



Schedule of Benefits

Insignia Preferred Banking - Current Account



RBL Bank Limited

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

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

CIN: L65191PN1943PLC007308

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INSIGNIA CURRENT ACCOUNT - SCHEDULE OF BENEFITS			
SERVICES	CHARGES	SERVICES	CHARGES
Type Of Relationship*		ATM & Debit Card Services*	
₹ 10 Lakhs Monthly Average Balance in Current 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:	
		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
		ATM/POS transaction declined due to insufficient funds	₹ 20 per instance
		IMT Card less Cash Withdrawal&& at RBL/ Non RBL ATMs	₹ 20/Txn
		Cash Withdrawal at ATMs outside India**	₹ 125/Txn
		Doorstep Banking^^^	
		Cash Pick-up	Free Once a Day. ₹ 250/Additional Txn
		Cash Delivery	Free Once a Day. ₹ 120/Additional Txn
		Statement & Certificate	
		Statement Frequency	Free Monthly. ₹ 25/Additional Txn
		Tax/ Interest Certificate	Free Annually. ₹ 200/Ad-hoc Request
Foreign Exchange Transactions		Other Services	
Foreign Currency Demand Drafts Issuance/Revalidation	₹ 100	Safe Deposit Lockers#	25% Discount
Foreign Currency Telegraphic Transfers	₹ 250	Account Closure within 6 months of opening##	₹ 500
Cash Services		Cheque Deposited and Returned - Technical Reason	₹ 50 per instance
		Cheque Issued and Returned unpaid - Financial Reason	₹ 350 for 1st instance ₹ 500 2nd instance onwards
		Inward ECS return	₹ 500 per instance
COMPLIMENTARY SERVICES			
Domestic Remittances	Foreign Exchange Transactions	Doorstep Banking	
Demand Drafts at RBL and Correspondent Branch Locations	Foreign Inward Remittance Certificate	Cashier's cheque and Demand Draft Delivery	
Cheque books payable at par at all RBL Bank Branches	Foreign Currency Traveller's Cheques commission	Non-Cash Courier pick-up and delivery	
Cancellation of Cashier's Cheque / Demand Drafts	Credit to account for Inward Remittances	Other Services	
Payment through NEFT, RTGS, IMPS***	ATM and Debit Card Services	Stop Payment Requests	
Revalidation of Cashier's Cheque / Demand Drafts	No Debit Card Annual Fee	Cheques deposited and returned unpaid for financial reason	
Domestic Collections		Cheque Issued and Returned for technical reason	
Cheques drawn and payable at branch locations in India	Cash Withdrawal and Balance enquiry at all RBL ATMs in India	Bill Payment on ATM, Phone Banking and Internet Banking	
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. Taxes as per the prevailing rates will apply.	
ATM and Debit Card Services	Transactions	All charges are subject to revision with an intimation of 30 days to account holders.	
& Type of Card - VISA Infinite	****The minimum value for RTGS transactions is ₹ 2 Lacs. All the electronic fund transfers below 2 Lacs 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 .	
*** Including Online Transactions	All Cash Transactions of ₹ 10 Lacs & 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.	
**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.	T&C apply	
&&Charges will not be refunded for expired/cancelled transactions.		This Schedule of Charges is effective from July 1, 2025.	