

## ICICI Bank Salute Doctors Banking Solutions

	ICICI Bank Salute Doctors Gold Account	ICICI Bank Salute Doctors Titanium Account	ICICI Bank Salute Doctors Wealth Account
<b>Available to</b>	All cities	All cities	All cities
<b>Eligibility</b>	Resident Indian Doctor, > 18 years	Resident Indian Doctor, >18 years	Resident Indian Doctor
Minimum Monthly Average Balance (MAB)* Savings Account	Rs 50,000	Rs 200,000	Nil
Total Relationship Value (TRV)* CASA Family QAB Balance Requirement	Rs 500,000	Rs 1,500,000	Rs 2,500,000
Charges for non-maintenance of minimum Quarterly Average Balance (NMQAB) For Wealth, Charges for Non-Maintenance of minimum Monthly Average Balance (NMMAB)	Rs 100 + 2% of the shortfall in required MAB or Rs 500, whichever is lower	Rs 100 + 2% of the shortfall in required MAB or Rs 500, whichever is lower	Nil
Charges for non-maintenance of MAB to not be applicable	Fixed Deposit (FD) of minimum Rs 2.5 lakh under the same Family ID	Fixed Deposit (FD) of minimum Rs 10 lakh under the same Family ID	NA

<p><b>Cash Transaction Charges</b> (Cumulative of Deposit and Withdrawal) <b>(With effect from 1<sup>st</sup> May 2024)</b></p>	<p>Number Limit (Sum total of deposits and withdrawals) 3 free cash transactions per month. Charges above free limits: Rs 150 per transaction. OR Value Limit (Sum total of deposits and withdrawals) The value limit is inclusive of both home and non-home branch transactions. Rs 2 lakh. Free per month per account. Above Rs 2 lakh – Rs 5 per Rs 1,000, subject to a minimum of Rs 150 (inclusive – Self and Third party)</p>	<p>Number Limit (Sum total of deposits and withdrawals) 3 free cash transactions per month. Charges above free limits: Rs 150 per transaction. OR Value Limit (Sum total of deposits and withdrawals) The value limit is inclusive of both home and non-home branch transactions. Rs 5 lakh. Free per month per account. Above Rs 5 lakh – Rs 5 per Rs 1,000, subject to a minimum of Rs 150 (inclusive – Self and Third party)</p>	<p>Number Limit (Sum total of deposits and withdrawals) 5 free cash transactions per month. Charges above free limits: Rs 150 per transaction. OR Value Limit (Sum total of deposits and withdrawals) The value limit is inclusive of both home and non-home branch transactions. Rs 15 lakh. Free per month per account. Above Rs 15 lakh – Rs 5 per Rs 1,000, subject to a minimum of Rs 150 (inclusive – Self and Third party)</p>
<p>ATM Interchange (Transactions at Non-ICICI Bank ATMs)</p>	<p>Nil</p>	<p>Nil</p>	<p>Nil</p>
<p>Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)</p>	<p>Nil</p>	<p>Nil</p>	<p>Nil</p>
<p>Issue of DD drawn on ICICI Bank by cheque/transfer</p>	<p>Nil for DD up to Rs 150,000 per day above that Rs 5 per thousand or part thereof maximum of Rs 15,000</p>	<p>Nil</p>	<p>Nil</p>

Statement	Free monthly e-mail statement Free monthly statement to be collected from branch. Passbook facility available at base branch free of cost View and download statement facility available on the website	Free monthly e-mail statement Free monthly statement to be collected from branch. Passbook facility available at base branch free of cost View and download statement facility available on the website	Free monthly statement
Debit Card Fees for first Account Holder	Nil	Nil	Nil
Debit Card Fees for Joint Account Holder	Nil	Nil	Nil
Debit Card Cash withdrawal limit	Domestic transaction limit - Daily spending/withdrawal limit: Rs 450,000/ Rs 75,000	Domestic transaction limit - Daily spending (POS or E-Com) /withdrawal limit: Rs 450,000/ Rs 100,000	Domestic transaction limit - Daily spending (POS or E-Com) /withdrawal limit: Rs 450,000/ Rs 100,000
Cheque books	Nil	Nil	Nil
Charges for Multicity cheque payment	Nil	Nil	Nil
Value Added SMS alert facility (For transactions other than specified by regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than Rs 5,000)	Nil	Nil	Nil
Outstation cheque collection – through ICICI Bank branch locations	Nil	Nil	Nil
Outstation cheque collection – through Non-ICICI Bank branch locations	Nil	Nil	Nil

## Important points

This Tariff Guide applies to the Gold, Titanium, Wealth Management variants of the Salute Doctors Banking Solutions

\*\*\*For a Salute Doctors Account or upgrading an existing account to a Salute Doctors Gold/Titanium/Wealth Account.

For Savings and Current Account linked to a Family ID, charges applicable and Terms and Conditions will be applicable as per the existing Biz Savings Account variant.

Terms & Conditions

## Charges Applicable

\*\*The Total Relationship Value (TRV)/CASA Family consists of the following products, either singly or jointly:

TRV in the linked Family ID will be considered for the balance in Savings Account, Current Account and Fixed Deposit, under the Family ID.

**Note** - Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking

## Common Service Charges

<b>Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise</b>	
<b>Service Charges</b>	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch View and download statement facility available on the website
Issue of Duplicate Statement	Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Issue of passbook	Nil
Issue of duplicate passbook	Rs 100 for issuance and Rs 25 per page for Updation

DD / PO – Issue Issue by deposit of cash/cheque/transfe r	Rs.50 per D.D/PO up to Rs.10,000; Rs.5 per thousand rupees or part thereof for DD/PO of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000 For Senior Citizen, Student & Rural locations: For amounts up to Rs.10,000– Rs.40, For amounts above Rs.10,000 till Rs.50,000 – Rs.60, For amounts above Rs.50,000– Rs.5 per thousand rupees or part thereof (maximum of Rs.15,000)
DD / PO - Cancellation / Duplicate / Revalidation <b>(With effect from 1<sup>st</sup> May 2024)</b>	Rs.100 per instance
NEFT Charges - Outward	Through Online Channel – Nil Through Branch Channel - Up to Rs 10,000 – Rs 2.25 per transaction Rs 10,001 to Rs 1 lakh – Rs 4.75 per transaction Above Rs 1 lakh to Rs 2 lakh – Rs 14.75 per transaction Above Rs 2 lakh and up to Rs 10 lakh – Rs 24.75 per transaction
NEFT Charges - Inward	Nil
RTGS - Outward	Through Online Channel – Nil Through Branch Channel – Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction Above Rs 5 lakh - Rs 45 per transaction
RTGS - Inward	Nil
IMPS – Outward <b>(With effect from 1<sup>st</sup> May 2024)</b>	Amount up to Rs 1 thousand - Rs 2.50 per transaction. Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction. Amount above Rs 25 thousand to Rs 5 lakhs - Rs 15 per transaction
IMPS - Inward	Nil
UPI transaction charges	Nil
Inter-branch funds transfer charges	Nil
Bill Pay Charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque Collection Local	Nil
Cheque Collection Outstation	Nil
Account closure	Nil

<b>(With effect from 1<sup>st</sup> May 2024)</b>	
<b>Debit Card</b>	
Debit Card Issuing Fee	Nil
Enrolment fee	For Titanium Debit Card Joining Fee is Nil Annual fee is Rs. 200 For Gramin locations - Rs.99
Late Payment Charges	N.A.
Replacement Card fees (Lost / Damaged card)	Rs. 200 per card
ATM Balance Enquiry charges from ATMs outside India	Rs 25
Cross-currency mark-up charges on foreign currency transactions	3.5% of transaction amount
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when the below mentioned conditions are fulfilled. 1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction) 2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion
Surcharge on railway bookings	1.8% of bookings as per Visa regulations
Debit Card PIN re-generation Charges. <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Debit Card de – hotlisting. <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Balance Certificate <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Interest Certificate <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Retrieval of old transactional documents /	Nil

Enquiries related to old records. <b>(With effect from 1<sup>st</sup> May 2024)</b>																																					
Photo attestation	Rs. 100 per application/letter																																				
Signature attestation <b>(With effect from 1<sup>st</sup> May 2024)</b>	Rs. 100 per application/letter																																				
Address confirmation. <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil																																				
Inoperative account	Nil																																				
Stop Payment charges <b>(With effect from 1<sup>st</sup> May 2024)</b>	Particular cheque - Rs.100 (Free through customer care IVR & Net banking)																																				
Stop Payment Charges - ECS	For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns																																				
Lien marking and unmarking of savings account. <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil																																				
Locker Rent	<table border="1"> <thead> <tr> <th colspan="6">Annual Locker rentals starting from</th> </tr> <tr> <th>Location</th> <th>Rural</th> <th>Semi - Urban</th> <th>Urban</th> <th>Metro</th> <th>Metro +</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>1,200</td> <td>2,000</td> <td>3,000</td> <td>3,500</td> <td>4,000</td> </tr> <tr> <td>Medium</td> <td>2,500</td> <td>5,000</td> <td>6,000</td> <td>7,500</td> <td>9,000</td> </tr> <tr> <td>Large</td> <td>4,000</td> <td>7,000</td> <td>10,000</td> <td>13,000</td> <td>15,000</td> </tr> <tr> <td>Extra Large</td> <td>10,000</td> <td>15,000</td> <td>16,000</td> <td>20,000</td> <td>22,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Rentals may vary between branches under same location.</li> <li>• Locker rentals vary based on locker size and branch location.</li> <li>• Locker rent is charged annually and is collected in advance</li> </ul>	Annual Locker rentals starting from						Location	Rural	Semi - Urban	Urban	Metro	Metro +	Small	1,200	2,000	3,000	3,500	4,000	Medium	2,500	5,000	6,000	7,500	9,000	Large	4,000	7,000	10,000	13,000	15,000	Extra Large	10,000	15,000	16,000	20,000	22,000
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Reissue of Internet user id or password (Branch or non IVR Customer Care) <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil																																				
Standing Instructions - Setting-up-charge	Nil																																				

<b>(With effect from 1<sup>st</sup> May 2024)</b>	
Address change request at branches. <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
ECS/NACH setup charges	Nil
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Cash deposit charges - Cash Acceptor/Recycler machines	Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions. Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank
<b>Penal Charges</b>	
ECS / NACH Debit Returns <b>(With effect from 1<sup>st</sup> May 2024)</b>	Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
Cheque return outward (cheque deposited by customer)	Rs 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs 500 per instance for financial reasons. Rs.50 for non-financial reasons except for signature verification
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions Rejection	Rs 200 per instance for financial reasons

Deliverable returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) - Rs 50 per instance

1. Locker rates vary for different branches; hence customers are requested to get in touch with respective branch.
2. Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.
3. **\*With effect from April 1, 2015:** In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/e-mail/ letter etc. that in the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable. In case the customer has not maintained MAB for any consecutive month, 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 consecutive months. It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address always updated with the Bank, failing which, customer may not receive the notification(s).