

Schedule of Charges effective November 01, 2025

GO Account			
Fee Categories	Fee Lines	GO Account (MINIMUM KYC)	GO Account (VCIP/ FULL KYC)
		SBG01	SBG02
MAB & Non-maintenance Charges and Cheque book charges	Average Monthly Balance (AMB)	Zero Balance Account	Zero Balance Account
	Non Maintenance Charge per month	NA	NA
	Cheque Book	NA	Free (1 free 20 leaves cheque book on account opening. Additional cheque leaves can be requested from branch for free)
Collections	Local Cheque Collection	Free	Free
	Outstation Clearing	Free	Free
	Fund Transfer (Within RBL Bank)	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free
Payments	Demand Draft	Free	Free
	NEFT Outward through branch	Free	Free
	RTGS Outward through branch	Free	Free
	NEFT/RTGS Outward (Online)	NEFT: Free RTGS: NA	Free
	IMPS Transaction	Free	Free
Cash Transactions	Cash Deposit	NA	Free Rs. 3,00,000 p.m, post which Rs. 3/1000. Minimum Rs 100
	Cash Withdrawal	NA	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free
	Other Bank's ATMs International - Cash Withdrawal	Free	Free
	IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Free	Free
	Other Bank's ATMs Domestic - Cash Withdrawal (Financial)	For Metro : 10 free p.m (Financial + Non financial) For Others: 10 free p.m (Financial + Non financial) thereafter:	For Metro : 10 free p.m (Financial+ Non financial) For Others: 10 free p.m (Financial+ Non financial) thereafter:
	Other Bank's ATMs Domestic - Balance Enquiry (Non Financial)	Financial: Rs. 23 per transaction + GST & Non-Financial: Rs 9.5 per transaction + GST	Financial: Rs. 23 per transaction + GST & Non-Financial: Rs 9.5 per transaction + GST
Other Features and Charges	GO Debit Card	Free	Free
	RBL Bank's ATMs Balance Enquiry	Free	Free
	Other Bank's ATMs International - Balance Enquiry	Free	Free
	Replacement of Lost card	Rs. 200	Rs. 200
	Replacement of Damaged card	Rs. 200	Rs. 200
	ATM/POS decline Charges (Insufficient Funds)	Rs. 20/txn	Rs. 20/txn
	Account Closure Charges	Free	Free
	Cheque Deposited & Returned - Financial Reason	Rs. 100 / Instance	Rs. 100/instance
	Cheque Deposited & Returned - Technical Reason	Free	Free
	Cheque Issued & Returned - Financial Reason	NA	1st Cheque Rs. 350; 2nd onwards Rs. 750 per instrument
	Cheque Issued & Returned - Technical Reason	NA	Free
	Standing Instruction Failure/Amendment	Free	Free

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GO Account			
Fee Categories	Fee Lines	GO Account (MINIMUM KYC)	GO Account (VCIP/ FULL KYC)
		SBG01	SBG02
Other Features and Charges	ECS/NACH Return	Rs. 500/instance	Rs. 500/instance
	Balance Statement (Other than 31st March)	Free	Free
	Interest Statement (Duplicate Only)	Free	Free
	TDS Certificate (Duplicate Only)	Free	Free
	Paid Cheque Report/Signature verification/ Photo Attestation/ Copy of old Cheque	NA	Free
	DD/BC Cancellation/Revalidation/Duplicate Issuance	NA	Free
	Online Tax Payment	Free	Free
	Stop Payment Individual or Range	NA	Free
	Duplicate Statement	NA	Free
	Bill Payment	Free	Free
	SMS Alert Services (Optional)	Free	Free
Doorstep Banking*	Doorstep cashiers cheque/Demand Draft Delivery	NA	Rs. 25/visit
	Document & Cheque Pick (non-cash)	NA	Rs. 25/visit
	Doorstep cash delivery (Rs. 1,000 - Rs. 2,00,000)	NA	Rs. 120/visit
	Doorstep cash pick-up (Rs. 1,000 - Rs. 2,00,000)	NA	Rs. 250/visit
Joining Fee	-	Rs. 1999/- + GST	Rs. 1999/- + GST
Annual Fee**	-	Rs. 599/- + GST. Account shall only be renewed if customer completes their Full KYC	Rs. 599/- + GST
Credit Report	-	Free 1 per year subject to payment of annual fee	Free 1 per year subject to payment of annual fee
Cyber Fraud Insurance~	-	Free for the 1st year. Customer shall have to purchase the same from the 2nd year onwards	Free for the 1st year. Customer shall have to purchase the same from the 2nd year onwards

**Annual Fee shall be waived off on spends of Rs. 1 Lakh and above on POS and e-Comm using the Debit Card within one year from the date of card issuance. Above charges are excluding GST.

All charges are subject to revision with an intimation of 30 days to account holders.

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).

In case of non-payment of renewal charges from 2nd year onwards (wherever applicable), the Bank reserves the right to migrate "GO Account" to "Digital Prime Savings Account". Once the account is migrated to "Digital Prime Savings Account", the account shall be governed by the terms & conditions, charges as applicable for "Digital Prime Savings Account".

*Doorstep Banking will be available in select locations.

^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/ MasterCard wholesale exchange rate prevailing at the time of transaction. Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.

~Cyber Fraud Insurance fee shall be applicable as on the date of application

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

