



## Schedule of Benefits

- Startup Club Current Account



**RBL Bank Limited (Formerly: The Ratnakar Bank Limited)**

One Indiabulls 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.

**Corporate Identity Number:** U65191PN1943PLC007308.

**Customer Service:** 1800 123 8040 | **Email:** [customercare@rblbank.com](mailto:customercare@rblbank.com)

**Website:** [www.rblbank.com](http://www.rblbank.com)

**SCHEDULE OF BENEFITS & CHARGES EFFECTIVE FROM SEPTEMBER 1, 2015 - STARTUP CLUB CURRENT ACCOUNT**

		Startup Club Current Account
<b>Monthly Average Balance (MAB)</b>	<b>* Indicates No Free Limits Charge/Transaction beyond Free limits</b>	₹ 20000
Demand Draft at RBL Branch Locations	₹ 50	5 Free per month
Demand Draft at Non RBL Branch Locations	₹ 50	5 Free per month
RTGS - Outward (Free from Net Banking)	₹ 25	Free
NEFT - Outward (Free from Net Banking)(≤10k - ₹ 2.5, 10K-1Lac ₹ 5; 1-2 Lac ₹ 15, >2 Lac ₹ 25 - as per RBI)	₹ 25 (or Lower as per RBI)	Free
Fund Transfer (Within RBL)	Free	Free
Cheque Book	₹ 2/leaf	Free 50 Leaves per month
Local Cheque Collection	Free	Free
Outstation Clearing - At RBL Branch Locations	₹ 50	Free 1 pm
Outstation Clearing - At Non RBL Branch Locations	₹ 50	Free 1 pm
RTGS, NEFT, Fund Transfers Inward	Free	Free
Cash Deposit at Home Branch Location	₹ 2/1000 Min ₹ 50/Txn	Free 10 Times previous month's MAB or ₹ 2 Lac higher of the two p.m.
Cash Deposit at Non Home Branch Location	₹ 2/1000 Min ₹ 50/Txn	Free ₹ 1 Lac p.m.
Cash Withdrawal at Home Branch Location	Free	Free
Cash Withdrawal at Non Home Branch Location	₹ 1/1000 Min ₹ 25/Txn	Free ₹ 2 L per day
RBL Bank's ATMs Cash Withdrawal	Free	Free
RBL Bank's ATMs Balance Enquiry	Free	Free
Other Bank's VISA ATMs Domestic - Cash Withdrawal	Free	Free
Other Bank's VISA ATMs Domestic - Balance Enquiry	Free	Free
Other Bank's VISA ATMs International - Cash Withdrawal	₹ 25/Txn.	*
Other Bank's VISA ATMs International - Balance Enquiry	₹ 25/Txn.	*
Type of Debit Card	-	Classic
Issuance Charge Domestic - Debit Card	Free	Free
Issuance Charge International EMV - Debit Card	₹ 150	*
Annual Charge	-	₹ 100 p.a.
Debit Card ATM Limit per day	-	₹ 50000
Debit Card POS Limit per day (swipe limit)	-	₹ 100000
Replacement of Lost card	₹ 50	*
Replacement of Damaged card	Free	Free
Account Closure Charges (if closed within 6 months)*	₹ 500	*
Cheque Deposited & Returned - Financial Reason	₹ 100	*
Cheque Deposited & Returned - Technical Reason	Free	Free
Cheque Issued & Returned - Financial Reason	1st cheque ₹ 350, 2nd onwards ₹ 500 per instrument	*
Cheque Issued & Returned - Technical Reason	Free	Free
Standing Instruction Failure/Amendment	₹ 50	*
ECS Return	₹ 200	*
Balance Statement (Other than 31st March)	₹ 25	*
Interest Statement (Duplicate Only)	₹ 25	*
TDS Certificate (Duplicate Only)	₹ 25	*
Paid Cheque Report/Signature verification/Photo Attestation/ Copy of old Cheque	₹ 50	*
DD/BC Cancellation/Revalidation/Duplicate Issuance	₹ 50	*
Online Tax Payment	Free	Free
Stop Payment Individual or Range	₹ 50	*
Duplicate Statement	₹ 50	*
Bill Payment	Free	Free
SMS Alert Services (Optional)	₹ 25 per quarter for up to 100 Alerts per quarter – thereafter 25 Paise/Alert Maximum Charge upto ₹ 150 per quarter	*
Swift charges for Remittance	-	₹ 500
Document Handling Charges	-	Min ₹ 250
Doorstep Banking - Cashiers Cheque/Demand Draft Delivery	₹ 50	*
Doorstep Banking - Courier Pick up and Delivery (non-cash)	₹ 50	*
Doorstep Banking - Cash Delivery (₹ 1,000 - ₹ 2,00,000)	₹ 120	*
Doorstep Banking - Cash Pick-up (₹ 1,000 - ₹ 2,00,000)	₹ 250	*
Non Maintenance Charge		If AMB is ≤ 50% - ₹ 300 • If AMB is ≥ 50% - ₹ 200

\* - Refer Charges per Transaction Column (indicates no free limit). For all CC/OD Accounts the Charges will apply for Business Account except Cash Deposit Free Limits for Branch Location is fixed ₹ 2,00,000 per month. Cash Deposit Free Limits for the month of account opening will be arrived by multiplying the pro rata MAB for the same month or higher of the minimum free limit. All charges are exclusive of the Service Tax, Education Cess and Swatch Bharat Cess, which is currently 14.50%. The same is subject to change from time to time. Mandatory/Regulatory SMS Alerts will be offered free to all customers on the registered Mobile Number. If copy of cheque is requested within a period of one year from the date of cheque / debit instruction, no charge will be levied. All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges. \* Account closure charge is waived off if account is closed within 14 days from the date of account opening.