

## Schedule of Charges effective July 01, 2025

Basic & Classic Savings Accounts				
	RBL BANK	Standard Charges	Basic Savings Account	Classic Savings
AMB and Chequebook Charges	Average Monthly Balance (AMB)	* Indicates No Free Limits Charge/Transaction beyond Free limits	Nil	Rs. 2500 METRO/URBAN Rs. 1000 SEMI URBAN Rs. 500 RURAL
	Cheque Book	Rs. 2/Leaf	4 Cheque Books Free per annum (40 Leaves)	4 Cheque Books Free per annum (40 Leaves)
Collections	Local Cheque Collection	Free	Free	Free
	Outstation Clearing	Rs 50	*	*
	Fund Transfer (Within RBL Bank)	Free	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Payments	Fund Transfer (Within RBL Bank)	Free	Free	Free
	Demand Draft	Rs. 50	*	*
	NEFT/RTGS - Outward	Free	Free	Free
	IMPS Transaction	Up to Rs. 1,000 : Rs. 2.50 per transaction, Above Rs. 1,000 - Upto Rs. 25,000 : Rs. 5 per transaction Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per transaction	*	*
Cash Transactions	Cash Deposit	Rs. 3/1000 Min Rs. 50/Txn	Free	Free 50000 p.m.
	Cash Withdrawal	Free	Free	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free	Free
	Other Bank's ATMs Domestic		For Metro : 5 free p.m(Financial+ Non financial) For Others: 5 free p.m(Financial+ Non financial) Financial: Rs. 23 per transaction Non-Financial: Rs 9.5 per transaction	For Metro : 5 free p.m(Financial+ Non financial) For Others: 5 free p.m(Financial+ Non financial) Financial: Rs. 23 per transaction Non-Financial: Rs 9.5 per transaction
	IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Rs.20/Txn	*	*
Other Features & Charges	RBL Bank's ATMs Balance Enquiry	Free	Free	Free
	Other Bank's ATMs International - Balance Enquiry	Rs. 25	*	*
	Visa Classic Debit Card/Master Titanium Debit Card	Rs. 250 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	Rupay Card (Free)	Rs. 250
	Visa Platinum Debit Card/Master Platinum Debit Card	Rs. 500 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	Rupay Card (Free)	Rs. 500
	Crest Debit Card	Rs. 2000 Issuance Charge & Rs. 500 Annual Fees	Rs. 2000 Issuance Charge & Rs. 500 Annual Fees	Rs. 2000 Issuance Charge & Rs. 500 Annual Fees
	Pinnacle Debit Card	Rs. 3000 Issuance Charge & Rs. 1000 Annual Fees	Rs. 3000 Issuance Charge & Rs. 1000 Annual Fees	Rs. 3000 Issuance Charge & Rs. 1000 Annual Fees
	Signature + Debit Card	Rs. 5000 Issuance Charge & Rs. 1500 Annual Fees	Rs. 5000 Issuance Charge & Rs. 1500 Annual Fees	Rs. 5000 Issuance Charge & Rs. 1500 Annual Fees

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	Enterprise Debit Card	Rs. 7500 Issuance Charge & Rs. 2000 Annual Fees	Rs. 7500 Issuance Charge & Rs. 2000 Annual Fees	Rs. 7500 Issuance Charge & Rs. 2000 Annual Fees
	ATM & POS Limits per day	Visa Platinum & Master Platinum ATM Rs. 1,00,000 & POS Rs. 2,00,000 For Visa Classic & Master Titanium ATM Rs. 50,000 & POS Rs. 1,00,000 For	Rs. 50,000 for ATM & Rs. 30,000 for POS	As per Card Type
	Replacement of Lost card	Rs. 200/Instance	*	*
	Replacement of Damaged card	Rs. 200/Instance	*	*
	ATM/POS decline Charges (Insufficient Funds)	Rs. 20 per instance	*	*
	Account Closure Charges (if Closed within 6 months) #	Rs. 500	*	*
	Cheque Deposited & Returned - Financial Reason	Rs. 100	*	*
	Cheque Deposited & Returned - Technical Reason	Rs. 50	*	*
	Cheque Issued & Returned - Financial Reason	1st Cheque Rs 350, 2nd onwards Rs 750 per instrument	*	*
	Cheque Issued & Returned - Technical Reason	Free	Free	Free
	Standing Instruction Failure/Amendment	Rs 50	*	*
	ECS/ NACH Return	Rs 500 per instance	*	*
	Balance Statement (Other than 31st March)	Rs. 25	*	*
	Interest Statement (Duplicate Only)	Rs. 25	*	*
	TDS Certificate (Duplicate Only)	Rs. 25	*	*
	Paid Cheque Report/Signature verification/ Photo Attestation/Copy of old Cheque	Rs. 50	*	*
	DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50	*	*
	Online Tax Payment	Free	Free	Free
	Stop Payment Individual or Range	Rs. 50	*	*
	Duplicate Statement	Rs. 50	*	*
	Bill Payment	Free	Free	Free
	SMS Alert Services (Optional)	25 paise per SMS or Rs. 100 per month whichever is lower	*	*

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Doorstep Banking	Non Maintenance Charge		Nil	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month
	Doorstep cashiers cheque/Demand Draft Delivery	Rs. 25	*	*
	Document & Cheque Pick (non-cash)	Rs. 25	*	*
	Doorstep cash delivery (Rs. 1,000 - Rs. 2,00,000)	Rs. 120	*	*
	Doorstep cash pick-up (Rs. 1,000 - Rs. 2,00,000)	Rs. 250	*	*

### Basic & Classic Savings Accounts

- \* Refer Charges per Transaction Column (indicates no free limit).
- All Charges are in INR (Rupees); Any RBI Mandated charge/regulations will supersede the published charges.
- Taxes as per the prevailing rates will apply.
- Mandatory/Regulatory SMS Alerts will be offered free to all customers on the registered Mobile Number.
- Following charges are waived for Senior Citizen customers Account Closure Charge, Duplicate passbook Charge, Signature verification and photo attestation.
- 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.
- All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.
- ^ Charges will not be refunded for expired/ cancelled transactions.
- The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction. Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- Any purchase / sale of foreign exchange will attract Taxes on the gross amount of currency exchanged as per Tax on Foreign Currency Conversion Charges (FCY).
- Non Maintenance Charges are not applicable once the account becomes dormant.
- If no salary credit is made in the account for a continuous period of three months, the bank reserves the right to change/ close the status of Salary Account to Banks Classic Savings Account without any intimation. The terms and conditions/ charges applicable to the Classic Savings Account shall apply to this account from the date of change of status.
- # Account closure charge is waived off if account is closed within 14 days from the date of account opening.
- For Max Savings Clients, charges applicable will be that of Prime Edge Savings Account.
- For minor u/g accounts and self-operated minor accounts charges as applicable to Prime Savings Account.
- Effective 1st October, 2016 Optional SMS services will be charged at 25 paise per SMS or Rs 100 per month whichever is lower.
- Doorstep Banking will be available in select locations.
- Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- For latest Schedule of charges, please visit your nearest RBL branch or [www.rblbank.com](http://www.rblbank.com)