

Silver Salary Account – Service Charges

| | PBDC1 | PBDC4 |
|---|--|---|
| Available to | All Cities | |
| Minimum monthly average balance (MAB) | Zero | Rs.10,000 |
| Eligibility | All salaried employees of eligible companies based on Product Offering to the company | |
| Service Charges | | |
| Cash Transaction Charges Home Branch (Branch where the account is opened or ported) (Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.) | 1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 3 free cash transactions per month. 2) Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000, post free limit of Rs 1 lakh, per month or Rs 150, whichever is higher. a) Non-Home branch – Rs 5 per Rs 1,000, for transaction value above Rs 25,000 at non-home branch in a day or Rs 150, whichever is higher. b) Third party cash transactions charged at Rs 150 per transaction. Per transaction value capped at Rs 25,000 | |
| Debit card charges | Nil | Rs 200 per annum For Gramin locations – Rs 99 per annum |
| Cheque Books | Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter | |
| Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals) | First 5 Financial transactions free in a month; thereafter, Rs.21 per financial transaction All Non-Financial transactions free. (Financial transaction includes - Cash Withdrawal; Non-Financial transactions include - Balance Inquiry, Mini statement & Pin change) | |
| ATM Interchange (Non ICICI Bank ATMs) | 6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations | |
| Issue of DD drawn on ICICI Bank by cheque/transfer | Rs.50 per D.D. up to Rs.10,000; Rs.5 per thousand rupees or part thereof for DD of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000 For 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) | |

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| 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 | |
| Penal Charges | | |
| Charges for non-maintenance of Minimum MAB | Nil | 6% of the shortfall in required MAB or Rs. 500 whichever is lower. |

Note:

- Common service charges applicable to all [Savings Account](#) variants except for Wealth Management / ICICI Bank Private Banking and the ones mentioned above. [Click here.](#)
- 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.

*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 updated with the Bank at all times, failing which, customer may not receive the notifications.