

Product Type	Fees & Charges
Loan Against Property	
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
Charges for late payment of EMI/Over utilization of limit	2% additional interest per month on overdue 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
Retrieval / Issuance of photocopies of property documents	Rs.500 per instance
List of documents	Rs.500 per instance
Bounce Charges	Rs.500 per instance
Part Pre-payment / Foreclosure Charges (For Individual Borrowers with purpose other than business)	NIL
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non Individual borrowers / fixed rate loans)	4% on part pre-payment amount/principal outstanding Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount
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
*For disbursed cases these charges will be adjusted in the PF collected	
†Quarter refers to every 90 day block starting from the account open date	

Product Type	Fees & Charges
Drop-line Overdraft Against Property	
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
Charges for late payment of EMI/Over utilization of limit	2% additional interest per month on overdue 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
Retrieval / Issuance of photocopies of property documents	Rs.500 per instance
List of documents	Rs.500 per instance
Bounce Charges	NIL
Account renewal charges	0.25% of active limit or Rs. 5000/- whichever is lower
Part Pre-payment / Foreclosure Charges (For Individual Borrowers with purpose other than business)	4% on active Limit Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non Individual borrowers / fixed rate loans)	4% on active Limit Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
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.
*For disbursed cases these charges will be adjusted in the PF collected	
†Quarter refers to every 90 day block starting from the account open date	

Product Type	Fees & Charges
Micro & Small LAP	
Processing Fees	Upto 2% of loan amount
Administrative Charges (non refundable)*	Rs 2500/-
Legal & Valuation Charges (non refundable)	Rs 5500/-
Charges for late payment of EMI	2% additional interest per month on overdue 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
Retrieval / Issuance of Photocopies of Property Documents	Rs.500 per instance
List of Documents	Rs.500 per instance
Bounce Charges	Rs.500 per instance
Part Pre-payment / Foreclosure Charges (For Individual Borrowers with purpose other than business)	NIL
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non Individual borrowers / fixed rate loans)	4% on part pre-payment amount/principal outstanding. Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
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)
* For disbursed cases administrative charges will be adjusted in the PF collected	

Product Type	Fees & Charges
Education Loan Charges	
Processing Fee	2% of loan amount + GST
Administrative Charges (non refundable)*	Rs 2500/-
Legal & Valuation Charges (if applicable) (Non-Refundable)	INR 7500/- for Mumbai, INR 6000/- for other locations
Charges for late payment of EMI	2% additional interest per month on overdue amount
Charges for CIBIL report	INR 100 per report
CERSAI Fees	INR 100 per Property
Physical Statement of Account	INR 250 per instance
Physical Repayment Schedule	INR 250 per instance
Issue of Duplicate Interest & Principal Certificate	INR 250 per instance
Duplicate no due certificate / NOC	INR 250 per instance
Cheque swapping charges	INR 500 per instance
Retrieval / Issuance of Photocopies of Property Documents	INR 500 per instance
List of Documents	INR 500 per instance
Bounce Charges	INR 500 per instance
Part/Full Pre-payment Charges	NIL
Property Swap Charges	0.1% of loan amount or INR 10,000/- whichever is higher
Loan Cancellation Charges	INR 5000/- + interest charged upto cancellation date

* GST and other taxes to be levied as applicable

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

Housing Loan	Fees & Charges*
Application fees (Non-refundable)	Rs.3,000/- + applicable taxes
Documentation fees for loan upto 30 Lacs	1.50% of Rs. 10,000/- + applicable taxes whichever is higher
Documentation fees for loan Above 30 Lacs	1.00% of Rs. 15,000/- + applicable taxes whichever is higher
Late Payment/Penal Charges/Default	2% + applicable taxes per month on overdue amount
Part / Pre-payment charges / Foreclosure Charges	NIL for Floating rate loans. 2% on Principal Outstanding for fixed rate loans NIL prepayment charges on Home Loan Interest Saver
Repayment Mode Swap Charges	Rs 500/- + applicable taxes per swap per instance
Instrument Return Charges (Bounce Charges)	Rs 500/- + applicable taxes per instance
Physical statement of Account	Rs 250/- + applicable taxes per instance
Physical Repayment Schedule	Rs 250/- + applicable taxes per instance
Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	Rs 250/- + applicable taxes per instance
Duplicate NOC/No Due Certificate	Rs 250/- + applicable taxes per instance
Credit Bureau report Charges	Rs 100/- + applicable taxes per report
Loan cancellation/Rebooking	Rs 2000/- + applicable taxes per instance (additionally franking/stamping norms as per actuals if applicable)
Charges for List of Document	Rs 500/- + applicable taxes per instance
Cersal Charges	Rs 100/- + applicable taxes per report
Documents Retrieval / Issuance of Photocopies of Property Documents	Rs 500/- + applicable taxes per instance
Switch charges (Floating to prevailing fixed rate only if the same is permitted by the bank at the time of request)	0.5% on principal outstanding or Rs 50,000/- + applicable taxes whichever is lower
Switch charges (Fixed to prevailing floating rate only if the same is permitted by the bank at the time of request)	0.5% on principal outstanding or Rs 50,000/- + applicable taxes whichever is lower
Conversion charges (Higher Floating rate to lower floating rate, only if the same is permitted by the bank at the time of request)	Upto Rs 10,000/- + applicable taxes
Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MOE, etc.	At Actuals
Legal, Repossession & Incidental Charges	At Actuals

*Taxes/ other statutory levies may be charged to the Borrower if applicable as per Government/ RBI directives.

Personal Loan	Fees & Charges
Processing Fee	2% of Loan amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Cheque swapping charges	Rs.250 per instance
Bounce Cheque Charges	Rs.250 per instance
Charges for CIBIL report	Rs.50 per instance
Foreclosure charges	No pre-payment permitted until repayment of 12 EMIs. 13 to 18 EMIs paid - 5% of Principal outstanding* More than 18 EMIs paid - 3% of Principal outstanding* *NIL foreclosure charges only if minimum 12 EMIs are paid without any bounce and foreclosure is using Own funds. Balance Transfer of loan outstanding to another financial institute is not treated as own source of funds.

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)
Charges for late payment of EMI	2% additional interest per month on overdue 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
Bounce Cheque Charges	Rs.500 per instance
*NACH bounce charges for EDI (Equated Daily installment) products	Rs.50 per instance
Charges for CIBIL report	Rs.100 per report
Foreclosure charges (EMI based product)	Up to payment of first 18 EMIs paid - 5% of principal outstanding More than 18 EMIs paid - 3% of principal outstanding Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
Foreclosure charges (EDI based product)	Up to payment of first 18 EDIs paid - 5% of principal outstanding More than 18 EDIs paid - 3% of principal outstanding Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date

Business Banking Group	Fees & Charges
Processing Fee	1.25% of Limit/Loan Amount + Applicable taxes Non-refundable fee of Rs.750+Applicable taxes at login stage
Expiry of Limits / Non-Renewal of Limits Charges	Additional 2% over current interest rate
Limit excess / Overdrawn charges	Additional 2% over current interest rate
Non submission of Stock Statement Charges	Additional 2% over current interest rate
Stock Inspection Charges	Actuals + Applicable taxes
Overdue Exceptions Charges	Additional 2% over current rate
Commitment Charges	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.
Bounce Cheque Charges	Rs.250 per instance
Takeover Charges/Foreclosure/Part Prepayment charges	4% of Balance Outstanding on Term Loan and 4% of Sanction Limit in for Limits (CC/OD) Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
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
Cash Deposit Charges (At home branch and non home branch locations)	Base Amt: 1000 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 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 - Rs600*
Additional Interest	2% pm on overdue amount
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 6 months for 12 months & 6 months schemes 1% of Loan Amount, if closed within 2 months for 3 months scheme
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
Charges for late payment of EMI	2% additional interest per month on overdue 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.250 per instance
Bounce Cheque Charges	Rs.250 per instance
Charges for CIBIL report	Rs.50 per instance
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
Foreclosure charges	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 Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
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)

Two-Wheeler Loans	Fees and Charges (Excluding applicable taxes)
Processing Fee	3% of Loan Amount
Document Charges	Rs. 1200 Per Case
Stamp Duty + Applicable charges	At Actuals
Penal charges	2% additional interest per month on overdue instalment amount
Instrument Return Charges (bounce charges)	Rs. 500/- Per Instance
Asset Repo Charges	At Actual
Legal Notice Charges	At Actual
Foreclosure Charges (own Funds)	Foreclosure within 6 months from date of disbursement - 5% of Principal outstanding Foreclosure after 6 months from date of disbursement - 3% of principal outstanding
Duplicate Statement Charges	Rs. 250/- Per Instance
Duplicate No Due Certificate / NOC	Rs. 250/- Per Instance
Loan Cancellation / reboking Charges	Rs.1000 per case (additionally franking / stamping norms as per actuals, if applicable)
Charges for CIBIL Report	Rs.50/- per instance

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

Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with
 a. Floating interest rate loans irrespective of the loan amount
 b. Fixed interest rate Loans upto INR 50 lacs loan amount