

Schedule of Charges effective November 01, 2025

DIGITAL SAVINGS ACCOUNT – PRIME			
Schedule of Benefits & Charges		Digital Savings Account - Prime	
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% the 5% of balance shortfall will be charged. If balance maintained is <=50% the 10% of balance shortfall will be charged. Maximum of Rs 500 per month	If Balance maintained is > 50% the 5% of balance shortfall will be charged. If balance maintained is <=50% the 10% of balance shortfall will be charged. Maximum of Rs 500 per month
PAYMENTS			
Demand Draft	Up to Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)	1 Free p.m. @	*
RTGS Outward through Branch	Charges per Transaction: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	Not Available	Charges per Transaction: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40
RTGS Outward through Digital Channels	Free	Not Available	Free
NEFT Outward through Branch	Charges per Transaction:Less than 50K - Rs 2, Rs 50 K to 1 Lac - 5 More than Rs 1 Lac - Rs 10	Not Available	Charges per Transaction:Less than 50K - Rs 2, Rs 50 K to 1 Lac - 5 More than Rs 1 Lac - Rs 10
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	Rs. 2/leaf	Not Available	2 Cheque Book free p.q. (20 leaves)
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	Rs 3/1000. Minimum Rs 100	Not Available	Free 3,00,000 p.m
Cash Withdrawal	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	*

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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	*
DEBIT CARD & ATM RELATED				
VISA Classic Debit Card/ Master Titanium Debit Card^	Annual Charge is collected in advance, within first 30 days of Applying for a Physical Debit card	Rs. 250 p.a.	Virtual Debit Card- NIL Physical Debit Card - Rs. 250 p.a.	Virtual Debit Card- NIL Physical Debit Card Rs.250 p.a.
VISA Platinum Debit Card/ Master Platinum Debit Card^		Rs. 500 p.a.	Virtual Debit Card- NIL Physical Debit Card Rs. 500 p.a.	Virtual Debit Card- NIL Physical Debit Card 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 - Cash Withdrawal	Rs. 23/txn		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 Domestic ATM - Balance Enquiry	Rs. 9.5/txn			
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		*	*
Replacement of Damaged Card	Rs. 200		*	*
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)	1st Cheque Rs. 350; 2nd onwards Rs. 750 per instrument		Not Available	*
Cheque Issued & Return (Technical Reason)	Free		Not Available	Free
ECS/ NACH Return Charges	Rs. 500/instance		Not Available	*
Standing Instruction Failure/Amendment	Rs. 50		* @	*

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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	Not Available	*
DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50	Not Available	*
Tax Payment	Free	Free @	Free
Stop Payment Individual or Range	Rs.100 per cheque Range of cheques - Rs.200	Not Available	*
Duplicate Pass Book\$ / Statement	Rs. 50	Not Available	*
Bill Payment Online	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

^ - The Debit card issued will be a Virtual Debit card by Default with no annual charges.

- Fee charged will not be refunded for all Expired or Cancelled transactions

Others:

1. All charges are exclusive of taxes which would be levied as per prevailing rates as prescribed from time to time
2. 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
3. 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
4. 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)
5. 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
6. Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number
7. Non Maintenance Charges are not applicable once the account becomes dormant
8. 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

