

Schedule of Charges effective November 01, 2025

Business & Business Plus Current Account				
	RBL BANK	Standard Charges	Business Account [§]	Business Plus Account/ India Startup Club
AMB and Chequebook Charges	Average Monthly Balance (AMB)	* Indicates No Free Limits Charge/ Transaction beyond Free limits	Metro / Urban, Rs. 10,000 Semi Urban / Rural Rs. 5,000	Rs. 20,000
	Cheque Book	Rs. 2/leaf	Free 50 Leaves per year	Free 50 Leaves p.m.
Collections	Local Cheque Collection	Free	Free	Free
	Outstation Clearing at RBL Branch	Rs. 50	*	Free 1 p.m.
	RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Payments	Fund Transfer (Within RBL Bank)	Free	Free	Free
	Demand Draft at RBL Branch	Rs. 50	*	5 Free p.m.
	RTGS / NEFT Outward	Free	Free	Free
	IMPS Transaction	Up to Rs.1,000 - Rs.2.50/Txn Above Rs.1,000 - up to Rs.25,000- Rs.5/Txn Above Rs.25,000 - up to Rs.5,00,000- Rs.15/Txn	*	*
Cash Transactions	Cash Deposit at RBL Branch	Rs.3/1000 Min. Rs. 50/Txn	Free 10 Times previous month's AMB or Rs. 1 Lac higher of the two p.m. subject to maximum upto Rs. 5Cr.	Free 10 Times previous month's AMB or Rs. 2 Lacs higher of the two p.m. subject to maximum upto Rs. 5Cr.
	Cash Withdrawal at RBL Branch	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
	ADD - Other Bank's ATMs International - Cash Withdrawal	Rs. 125/Txn.	*	*
	ADD -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/Txn.	*	*

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Business First/ VISA Platinum debit card (Domestic or International)	Annual Charge as applicable is collected in advance, within first 30 days of Account opening	Rs. 500	Rs. 250 (For Account of ISC a separate ISC Debit Card will be issued)
Replacement of 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 Cheque onwards Rs. 750 per instrument	*	*
Cheque Issued & Returned - Technical Reason	Free	Free	Free
Standing Instruction Failure/Amendment	Rs. 50	*	*
ECS / NACH Return Charges	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	*	*
Non Maintenance Charge		If AMB is ≤ 50% - Rs. 450 If AMB is > 50% - Rs. 350	If AMB is ≤ 50% - Rs. 650 If AMB is > 50% - Rs. 500

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Doorstep Banking	Demand Draft Delivery	Rs. 50	*
	Document & Cheque Pick up (non-cash)	Rs. 50	*
	Cash delivery (Rs. 1,000 - Rs. 2,00,000)	Rs. 120	*
	Cash pick-up (Rs. .1,000 - Rs. 2,00,000)	Rs. 250	*

* Refer Charges per Transaction Column (indicates no free limit).

- All Charges are in INR (Rupees).
- 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.
- Taxes as per the prevailing rates will apply.

Charges will not be refunded for expired/ cancelled transactions

- For India Startup Club Current Account, the applicable charges are same as Business Plus Current Account
- Cash Deposit Free Limits for the month of account opening will be arrived by multiplying the pro rata AMB for the same month or higher of the minimum free limit.
- Non Maintenance Charges are not applicable once the account becomes dormant.
- For all CC/OD Accounts the applicable Charges will be as of Business Current Account except Cash Deposit Free Limits for Branch Location, which is fixed Rs. 2,00,000 per month.
- 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).
- Existing Customers who have Classic/Platinum Visa Card can continue to use the card. On renewal or reissuance of card, only Business First Card will be issued.
- Applicable Annual Charges for Classic Card is Rs. 100 (ATM POS Limit for Classic card Rs. 50,000 & Rs. 1,00,000 & Platinum Card is Rs. 1,00,000 & Rs. 2,00,000).
- Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- Mandatory/Regulatory SMS Alerts will be offered free to all customers in 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. # Account closure charge is waived off if account is closed within 14 days from the date of account opening.
- 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.
- Doorstep Banking Services are available only in select locations.
- Charges for India Startup Club Debit Card is waived (waived if spends are more than INR 50000 on the debit card in previous year)
- 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.

[§] Business Current Accounts opened in Metro and Urban branches prior to 1st April, 2020 shall continue to have AMB requirement of Rs.10,000. Sourcing of Business Current Accounts is discontinued for Metro and Urban locations w.e.f. 1st April, 2020. AMB requirement of Business Current Account in Semi-Urban and Rural Branches has been revised to Rs. 5000 (This will be applicable to all existing and new accounts)

This Schedule of charges is effective as of November 01, 2025. For latest Schedule of Charges, please visit your nearest RBL Bank Branch or www.rblbank.in

For clarity on SMS charges, refer the link-<https://webassets.rblbank.in/document/service-charges/mandatory-and-optional-alert-list.pdf> or scan the below QR code

Up Sell Debit card (if Opted)		
	Standard charges	Charges to be leived
Crest Debit Card	Issuance Charge-Rs. 2000+GST	Issuance Charge-Rs. 2000+GST
	Annual Charges- Rs. 500+ GST	Annual Charges- Rs. 500+ GST
Pinnacle Debit Card	Issuance Charge-Rs. 3000+GST	Issuance Charge-Rs. 3000+GST
	Annual Charges- Rs. 1000+ GST	Annual Charges- Rs. 1000+ GST
Signature + Debit Card	Issuance Charge-Rs. 5000+GST	Issuance Charge-Rs. 5000+GST
	Annual Charges- Rs. 1500+ GST	Annual Charges- Rs. 1500+ GST
Enterprise Debit Card	Issuance Charge-Rs. 7500+GST	Issuance Charge-Rs. 7500+GST
	Annual Charges- Rs. 2000+ GST	Annual Charges- Rs. 2000+ GST

