



Schedule of Benefits

Insignia Preferred Banking - Non Resident



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

Customer Service No.: +91 22 6232 7777 | insignia@rblbank.com | insignia.rblbank.com

INSIGNIA NRE/NRO- SCHEDULE OF BENEFITS			
SERVICES	CHARGES	SERVICES	CHARGES
Type Of Relationship*		Doorstep Banking ^{^^}	
₹ 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	Cash Pick-up Free Once a Day,	₹ 250/Additional Txn
		Cash Delivery	Free Once a Day, ₹ 250/Additional Txn
ATM & Debit Card Services ^{&}		Other Services	
Debit Card POS Spending limit ^{***}	₹ 4,00,000/Day	Safe Deposit Lockers#	25% Discount
ATM Cash Withdrawal limit	₹ 2,00,000/Day	Account Closure within 6 months of opening ^{**}	₹ 500
Fuel Surcharge on Debit Card	2.50%		
Cash Withdrawal at ATMs outside India ^{**}	₹ 125/Txn	Cheque Deposited and Returned - Technical Reason	₹ 50/Return
Balance enquiry at ATMs outside India ^{**}	₹ 25/Txn	Cheque Issued and Returned unpaid - Financial Reason	₹ 350/Return
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	₹ 21 per transaction		
Non-Financial	₹ 8.5 per transaction		
ATM/POS transaction declined due to insufficient funds	₹ 20 per instance		
IMT Card less Cash Withdrawal&& at RBL/ Non RBL ATMs	₹ 25/Txn	Inward ECS return	₹ 500/Return
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 Branches	Foreign Currency Traveller's Cheques commission	Non-Cash Courier pick-up and delivery	
Cancellation of Cashier's Cheque / Demand Draft	Foreign Currency Demand Drafts Issuance/Revalidation	Statement & Certificate	
Demand Draft Issuance through Net Banking	Foreign Currency Telegraphic Transfers	Statement Frequency	
Revalidation of Cashier's Cheque/ Demand Drafts	Credit to account for Inward Remittances	Tax/ Interest Certificate	
Payment and Collection through NEFT, RTGS, IMPS ^{###}	ATM and Debit Card Services	Other Services	
Domestic Collections	No Debit Card Annual Fee	Stop Payment Requests	
Cash Deposit at Home and Non-Home Branch Locations		Cheques deposited and returned unpaid for financial reason	
Outstation cheques drawn and payable in India at Non-Branch locations	Cash Withdrawal and balance enquiry at all RBL ATMs in India	Cheque Issued and Returned for technical reason	
Cheques drawn and payable at branch locations in India	Replacement of Debit Card	Bill Payment on ATM, Phone Banking and Internet Banking	
Disclaimers			
Type of Relationship	Door Step Banking	Others	
*For a New to the Bank (NTB) Customer, Average Relationship Balance across Accounts would have to be maintained for 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.	
		Tax as per the prevailing rates will apply.	
		All charges are subject to revision with an intimation of 30 days to account holders.	
Foreign Exchange Transactions		#Locker facility is subject to availability.	
^Taxes will be applicable on Currency Conversion	Transactions	**Account closure charge is waived off if account is closed within 14 days from the date of account opening	
ATM and Debit Card Services	###The minimum Value of RTGS transaction is 2 Lacs. All the electronic fund transfer below 2 lacs will be routed through NEFT only. For Funds Transfer throught IMPS, there is a daily limit of ₹ 5,00,000 All Cash Transaction of ₹ 10 Lakh & 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	
&Type of Card-VISA Infinite		This Schedule of Charges is effective from July 01, 2025	
*** Including Online Transactions			
**Mark Up Fee of 3.5% + taxes are applicable for International ATM cash withdrawals on RBL Bank			
Debit Cards			
&&Charges will not be refunded for expired/cancelled transactions.			