

**Fees and Charges w.e.f. 15th April,2025**


Product Type	
Loan Against Property	Fees & Charges
Processing Fees	1.25% of loan amount
Administrative Charges (non refundable)*	Rs. 2500/-
Legal & Valuation Charges (non refundable)	Rs 7500/- for Mumbai, Rs 6000/- for Other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	Rs.100 per report
CERSAI Charges	Rs.100 per instance
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Retrieval / Issuance of photocopies of property documents	Rs.500 per instance
List of documents	Rs.500 per instance
Prepayment Charges for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises	NIL
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding
Rate switch / change charges	0.5% on principal outstanding or Rs 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or Rs 10,000/- whichever is higher
Loan Cancellation Charges	Rs. 5000/- + interest charges upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	Rs 500/- . Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	Rs. 5000/- . Every month the said charge will be levied from the day the document is due till the same is not submitted.

\*For disbursed cases these charges will be adjusted in the PF collected

\*\*\*Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

Drop-line Overdraft Against Property	Fees & Charges
Processing Fees	1.25% of loan amount
Administrative Charges (non refundable)*	Rs. 2500/-
Legal & Valuation Charges (non refundable)	Rs 7500/- for Mumbai, Rs 6000/- for Other locations
Over limit utilization charges	0.066% per day on excess utilization
Charges for CIBIL report	Rs.100 per report
CERSAI Charges	Rs.100 per instance
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Retrieval / Issuance of photocopies of property documents	Rs.500 per instance
List of documents	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	NIL
Account renewal charges	0.25% of active limit or Rs. 5000/- whichever is lower
Prepayment Charges for Micro & Small Enterprises	NIL
Prepayment Charges for all other customers	4% of Active Limit
Limit Reduction Charges	4% of the limit reduction amount
Rate switch / change charges	0.5% on active limit or Rs 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or Rs 10,000/- whichever is higher
Loan Cancellation Charges	Rs. 5000/- + interest charges upto cancellation date
Commitment Charges	Minimum quarterly** average utilization of 25% of the active limit. If the quarterly average utilization is below 25% of the active limit, then commitment charges of 2% of the shortfall in utilization.
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	Rs 500/- . Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	Rs. 5000/- . Every month the said charge will be levied from the day the document is due till the same is not submitted.

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\*\*Quarter refers to every 90 day block starting from the account open date

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LAP DOD - Account Related Charges	Fees & Charges
Cheque Book	Charges: Rs 2 per leave Freelimit: 100
	Base Amt: 1000
Cash Deposit Charges (Both Home and Non-Home branch)	Charge Amt: Rs 2 per 1000 Free Limit: Rs 200,000 per month Min Charge: Rs 50

Outstation Clearing	Rs 25 per instance
Cash Withdrawal Charges (Both Home and Non-Home branch)	Free
Cheque Deposited & Returned - Financial Reason	Rs 100 per instance
Cheque Deposited & Returned - Technical Reason	NIL
Cheque Issued & Returned - Financial Reason	First time rejection: Rs 350 per instance
	Subsequent rejection: Rs 500 per instance
Cheque Issued & Returned - Technical Reason	NIL
Demand Draft at RBL Branch locations	Charge: Rs 50
	Freelimit: 50
Demand Draft at Non-RBL Branch locations	Charge: Rs 50
	Freelimit: 10

Micro & Small LAP	Fees & Charges
Processing Fees	Upto 2.5% of loan amount
Administrative Charges (non refundable)*	Rs 2500/-
Legal & Valuation Charges (non refundable)	Rs 5500/-
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	Rs.100 per report
CERSAI Charges	Rs.100 per instance
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs. 500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Retrieval / Issuance of Photocopies of Property Documents	Rs.500 per instance
List of Documents	Rs.500 per instance
Prepayment Charges for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises	NIL
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding
Rate Switch / change charges	0.5% on principal outstanding or Rs 2,000/- whichever is higher
Property Swap Charges	0.25% of loan amount or Rs 5,000/- whichever is higher
Loan Cancellation Charges	Rs 5000/- + interest charged upto cancellation date
Stamp Duty & Franking charges	On actuals (As applicable for each state for creation of mortgage)
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	Rs 500/- Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	Rs. 3000/- Every month the said charge will be levied from the day the document is due till the same is not submitted.

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Education Loan Charges	Fees & Charges
Processing Fee	2% of loan amount + GST (NIL fees for loans upto 7.5 lacs)
Administrative Charges (non refundable)*	Rs 2500/-
Legal & Valuation Charges (if applicable) (Non-Refundable)	Rs. 7500/- for Mumbai, Rs. 6000/- for other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	Rs. 100 per report
CERSAI Fees	Rs. 100 per Property
Physical Statement of Account	Rs. 250 per instance
Physical Repayment Schedule	Rs. 250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs. 250 per instance
Duplicate no due certificate / NOC	Rs. 250 per instance
Cheque swapping charges	Rs. 500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Retrieval / Issuance of Photocopies of Property Documents	Rs. 500 per instance
List of Documents	Rs. 500 per instance
Part/Full Pre-payment Charges	NIL
Property Swap Charges	0.1% of loan amount or Rs. 10,000/- whichever is higher
Loan Cancellation Charges	Rs. 5000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	Rs 500/- . Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	Rs. 5000/- . Every month the said charge will be levied from the day the document is due till the same is not submitted.

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\*\*\*Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

Housing Loan	Fees & Charges*
Application fees (Non -refundable)	INR 5,000/- + applicable taxes
Processing fees	2.00% or INR.15,000/- + applicable taxes whichever is higher
EMI Overdue Charges	2% of EMI/PEMI Amount + applicable taxes
Part / Pre-payment charges / Full closure Charges	NIL for Floating rate loans. Nil prepayment charges on Home Loan Interest Saver Nil pre-payment charges on top up on Home loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose.
Repayment Mode Swap Changes	INR 500/- + applicable taxes per instance
Cheque / ECS / NACH Dishonour Charges	INR 500/- + applicable taxes per instance
Physical statement of Account	INR 250/- + applicable taxes per instance
Physical Repayment Schedule	INR 250/- + applicable taxes per instance
Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	INR 250/- + applicable taxes per instance
Duplicate NOC/ No Due Certificate	INR 250/- + applicable taxes per instance
CIBIL Report Charges	INR 100/- + applicable taxes per report
Loan cancellation/Rebooking	INR 2000/- + applicable taxes per instance (additionally franking/stamping norms as per actuals if applicable)
Charges for List of Document	INR 500/- + applicable taxes per instance
Cersai Charges	INR 100/- + applicable taxes per report
Documents Retrieval / Issuance of Photocopies of Property Documents	INR 500/- + applicable taxes per instance
Rate Switch / Change charges	0.5% on principal outstanding or INR 10,000/- + applicable taxes whichever is lower
Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MOE, etc.	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- + applicable taxes per instance
Charges for non-collection of property documents post 60 days from the loan closure date	INR 500/- plus applicable taxes and other statutory levies, if any.  Every month charges will be levied till collection of documents
Non-submission of post disbursement documents fee***	For Loan upto 35 lacs : INR. 3000/- + applicable taxes & other statutory levies, if any. For Loan > 35 lacs : INR. 5000/- + applicable taxes & other statutory levies, if any. Every month the said charge will be levied from the day the document is due till the same is not submitted.

-\*GST & other charges to be levied as applicable

- Stamp Duty on Loan Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State.

- Stamping/Notarisation of RBI and other Affidavits as applicable.

\*\*\*\*Non submission of post disbursement fee will be collected only wherever the document is pending for submission from the customer

Business Loan & Small Business Loans	Fees & Charges
Processing Fee	3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs) 3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs) (No processing fee applicable for Small Business Loans below Rs.5 Lacs)
EMI overdue charges	2% of EMI amount
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance

Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Charges for CIBIL report	Rs.100 per report
Prepayment Charges for Micro & Small Enterprises	NIL
Prepayment charges for all other customers	Up to payment of first 18 EMIs paid - 5% of principal outstanding More than 18 EMIs paid - 3% of principal outstanding
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance

Business Banking Group	Fees & Charges
Processing Fee	1.25% of Limit / Loan Amount + GST for NTB (new) 1.25% of Limit / Loan Amount + GST for Renewal
Initial Money Deposit	Non-refundable fee of ₹ 7500 + GST at login stage
Expiry of CC/OD limits	0.0055% + per day on excess utilization
Overdrawing in CC/OD (Utilisation above limits or DP whichever is lower)	0.0055% + per day on excess utilization (only on excess utilization above DP)
Delay in submission of stock and book debt statements	0.0055% + per day on daily outstanding of CC/OD / WCDL balances.
Delay in repayments of term loans (Normal Interest & Principal Instalments)	0.0055% + per day of excess utilisation (Principal + Interest)
Delayed/Non- Creation of Security / Non-compliance of condition as prescribed in sanction terms - beyond approved deferral period	0.0055%+ per day on daily outstanding across all funded and non-funded facilities availed.
Inland Trade Finance Facilities (Bill / Invoice Discounting / Financing / Factoring)	0.0055% + per day on the outstanding principal amount to be collected at time of regularization of overdue bill.
Inspection Charges	Actuals + Applicable taxes
Commitment Charges (Only applicable to cash credit / Overdraft)	Minimum quarterly average utilization of 25% of the limit set for the year. If the quarterly average utilization is below 25% of the limit set for the year, then commitment charges of 2% of the shortfall in utilization.
Pre- Prepayment / Pre- Closure charges	1. Prepayment and closure charges for Micro & Small Enterprises -NIL 2. Prepayment Charges for all other customers - 4%+GST of balance outstanding of Term Loan and 4% + GST of Sanctioned Limit for all other fund, non- fund-based facilities.
Bounce Cheque Charges	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.250 per instance
Charges for CIBIL report	Rs.50 per instance
Duplicate Statement	Rs.250 per instance

JETOD Transaction Charges	Fees & Charges
Cheque Book	Charges: Rs 2 per leave Freelimit: 100 Base Amt: 1000
Cash Deposit Charges (At home branch and non home branch locations)	Charge Amt: Rs 2 per 1000 Free Limit: Rs 200,000 per month Min Charge: Rs 50
Outstation Clearing (At Branch and Non Branch Locations)	Rs 25 per instance
Cheque Deposited & Returned - Financial Reason	Rs 100 per instance
Cheque Deposited & Returned - Technical Reason	NIL
Cheque Issued & Returned - Financial Reason	First time rejection: Rs 350 per instance Subsequent rejection: Rs 500 per instance
Cheque Issued & Returned - Technical Reason	NIL
Demand Draft at RBL Branch locations	Charge: Rs 50 Freelimit: 50
Demand Draft at Non-RBL Branch locations	Charge: Rs 50 Freelimit: 10
Cash Withdrawal at Home Branch Location	Charges: NIL
Cash Withdrawal at Non Home Branch Location	NIL
Standing Instruction Failure/Amendment	Charge: 50
DD/BC Cancellation/Revalidation/Duplicate Issuance	Charge: 50 Revalidation Charges: NIL
Stop Payment Individual or Range	Charge: 50
Duplicate Statement	Charge: 25

\*Charge structure of all for all Cash credit and overdraft accounts except JETOD is as per Business Current account variant

Loan Against Gold Ornaments	Fees & Charges
Processing Fee	For loan amount between Rs.25,001 to Rs.2 Lacs - Rs.300* For loan amount above Rs.2 Lacs - Rs.600*
Overdue Charges	2% on overdue amount (Interest/Principal)
Valuation Charges	For loan amount up to Rs.50,000 - Rs.100* For loan amount above Rs.50,000 & upto Rs.2 lacs - Rs.350* For loan amount above Rs.2 lacs - Rs.1000*
Foreclosure charges	1% of loan amount :- If closed within 2 months for 3 months tenure loan, If closed within 3 months for 6 months tenure loan, If closed within 6 months for 12 months tenure loan
Part Pre-Payment Charges	NIL
Stamp Duty	At Actuals
Loan Renewal Charges	Rs.300*

Small Ticket Secured and Unsecured Business Loans	Fees & Charges
Processing Fees	No processing fee for MSE Loans (Loans upto Rs.5 lacs) MSE Loans (above Rs.5 lacs and upto Rs.10 lacs) – 2.0% of Loan Amount Secured Loans (Rs. 10 lacs and above): 2.0% of Loan Amount Small LAP (Rs. 25.01 lacs and above): 2.25% of Loan Amount
EMI Overdue Charges	2% of EMI Amount
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Charges for CIBIL report	Rs.50 per instance
Prepayment Charges for Micro & Small Enterprises where prepayment is done from own funds <sup>\$</sup>	NIL
Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution	3% of the prepayment amount / Principal Outstanding
Part Pre-Payment Charges (For Secured Loans only)	Upto 15% outstanding in 1 year - Nil Above 15% of outstanding in 1 year • 5% of amount paid for upto 12 months of loan booking • 4% of amount paid after 12 months of loan booking
Pre-payment Charges for all other customers	5% of principal outstanding for upto 12 months of loan booking 4% of principal outstanding after 12 months of loan booking For Women Loans: 3% of principal outstanding for upto 12 months of loan booking 2% of principal outstanding after 12 months of loan booking
Documentation Fees (For MSE Loans upto Rs. 5 lacs)	Rs.7500
Advance Legal and Technical Fees (Initial Money Deposit for MSE and Secured Loans only)	Rs 4000 (for Secured and MSE loans above Rs 5 Lacs) Rs 1000 (for MSE loans upto Rs. 5 lacs)

<sup>\$</sup> Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

Charges are not inclusive of any applicable tax / cess

Franking charges/stamp duty/statutory charges additional as applicable

\*Loan Against Gold Ornaments charges are inclusive of taxes. Loan  
Against Gold Ornaments is available in selected RBL branches only

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