# ICICI Bank Salute Doctors Banking Solutions

| | ICICI Bank Salute Doctors Gold Account | ICICI Bank Salute Doctors Titanium Account | ICICI Bank Salute Doctors Wealth Account |
|---|---|---|---|
| Available to | All cities | All cities | All cities |
| Eligibility | 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)<br>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 |

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

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| Statement | Free monthly e-mail statement<br>Free monthly statement to be collected from branch<br>Passbook facility available at base branch free of cost<br>View and download statement facility available on the website | Free monthly e-mail statement<br>Free monthly statement to be collected from branch<br>Passbook facility available at base branch free of cost<br>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 | Up to Rs 5,000 – Rs 25 per instrument<br>Rs 5,001 to Rs 10,000 – Rs 50 per instrument<br>Rs 10,001 to Rs 1 lakh – Rs 100 per instrument<br>Above Rs 1 lakh - Rs 200 per instrument | Up to Rs 5,000 – Rs 25 per instrument<br>Rs 5,001 to Rs. 10,000 – Rs 50 per instrument<br>Rs 10,001 to Rs 1 lakh – Rs 100 per instrument<br>Above Rs 1 lakh - Rs 200 per instrument | Nil |

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| Outstation cheque collection – through Non-ICICI Bank branch locations | Up to Rs 5,000 – Rs 25 per instrument<br>Rs 5,001 to Rs 10,000 - Rs. 50 per instrument<br>Rs 10,001 to Rs 1 lakh – Rs 100 per instrument<br>Above Rs 1 lakh - Rs 200 per instrument | Up to Rs 5,000 – Rs 25 per instrument<br>Rs 5,001 to Rs 10,000 - Rs 50 per instrument<br>Rs 10,001 to Rs 1 lakh – Rs 100 per instrument<br>Above Rs 1 lakh - Rs 200 per instrument | 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

| Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise | |
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| Service Charges | |
| Statement | Free Quarterly Statement<br>Free monthly e-mail statement on request<br>Passbook facility available at base branch<br>View and download statement facility available on the website |

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| 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 pass book | Nil |
| Issue of duplicate pass book | Rs 100 for issuance and Rs 25 per page for Updation |
| DD / PO – Issue<br>Issue by deposit of cash/cheque/transfer | 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<br>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<br>***(With effect from 1st May 2024)*** | Rs.100 per instance |
| NEFT Charges - Outward | Through Online Channel – Nil<br>Through Branch Channel -<br>Up to Rs 10,000 – Rs 2.25 per transaction<br>Rs 10,001 to Rs 1 lakh – Rs 4.75 per transaction<br>Above Rs 1 lakh to Rs 2 lakh – Rs 14.75 per transaction<br>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<br>Through Branch Channel –<br>Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction<br>Above Rs 5 lakh - Rs 45 per transaction |
| RTGS - Inward | Nil |
| IMPS – Outward<br>***(With effect from 1st May 2024)*** | Amount up to Rs 1 thousand - Rs 2.50 per transaction<br>Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction<br>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 | Nil |

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| customer ECS mandates | |
| Cheque Collection Local | Nil |
| Cheque Collection Outstation | Nil |
| Account closure ***(With effect from 1st May 2024)*** | Nil |
| Debit Card | |
| Debit Card Issuing Fee | Nil |
| Enrolment fee | For Titanium Debit Card Joining Fee is Nil<br>Annual fee is Rs. 200<br>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 both the below mentioned conditions are fulfilled<br>1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction)<br>2. Transaction is done on select government petrol pumps.<br>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 ***(With effect from 1st May 2024)*** | Nil |
| Debit Card de – hotlisting ***(With effect from 1st May 2024)*** | Nil |
| Balance Certificate ***(With effect from 1st May 2024)*** | Nil |

<table>
<tr><td>Interest Certificate<br>(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Retrieval of old transactional documents / Enquiries related to old records<br>(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Photo attestation</td><td>Rs. 100 per application/letter</td></tr>
<tr><td>Signature attestation<br>(With effect from 1st May 2024)</td><td>Rs. 100 per application/letter</td></tr>
<tr><td>Address confirmation<br>(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Inoperative account</td><td>Nil</td></tr>
<tr><td>Stop Payment charges<br>(With effect from 1st May 2024)</td><td>Particular cheque - Rs.100<br>(Free through customer care IVR & Net banking)</td></tr>
<tr><td>Stop Payment Charges - ECS</td><td>For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns</td></tr>
<tr><td>Lien marking and unmarking of savings account<br>(With effect from 1st May 2024)</td><td>Nil</td></tr>
<tr><td>Locker Rent</td><td>
<table>
<tr><td colspan="6">Annual Locker rentals starting from</td></tr>
<tr><td>Location</td><td>Rural</td><td>Semi - Urban</td><td>Urban</td><td>Metro</td><td>Metro +</td></tr>
<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>
</table>
<ul>
<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>
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</td></tr>
<tr><td>Reissue of Internet user id or password (Branch or non IVR Customer Care)</td><td>Nil</td></tr>
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| ***(With effect from 1st May 2024)*** | |
| Standing Instructions - Setting-up-charge ***(With effect from 1st May 2024)*** | Nil |
| Address change request at branches ***(With effect from 1st May 2024)*** | Nil |
| ECS/NACH setup charges | Nil |
| National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) ***(With effect from 1st May 2024)*** | 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<br>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 |
| Penal Charges | |
| ECS / NACH Debit Returns ***(With effect from 1st May 2024)*** | 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.<br>Rs.50 for non-financial reasons except for signature verification |
| Decline of transaction at other bank ATMs or point of sale (POS) due to | Rs. 25 per transaction |

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| insufficient balance in the account | |
| 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 updated with the Bank at all times, failing which, customer may not receive the notification(s).