

# ROAMING CURRENT ACCOUNT SCHEDULE OF CHARGES w.e.f Nov 1, 2015

## Glossary of Terms

<b>MAB</b>	Monthly Average Balance (MAB) calculated as average of daily closing positive balances of each day spread over a period of the month
<b>NMMAB</b>	Non-maintenance of Monthly Average Balances
<b>Base Location</b>	Base Location refers to the all the Branches belonging to the same clearing zone in which the account is opened
<b>Non-Cash Transactions</b>	Non Cash Transactions Collections include - Local Cheque collection Non base & Upcountry Cheque Collections. Non Cash Transaction Payments include -Demand Drafts, Pay Order & Multicity Cheque payments, <b>All Cash transactions of Rs 10 Lacs &amp; above on a single day would require prior intimation &amp; approval of the Branch at least one working day in advance</b>

Variant	Standard	Classic	Premium	Gold	Gold Plus	Platinum	Elite
<b>MAB Requirement (Rs.)</b>	10,000	25,000	50,000	100,000	300,000	500,000	1,000,000
<b>NMMAB Charges (Rs.)</b>	400	500	750	1,000	3,000	2,500 if MAB >= 50% & 5,000 if MAB <50%	5,000 if MAB >= 50% & 10,000 if MAB <50%

## Free Limits

Variant	Standard	Classic	Premium	Gold	Gold Plus	Platinum	Elite
Cash Deposit Base location (Rs.)	100,000	250,000	500,000	1,000,000	3,000,000	5,000,000	10,000,000
Cash Deposit Non base location (Rs.)	NIL	NIL	NIL	100,000	300,000	500,000	1,000,000
No cash deposit free limit if MAB maintained is less than: i) 50% of MAB required for Gold, Gold Plus, Platinum & Elite ii)80% of MAB required for Standard, Classic & Premium							
Non Cash Transaction-Collections (Rs.)	Free	Free	Free	Free	Free	Free	Free
Non Cash Transaction-Payments (Rs.)	1,000,000	2,500,000	Free	Free	Free	Free	Free
Cheque Leaves per month (nos.)	25	50	100	200	600	1,000	2,000
Total Transactions (nos.)	20	50	100	200	600	1,000	2,000
Cash Withdrawal Base Branch (Rs.)	Unlimited free on Value for self ; Maximum Rs 50,000 per transaction for 3rd party payment						
Cash Withdrawal Non Base Branch (Rs.)	Rs.50,000 Free per day. Allowed only for self-cheques						
RTGS Payment (Rs.) (applicable only for Standard and Classic)	Transaction amount between Rs. 2 lakh to Rs. 5 lakh				Rs. 25 per transaction		
	Transaction amount > Rs. 5 lakh				Rs. 50 per transaction		
NEFT payment (Rs.) (applicable only for Standard and Classic)	Transaction amount upto 10,000 - Rs. 2.50 per transaction; Rs10,001 to Rs.1 lakh - Rs. 5 per transaction; Rs 1 lakh to Rs. 2 lakhs - Rs. 15 per transaction; Above Rs 2 lakhs - Rs. 25 per transaction						

## Charges Beyond Free Limits

Service	Charges beyond Free Limits	Minimum Charge (Rs.)
<b>Cash Deposit-Base location</b>	Rs 3 per Rs 1,000.	50
<b>Cash Deposit-Non-Base location</b>	Rs 3 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000.	100
<b>Cash Withdrawal – Non-Base</b>	Rs.2 per 1000	50
<b>Non Cash Transaction -Payments</b>	Rs.0.50 per 1000 ; Minimum Rs 50 per Transaction &	50

	Maximum Rs 500 per Transaction	
<b>Cheque Leaves</b>	Rs.2 per leaf	
<b>Transaction Charges</b>	Rs. 50 per cash deposit transaction & Rs 25 for others Other transaction includes all cash withdrawal & clearing transactions except 1. Payments / collections through RTGS & NEFT, 2. Upcountry Cheque Collection 3. Transactions done through Internet / Phone / Mobile / ATM	
<b>Penal charges for accounts not maintaining MAB (not applicable on cash deposit transaction)</b>	Rs 25 per transaction from first transaction for Standard & Classic Variants and Rs 10 per transaction from first transaction for Premium, Gold, Gold Plus, Platinum & Elite variants. Transaction includes all cash withdrawal & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection and transactions done through Internet / Phone / Mobile / ATM	
<b>Bulk Cash Volume Charges</b>	Rs 3 per 1000 beyond 5 times free limit on base cash deposit	

## Free Services

Service	Charges
RTGS Collections and NEFT Collections	FREE
Local Cheque Collection at base branch, Local Cheque Payments, Fund Transfers (Transaction charges applicable beyond free transaction limits)0	
Product type change to any ICICI Bank Current Account product	
Transactions done through Internet / Phone / Mobile Banking / Email & ICICI Bank ATM	

## Other Charges

Debit Card Related		
Debit Card Charges	Per annum	Free-Platinum & Elite;Rs.250 for other Variants
De hotlisting of Debit Card	Free	
ATM Transactions at other bank ATM (India)	Balance Inquiry	Rs 8.5
	Withdrawal (per transaction)	Rs.20
ATM Transactions at other bank ATM (Outside India )	Withdrawal (per transaction)	Rs.125
Replacement of lost / stolen debit card, Replacement of PIN	Per instance	Rs. 200
Other Common Charges		
Account Closure Charges: Standard, Classic & Premium	If closed within 14 days	Nil
	If closed beyond 14 days but within 6 months	Rs.500
	If closed beyond 6 months	Rs. 200
Account Closure Charges: Gold, Gold Plus, Platinum & Elite	If closed within 14 days	Nil
	If closed beyond 14 days but within 6 months	Rs.1000
	If closed beyond 6 months	Rs. 500
Mobile Alerts - Standard, Classic and Premium	Per month	Rs.25
Mobile Alerts - Gold, Gold Plus, Platinum & Elite	Per month	Free
Monthly Account Statement	Per month	Free
Account Statement through Fax: (Daily / Weekly / Fortnightly / Monthly)	Per page	Rs 5
	Minimum per month	Rs 200
Interest Certificate	Per certificate	Free
Cheque Return - Issued by customer (Including Fund Transfers)	For first 2 instruments of the month – Rs. 500 per instrument From 3rd instrument onwards of the month – Rs.750 per instrument	
Cheque Return - Deposited by Customer	Per instrument	Rs 100
ECS Debit Return	Per Instrument	Rs. 350
Speed Clearing charges	Per Instrument of value above Rs. 100,000/-	Rs. 150
<b>Branch Based transactions:</b> 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	Per instance	Rs.100
<b>Phone Banking transactions:</b>	Free	

For transactions available on IVR, if done through Phone Banking Officer	
<b>Doorstep Banking</b>	
<b>Services – Daily/ On Call</b>	<b>Charges/ Registration process</b>
Cash Pick up	Please contact the nearest ICICI Bank Branch/ your Relationship Manager for details.
Cash Delivery	
Cheque Pick up	
Trade Documents Pick up	

For any services or charges not covered under this brochure, please contact any of our branches or write to <a href="mailto:corporatecare@icicibank.com">corporatecare@icicibank.com</a>
The service charges are subject to change without any prior intimation to customer. However, the prevailing charges would be hosted on <a href="http://www.icicibank.com">www.icicibank.com</a> . Charge cycle period shall be from 1st to 31st of the month.
For Domestic General Banking Transactions the pricing for Trade RCA variants would be as per the following mapping: TRCA USD 25K - RCA Premium, TRCA USD 75K - RCA Gold, TRCA USD 300K - RCA Platinum, TRCA USD 600K – RCA Elite, TRCA 1500K – RCA Elite.
All charges are exclusive of Service Tax as applicable from time to time
DD/PO – For single DD/PO Issuance, the number of transactions will count as 2 transactions
Salary payment to multiple accounts through cheque – Transaction count will be considered equivalent to number of multiple accounts credited
For details Terms and Conditions please refer to <a href="http://www.icicibank.com">www.icicibank.com</a>