

Smart Business Account Platinum with effect from May 1, 2019

Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total free transactions	NMMMA 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 Platinum	500,000	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 25.0 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	600 cheque leaves free per month. First cheque book shall be free.	600 per month	Rs 1,000 if MAB >= 50% & Rs 5,000 if MAB < 50%

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
 RTGS and NEFT transactions

Location	Charges for cash deposit transaction		Non Base Location
	Base Location		
Monthly cash deposit <= 25.0 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 > 25.0 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 beyond free limits	Charges for other transactions			
	Cash Withdrawal non-base location	Cheque leaves	Transaction charges	Penal charges for accounts not maintaining MAB
	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 & 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 & approval of the Branch at least one working day in advance

Debit card charges	
ATM transactions at other bank ATM (India)	Rs. 250 per year
ATM transaction at other bank ATM (Outside India)	Balance enquiry Rs. 8.5 per transaction, Withdrawal Rs. 20 per transaction, 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 14 days	Nil
if closed beyond 14 days but within 6 months	Rs. 1000
if closed after 6 months	Rs. 500
Mobile alerts	Free
Physical monthly account statement	Rs 25 per month
Account statement through Fax (Daily/ Weekly / Fortnightly / Monthly)	Rs 5 per page; min Rs 200 per month
Cheque return - Issued by Customer (including fund transfer)	Rs. 750 per instance
Cheque return - Deposited by Customer	Free
Branch Based transactions including Stop Payment, Standing Instruction, DD Cancellation, DD Duplicate, DD revocation, 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 - 2500 FT - Nil NEFT - 1 RTGS - 1 Cheque/DD - Rs 2 IMPS - < 25000 Rs 2.5 > 25000 Rs 3.5
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 2500 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 2500 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 2500 Mandate registration - Rs 12 Taxi 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 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 1st to 30th / 31st of every month.
 All charges are inclusive of GST as applicable. For detail terms and conditions, please refer to www.icicibank.com

Customer Signature