

Schedule of Charges effective November 01, 2025

Value Account				
RBL BANK		Standard Charges	RBL Value Silver 40 - 40VP	RBL Value + Gold 100
AMB and Chequebook Charges		*Indicates No Free Limits Charge/Transaction beyond Free limits		
	Average Monthly Balance (AMB)		Rs. 40,000	Rs. 100,000
	Demand Draft at RBL Branch	Free	Free	Free
	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	*	*
	Fund Transfer (Within RBL Bank)	Free	Free	Free
	Cheque Book	Rs. 2/leaf	*	Unlimited Free
Collections	Local Cheque Collection	Free	Free	Free
	Outstation Clearing at RBL Branch	Free	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Cash Transactions	Cash Deposit at RBL Branch	Rs. 3/1000 Min Rs. 50/Txn	Free 3 Times previous month's AMB	Free 3 Times previous month's AMB
	Cash Withdrawal at RBL Branch	Free	Free	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free	Free
	RBL Bank's ATMs Balance Enquiry	Free	Free	Free
	Other Bank's ATMs Domestic - Cash withdrawal-Rs. 23 per transaction Balance Enquiry-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 Features & Charges	Other Bank's ATMs International - Cash Withdrawal	Rs.125/Txn	*	*
	Other Bank's ATMs International - Balance Enquiry	Rs. 20/Txn	*	*
	IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Rs. 20/Txn	*	*
	Type of Debit Card	Classic	Classic	Classic
	Issuance Charge Domestic - Debit Card	Free	Free	Free

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	Issuance Charge International EMV - Debit Card	Free	Free	Free
	Annual Charge	Rs. 200 from 2nd Year	Free for 1st year	Free for 1st year
	Debit Card ATM Limit per day	-	Rs. 50,000	Rs. 50,000
	Debit Card POS Limit per day (swipe limit)	-	Rs. 1,00,000	Rs. 1,00,000
	Replacement of Card	Rs. 200	*	*
	Replacement of Damaged card	Rs. 200/Instance	*	*
	Account Closure Charges (if Closed within 6 months)#	Rs. 500	*	*
	Cheque Deposited & Returned - Financial Reason	Rs. 100 per Cheque	*	*
	Cheque Deposited & Returned - Technical Reason	Rs. 50	Free	Free
	ATM/POS Decline Charges (Insufficient Funds)	Rs. 20 per instance	*	*
	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	*	Free
	ECS / NACH Return Charges	Rs. 500 per instance	*	*
	Interest Statement (Duplicate Only)	Rs. 200 per Adhoc certificate	*	*
	TDS Certificate (Duplicate Only)	Rs. 200 per Adhoc certificate	*	*
	DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50 for revalidation of DD/PO	Free	Free
	Online Tax Payment	Free	Free	Free
	Stop Payment Individual or Range	Rs. 100 per series of cheque	*	*
	Duplicate Statement	Rs. 100 per Statement	*	*
	Bill Payment	Free	Free	Free
	SMS Alert Services (Optional)	25 paise per SMS or Rs. 100 per month whichever is lower	*	*

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Doorstep cashiers cheque/ Demand Draft Delivery	Doorstep Demand Draft Delivery	Free	Free	Free
	Doorstep courier Pick up and Delivery (non-cash)	Rs. 25 Per additional txn	1 per day	1 per day
	Doorstep cash delivery (Rs.1,000 - Rs. 2,00,000)	Rs. 120	*	*
	Doorstep cash pick-up (Rs.1,000 - Rs. 2,00,000)	Rs. 250	*	*
	Non Maintenance Charge	-	If <= Rs. 20,000 - Rs.750\If > Rs.20,000 but <=Rs.30,000 - Rs.500 If > Rs.30,000 but < Rs.40,000 - Rs.250	If <= Rs. 50,000 - Rs.1,200\If > Rs.50,000 but <= Rs.75,000 - Rs.850\If > Rs.75,000 but < Rs.1,00,000 - Rs.500

- * Refer Charges per Transaction Column (indicates no free limit) Rs. 100 (ATM POS Limit for Classic card Rs. 50,000 & Rs. 1,00,000 & Platinum Card of Rs. 1,00,000 & Rs. 2,00,000) ATM Limit of Business First Debit Card ATM Rs. 1,00,000 & POS Rs. 2,00,000. Only Business First Debit Cards will be issued to all future applications/ renewals of Debit Cards.
 - For al CC/OD Accounts the Charges will apply for Business Account except Cash Deposit Free Limits for Branch Location which is fixed at Rs. 2,00,000 per month
 - 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.
 - Effective 1st August 2022 no new accounts will be opened under Value Plus 40 and Value Plus 100, However existing customers can continue to operate the account as per the same
 - Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number Charges will not be refunded for expired/ cancelled transactions
 - 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
 - Kindly note for all Bulk Cash Deposit above Rs 1 Cr kindly intimate your Branch 1 day in advance.
 - Existing Customers who have Classic/Platinum Visa Card can continue to use the card or can apply for Business First Card; Applicable Annual Charges for Classic Card of schedule of charges.
 - 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).
 - # Account closure charge is waived off if account is closed within 14 days from the date of account opening All Charges are in INR (Rupees); Service tax as per the prevailing rates will apply.
 - Taxes as per the prevailing rates will apply.
 - This Schedule of Charges is effective from November 01, 2025. 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

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

