



Schedule of Benefits

Insignia Preferred Banking - Savings



RBL Bank Limited

One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India

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INSIGNIA SAVINGS ACCOUNT - SCHEDULE OF BENEFITS

SERVICES	CHARGES	SERVICES	CHARGES
Type Of Relationship*		ATM & Debit Card Services^a	
₹ 10 Lakhs Monthly Average Balance in Savings Account or ₹ 30 Lakhs Total Relationship Value across all your Accounts, Term Deposits and Investment Relationships	Nil for non-maintenance	Debit Card POS Spending Limit***	₹ 4,00,000/Day
		ATM Cash Withdrawal limit	₹ 2,00,000/Day
Domestic Remittances		Fuel Surcharge on Debit Card	2.50%
		Balance enquiry at ATMs outside India**	₹ 25/Txn
		Cash Withdrawal/Balance enquiry at Non RBL Bank ATMs in India:	
DD Issuance through Net Banking	₹ 100 as dispatch cost	For Metro	10 free p.m (Financial+Non financial)
		For Others	10 free p.m (Financial+Non financial)
		Financial	₹ 23 per transaction
		Non-Financial	₹ 9.5 per transaction
Revalidation of Cashier's Cheque / Demand Draft	₹ 50/Revalidation	ATM/POS transaction declined due to insufficient funds	₹ 20 per instance
Domestic collections		IMT Card less Cash Withdrawal&& at RBL/ Non RBL ATMs	₹ 20/Txn
Outstation cheques drawn and payable in India at Non-Branch locations upto and including ₹ 5,000		Cash Withdrawal at ATMs outside India**	₹ 125/Txn
Above ₹ 5,000 and upto and including ₹ 10,000	Free 5 per month, post which standard charges will apply	Doorstep Banking[^]	
Above ₹ 10,000 and upto and including ₹ 1,00,000		Cash Pick-up	Free Once a Day. ₹ 250/Additional Txn
Above ₹ 1,00,000 Statement & Certificate		Cash Delivery	Free Once a Day. ₹ 120/Additional Txn
Cheques payable outside India	0.25% (Min ₹ 150, Max ₹ 5,000)	Other Services	
		Statement Frequency	Free Monthly. ₹ 25/Additional Txn
Foreign Exchange Transactions		Tax/ Interest Certificate	Free Annually. ₹ 200/Ad-hoc Request
Foreign Currency Demand Drafts Issuance/Revalidation	₹ 100	Other Services	
Foreign Currency Telegraphic Transfers	₹ 250	Safe Deposit Lockers#	25% Discount
Cash Services		Account Closure within 6 months of opening##	₹ 500
Cash Deposits are Free upto 15 Times of previous month's MAB or ₹ 30 Lakhs, which ever is higher	₹ 3/1,000 or Minimum of ₹ 25/Txn	Cheque Deposited and Returned - Technical Reason	₹ 50 per instance
		Cheque Issued and Returned unpaid - Financial Reason	₹ 350 per instance
		Inward ECS return	₹ 500 per instance

COMPLIMENTARY SERVICES

Domestic Remittance	Foreign Exchange Transactions	Cashier's cheque and Demand Draft Delivery
Demand Drafts at RBL and Correspondent Branch Locations	Foreign Inward Remittance Certificate	Non-Cash Courier pick-up and delivery
Cheque books payable at par at all RBL Bank Branches	Foreign Currency Traveller's Cheques commission	Other Services
Cancellation of Cashier's Cheque / Demand Drafts	Credit to account for Inward Remittances	Stop Payment Requests
Payment through NEFT, RTGS, IMPS###	ATM and Debit Card Services	Cheques deposited and returned unpaid for financial reason
Revalidation of Cashier's Cheque / Demand Drafts	No Debit Card Annual Fee	Cheque Issued and Returned for technical Reason
Domestic Collections		Bill Payment on ATM, Phone Banking and Internet Banking
Cheques drawn and payable at branch locations in India	Cash Withdrawal and Balance enquiry at all RBL ATMs in India	
	Replacement of Debit Card	

DISCLAIMER

Type of Relationship	Doorstep Banking	Others
*For a New to the Bank (NTB) Customer, Average Relationship Balance across Accounts would have to be maintained over a period of 6 months	^^^Per Day Cash Pick-up will be only in the range of ₹ 1,000 - ₹ 3,00,000 and Cash Delivery will be only in the range of ₹ 1,000 - ₹ 3,00,000. The services will be only available for the Home Address of the Customer.	Trade Service Card rates available on request.
ATM and Debit Card Services		Taxes as per the prevailing rates will apply.
& Type of Card - VISA Infinite.	Transactions	All charges are subject to revision with an intimation of 30 days to account holders.
*** Including Online Transactions	####The minimum value for RTGS transactions is ₹ 2 Lakhs. All the electronic fund transfers below ₹ 2 Lakhs will be routed through NEFT only. For Fund Transfers through IMPS, there is a daily limit of ₹ 5,00,000.	#Locker facility is subject to availability.
**Mark Up Fee of 3.5%+ taxes are applicable for International ATM cash withdrawals on RBL Bank Debit Cards	All Cash Transactions of ₹ 10 Lakhs & above on a single day would require prior intimation and approval of the Branch Manager at least one working day in advance.	###Account closure charge is waived off if the account is closed within 14 days from the date of account opening.
&&Charges will not be refunded for expired/cancelled transactions.		T&C apply
		This Schedule of Charges is effective from May 03, 2025