

Schedule of Charges effective November 01, 2025

DIGISAVER ACCOUNT			
Schedule of Benefits & Charges		DigiSaver Account	
Features	Charges (in INR) applicable beyond free limits	(OTP Based KYC)	(In Person KYC)
Monthly Average Balance		Rs. 5000	Rs. 5000
Non Maintenance Charge per month		If balance maintained is > 50% then 5% of balance shortfall. If balance maintained is <=50% then 10% of balance shortfall. Maximum of Rs. 500 per month	If balance maintained is > 50% then 5% of balance shortfall. If balance maintained is <=50% then 10% of balance shortfall. Maximum of Rs. 500 per month
PAYMENTS			
Demand Draft at Branches	Rs. 50/instrument	1 Free p.m. @	1 Free p.m. @
RTGS Outward through Branch	Free	Not Available	Free
RTGS Outward through Digital Channels	Free	Not Available	Free
NEFT Outward through Branch	Free	Not Available	Free
NEFT Outward through Digital Channels	Free	Free	Free
IMPS Outward	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	*	*
Fund Transfer (Within RBL Bank)	Free	Free @	Free
Payable At Par Cheque Book	Not Available	Not Available	Not Available
COLLECTIONS			
Local Cheque Collection	Free	Free	Free
Outstation Clearing	Rs. 50/cheque	*	*
RTGS, NEFT, Inward Fund Transfers	Free	Free	Free
CASH DEPOSITS/WITHDRAWALS			
Cash Deposit at Branches	Rs 3/1000 Min Rs 50/txn	Not Available	Free 1,00,000 p.m.
Cash Withdrawal at Branches	Free	Not available	Free
DOORSTEP BANKING			
Doorstep Cashiers Cheque / Demand Draft Delivery	Rs. 25/visit	Not Available	*
Doorstep Courier Pick-Up / Delivery (Non-Cash)	Rs. 25/visit	Not Available	*
Doorstep Cash Delivery (Rs. 1,000 to Rs. 2,00,000)	Rs. 120/visit	Not Available	*
Doorstep Cash Pick-up (Rs. 1,000 to Rs. 2,00,000)	Rs. 250/visit	Not Available	*

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DEBIT CARD & ATM RELATED			
Master Titanium Debit Card	Annual Charge is collected in advance, Rs. 250 p.a.	*	*
Master Platinum Debit Card	within first 30 days of Account opening Rs. 500 p.a.	*	*
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
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
RBL Bank's ATM Cash Withdrawal & Balance Enquiry	Free	Free	Free
Other Bank's Domestic ATM		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
Other Bank's International ATM - Cash Withdrawal	Rs. 125/txn	*	*
Other Bank's International ATM - Balance Enquiry	Rs. 25/txn	*	*
IMT Cardless Cash withdrawal at RBL/Non-RBL ATMs**	Rs. 20/txn	*	*
ATM/POS Decline Charges (Insufficient Funds)	Rs. 20/txn	*	*
Replacement of Lost Card	Rs. 200/ Instance	*	*
Replacement of Damaged Card	Rs. 200/ Instance	*	*
MISCELLANEOUS			
Account Closure Charges (if closed within 6 months) # \$	Rs. 500	*	*
Cheque Deposited & Return (Financial Reason)	Rs. 100/instance	*	*
Cheque Deposited & Return (Technical Reason)	Rs. 50/instance	*	*
Cheque Issued & Return (Financial Reason)	Not Available	Not Available	Not Available
Cheque Issued & Return (Technical Reason)	Not Available	Not Available	Not Available
ECS/ NACH Return Charges	Not Available	Not Available	Not Available
Standing Instruction Failure/Amendment	Rs. 50	* @	*
Balance Statement (Other than 31st March)	Rs. 25	* @	*
Interest Statement (Duplicate Only) Rs. 25 * @ *	Rs. 25	* @	*

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TDS Certificate (Duplicate Only)		* @	*
Paid Cheque Report / Signature Verification\$ /Photo Attestation\$ / Copy of Old Cheque	Rs. 50	Not Available	*
DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50	Not Available	*
Tax Payment	Free	Free @	Free @
Stop Payment Individual or Range	Rs. 50	Not Available	*
Duplicate Pass Book \$/ Statement	Rs. 50	Not Available	*
Bill Payment Online Free Free Free	Free	Free	Free
SMS Alert (Optional Services)	25 paise per SMS or Rs. 100 per month whichever is lower	* @	*
COMMON GUIDELINES			

- * - Indicates no free limits applicable and standard charges is applicable on transaction/services'
- @ - These transactions/services would be available only through Digital Channel. Post In-person verification is conducted and physical signature is updated in RBL Bank records these requests can be processed through our branches also
- # - Account closure charges is waived off if account is closed within 14 days of account opening
- \$ - Following charges are waived for Senior Citizen customers Account Closure, Duplicate Passbook, 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
- ** - Fee charged will not be refunded for all Expired or Cancelled transactions

Others:

- All charges are exclusive of taxes which would be levied as per prevailing rates as prescribed from time to time
 - Any RBI Mandated charge/regulations will supersede the published charges. For details please visit our website at www.rbl.bank.in or your nearest branch
 - All transactions/services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective services
 - Any purchase/sale of foreign exchange will attract Taxes on the gross amount of currency exchanged as per Taxes on Foreign Currency Conversion Charges (FCY)
 - The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges
 - Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number
 - Non Maintenance Charges are not applicable once the account becomes dormant
 - There will be a cross-currency mark-up charge of 3.5% on foreign currency transactions carried out on RBL Bank Debit Cards. The exchange rate used will be the VISA/Master Card wholesale rate prevailing at the time of transaction. Additional charges levied (if any) by other bank on International ATM transactions will also be borne by the card holder
- For clarity on SMS charges, refer the link-<https://webassets.rbl.bank.in/document/service-charges/mandatory-and-optional-alert-list.pdf> or scan the below QR code

