

## Schedule of Charges effective December 01, 2024

Savings Account For Loan Against Gold			
Fee Categories	Fee Lines	Standard Charges	Savings Account For Loan Against Gold
Average Monthly Balance and Cheque book charges	AMB	* Indicates No Free Limits Charge/Transaction beyond Free limits	Rs. 5,000 SEMI URBAN Rs. 2,500 RURAL Rs. 10,000 METRO, Rs.10,000 Urban
	Cheque Book	Rs. 2/leaf	2 cheque book free p.q. (20 leaves),
Collections	Local Cheque Collection	Free	Free
	Outstation Clearing	Rs. 50	*
	Fund Transfer (Within RBL Bank)	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free
Payments	Demand Draft	Upto Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)	*
	NEFT Outward through branch	Per TXN Charges: Less than 50K - Rs. 2, Rs 50 K to 1 Lac - Rs. 5 More than Rs 1 Lac - Rs. 10	*
	RTGS Outward through branch	Per TXN Charges: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	*
	NEFT/RTGS Outward (Online)	Free	Free
	IMPS Transaction	Up to Rs.1 lac: Rs.5/Txn Above 1 lac: Rs.15/Txn	*
Cash transactions	Cash Deposit	Rs. 3/1000 Min Rs. 50/Txn	Free 1,00,000 p.m
	Cash Withdrawal	Free	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free
	Other Bank's ATMs International - Cash Withdrawal	Rs. 125	*
	IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Rs. 20/Txn	*
	Other Bank's ATMs Domestic - Cash Withdrawal (Financial)	Rs. 21/Txn	For Metro : 5 free p.m(Financial+ Non financial)
	Other Bank's ATMs Domestic - Balance Enquiry (Non-Financial)	Rs.8.5/txn	For Others: 5 free p.m(Financial+ Non financial)
Other Charges and Features	RBL Bank's ATMs Balance Enquiry	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	Rs. 250 p.a
	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	Rs. 500 p.a
	ATM & POS Limits per day	For Visa Classic & Master Titanium ATM Rs. 50,000 & POS Rs. 1,00,000 For Visa Platinum & Master Platinum ATM Rs. 1,00,000 & POS Rs. 2,00,000	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 Rs. 500 (if Closed within 6 months) # # Account closure charge is waived off if account is closed within 14 days from the date of account opening	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

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### Savings Account For Loan Against Gold

Fee Categories	Fee Lines	Standard Charges	Savings Account For Loan Against Gold
	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
	Stop Payment Individual or Range Rs.100 per cheque Range of cheques - Rs.200	*	
	Duplicate Statement	Rs. 50	*
	Bill Payment	Free	Free
	SMS Alert Services (Optional)	25 paise per SMS or Rs. 100 per month, whichever is lower	*
	Non Maintenance Charge		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
<b>Doorstep Banking</b>	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, Signature verification and photo attestation.
- Duplicate passbook charges are free for all Savings Schemes, except Salary and Special Institution Savings Account.
- 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.
- Account closure charge is waived off if account is closed within 14 days from the date of account opening.
- 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.
- This Schedule of Charges is effective from December 01, 2024. For latest Schedule of charges, please visit your nearest RBL branch or [www.rblbank.com](http://www.rblbank.com)