

Schedule of Charges effective November 01, 2025

JUNIOR FINJA & FINJA SAVINGS ACCOUNT				
Fee Categories	RBL Bank Fee Line	Standard Charges*	JUNIOR FINJA SAVINGS ACCOUNT (BELOW 10 YEARS)	FINJA SAVINGS ACCOUNT (ABOVE 10 YEARS)
Average Monthly Balance and Cheque book charges	Average Monthly Balance (AMB)	* Indicates No Free Limits Charge/Transaction beyond Free limits	Rs. 5,000 (AMB waived off if monthly SI of Rs.500 is debited from Women's First Account to JUNIOR FINJA ACCOUNT)	Rs. 5,000 (AMB waived off if monthly SI of Rs.500 is debited from Women's First Account to FINJA Account or on maintaining an RD/SIP of Rs. 2000 & above)
	Cheque Book	Rs. 2/leaf	2 cheque book free p.q. (20 leaves), post which Rs. 2/leaf	2 cheque book free p.q. (20 leaves), post which Rs. 2/leaf
Collections	Local Cheque Collection	Free	Free	Free
	Outstation Clearing	Rs. 50	Rs. 50	Rs. 50
	Fund Transfer (Within RBL Bank)	Free	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Payments	Demand Draft	Upto Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)	Upto Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)	Upto Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)
	NEFT Outward through branch	Per TXN Charges: Less than 50K - Rs. 2, Rs 50 K to 1 Lac - Rs. 5 More than Rs 1 Lac - Rs. 10	Per TXN Charges: Less than 50K - Rs. 2, Rs 50 K to 1 Lac - Rs. 5 More than Rs 1 Lac - Rs. 10	Per TXN Charges: Less than 50K - Rs. 2, Rs 50 K to 1 Lac - Rs. 5 More than Rs 1 Lac - Rs. 10
	RTGS Outward through branch	Per TXN Charges: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	Per TXN Charges: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40	Per TXN Charges: Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40
	NEFT/RTGS Outward (Online)	Free	Free	Free
	IMPS Transaction	Up to Rs. 1,000 : Rs. 2.50 per transaction Above Rs. 1,000 - Upto Rs. 25,000 : Rs. 5 per Txn. Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per Txn.	Up to Rs. 1,000 : Rs. 2.50 per transaction Above Rs. 1,000 - Upto Rs. 25,000 : Rs. 5 per Txn. Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per Txn.	Up to Rs. 1,000 : Rs. 2.50 per transaction Above Rs. 1,000 - Upto Rs. 25,000 : Rs. 5 per Txn. Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per Txn.
Cash transactions	Cash Deposit	Rs. 3/1000 Min, Rs. 50/Txn	Free 1,00,000 p.m. post which Rs. 3/1000 Min Rs. 50/Txn	Free 1,00,000 p.m. post which Rs. 3/1000 Min Rs. 50/Txn
	Cash Withdrawal	Free	Free	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free	Free
	Other Bank's ATMs International - Cash Withdrawal	Rs. 125	Rs. 125	Rs. 125
	IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Rs. 20/Txn	Rs. 20/Txn	Rs. 20/Txn

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	Other Bank's ATMs Domestic - Cash Withdrawal		For Metro : 5 free p.m (Financial+ Non financial) For Non Metro : 5 free p.m (Financial + Non Financial) (Beyond limit below charges will be applicable Financial: Rs. 23 per transaction Non-Financial: Rs 9.5 per transaction)	For Metro : 5 free p.m (Financial+ Non financial) For Non Metro : 5 free p.m (Financial + Non Financial) (Beyond limit below charges will be applicable Financial: Rs. 23 per transaction Non-Financial: Rs 9.5 per transaction)
Other Charges and Features	RBL Bank's ATMs Balance Enquiry	Free	Free	Free
	Other Bank's ATMs International - Balance Enquiry	Rs. 25	Rs. 25	Rs. 25
	Visa Classic Debit Card	Rs. 250 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	Rs. 250 p.a	-
	Master Titanium Debit Card (FINJA)	Rs. 250 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	-	Rs. 250 p.a
	ATM & POS Limits per day	For Visa Classic ATM Rs. 50,000 & POS Rs. 1,00,000	As per card type For Visa Classic ATM Rs. 50,000 & POS Rs. 1,00,000	Master Titanium (FINJA) Debit card ATM withdrawal limit - Rs 5000 per day POS/ECOM limit - Rs 10000 per day
		Master Titanium (FINJA) ATM Rs. 5000 & POS /Online limit Rs. 10000		
	Replacement of Lost card	Rs. 200/Instance	Rs. 200/Instance	Rs. 200/Instance
	Replacement of Damaged card	Rs. 200/Instance	Rs. 200/Instance	Rs. 200/Instance
	ATM/POS decline Charges (Insufficient Funds)	Rs. 20 per instance	Rs. 20 per instance	Rs. 20 per instance
	Account Closure Charges Rs. 500 (if Closed within 6 months) # # Account closure charge is waived off if account is closed within 14 days from the date of account opening	Rs. 500	Rs. 500	Rs. 500
	Cheque Deposited & Returned - Financial Reason	Rs. 100	Rs. 100	Rs. 100
	Cheque Deposited & Returned - Technical Reason	Rs. 50	Rs. 50	Rs. 50
	Cheque Issued & Returned - Financial Reason	1st Cheque Rs. 350, 2nd onwards Rs. 750 per instrument	1st Cheque Rs. 350, 2nd onwards Rs. 750 per instrument	1st Cheque Rs. 350, 2nd onwards Rs. 750 per instrument
	Cheque Issued & Returned - Technical Reason	Free	Free	Free

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	Standing Instruction Failure/ Amendment	Rs. 50	Rs. 50	Rs. 50
	ECS/NACH Return	Rs. 500 per instance	Rs. 500 per instance	Rs. 500 per instance
	Balance Statement (Other than 31st March)	Rs. 25	Rs. 25	Rs. 25
	Interest Statement (Duplicate Only)	Rs. 25	Rs. 25	Rs. 25
	TDS Certificate (Duplicate Only)	Rs. 25	Rs. 25	Rs. 25
	Paid Cheque Report/Signature verification/Photo Attestation/ Copy of old Cheque	Rs. 50	Rs. 50	Rs. 50
	DD/BC Cancellation/Revalidation/ Duplicate Issuance	Rs. 50	Rs. 50	Rs. 50
	Online Tax Payment	Free	Free	Free
	Stop Payment Individual or Range	Rs.100 per cheque Range of cheques - Rs.200	Rs.100 per cheque Range of cheques - Rs.200	Rs.100 per cheque Range of cheques - Rs.200
	Duplicate Statement	Rs. 50	Rs. 50	Rs. 50
	Bill Payment	Free	Free	Free
	SMS Alert Services (Optional)	25 paise per SMS or Rs. 100 per month, whichever is lower	25 paise per SMS or Rs. 100 per month, whichever is lower	25 paise per SMS or Rs. 100 per month, whichever is lower
	Non Maintenance Charge		If Balance maintained is >50%, then 5% of balance shortfall. If Balance maintained is <=50% then 10% of balance shortfall. Maximum 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 Rs 500 per month
Doorstep Banking	Doorstep cashiers cheque/Demand Draft Delivery	Rs. 25	Rs. 25	Rs. 25
	Document & Cheque Pick (non-cash)	Rs. 25	Rs. 25	Rs. 25
	Doorstep cash delivery (Rs. 1,000 - Rs. 2,00,000)	Rs. 120	Rs. 120	Rs. 120
	Doorstep cash pick-up (Rs. 1,000 - Rs. 2,00,000)	Rs. 250	Rs. 250	Rs. 250

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- All Charges are in INR (Rupees); Any RBI Mandated charge/regulations will supersede the published charges
 - Taxes as per the prevailing rates will apply.
 - Mandatory /Regulatory SMS Alerts will be offered free to all customers on the registered Mobile Number
 - Duplicate passbook charges are free for all Savings Schemes, except Salary and Special Institution Savings Account
 - If copy of cheque is requested within a period of one year from the date of cheque/ debit instruction, no charge will be levied.
 - 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
 - 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. ^ Charges will not be refunded for expired/cancelled transactions.
 - The Bank will charge cross-currency mark-up of 3.5% (Inclusive government levies) on foreign currency transactions carried out on Debit Cards. Zero mark-up is offered for Signature+, Enterprise Debit cards and 1.5% (Inclusive government levies) for Pinnacle debit card on overseas transactions (POS/E-com) only. The exchange rate used will be the VISA /Master Card 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.
 - 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).
 - Non Maintenance Charges are not applicable once the account becomes dormant.
- # Account closure charge is waived off if account is closed within 14 days from the date of account opening.
- For Max Savings Clients, charges applicable will be that of Prime Edge Savings Account.
 - Doorstep Banking will be available in select locations.
 - Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
 - For latest Schedule of charges, please visit your nearest RBL branch or www.rbl.bank.in.

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

