

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)	

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.