icicibank.com								
								Customer Signature