



| Product Type | Fees & Charges |
|--|---|
| Loan Against Property | |
| Processing Fees | 1.25% of loan amount |
| Administrative Charges (non refundable)* | Rs. 2500/- |
| Legal & Valuation Charges (non refundable) | Rs 7500/- for Mumbai, Rs 8000/- for Other locations |
| EMI Overdue Charges | 2% of EMI Amount |
| Charges for CIBIL report | Rs 100 per report |
| CERSAI Charges | Rs 100 per instance |
| Physical Statement of Account | Rs 250 per instance |
| Physical Recayment Schedule | Rs 250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs 250 per instance |
| Duplicate no due certificate / NDC | Rs 250 per instance |
| Cheque swapping charges | Rs 500 per instance |
| Cheque/ECS/NACH dishonour Charges | Rs 500 per instance |
| Retrieval / Issuance of photocopies of property documents | Rs 500 per instance |
| List of documents | Rs 500 per instance |
| Prepayment Charges for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises where prepayment is done from own funds ⁵ | NIL |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution | 3% of the prepayment amount / Principal Outstanding |
| Prepayment Charges for all other customers | 4% of the prepayment amount / Principal Outstanding |
| Rate switch / change charges | 0.5% on principal outstanding or Rs 50,000/- whichever is lower |
| Property Swap Charges | 0.1% of loan amount or Rs 10,000/- whichever is higher |
| Loan Cancellation Charges | Rs. 5000/- + interest charged upto cancellation date |
| Legal, Repossession & Incidental Charges | As Actuals |
| Field Collection Charges | Rs 500/- per instance |
| Charges for non-collection of property documents post 60 days from the loan closure date | Rs 500/-, Every month charges will be levied till collection of documents. |
| Non-submission of post disbursement documents fee*** | Rs. 5000/-, Every month the said charge will be levied from the day the document is due till the same is not submitted. |

¹For disbursed cases these charges will be adjusted in the PF collected

²Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

³Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

| Drop-line Overdraft Against Property | Fees & Charges |
|---|--|
| Processing Fees | 1.25% of loan amount |
| Administrative Charges (non refundable)* | Rs. 2500/- |
| Legal & Valuation Charges (non refundable) | Rs 7500/- for Mumbai, Rs 8000/- for Other locations |
| Over limit utilization charges | 2 % of Peak Overlimit utilisation ⁴ |
| Charges for CIBIL report | Rs 100 per report |
| CERSAI Charges | Rs 100 per instance |
| Physical Statement of Account | Rs 250 per instance |
| Physical Recayment Schedule | Rs 250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs 250 per instance |
| Duplicate no due certificate / NDC | Rs 250 per instance |
| Cheque swapping charges | Rs 500 per instance |
| Retrieval / Issuance of photocopies of property documents | Rs 500 per instance |
| List of documents | Rs 500 per instance |
| Cheque/ECS/NACH dishonour Charges | NIL |
| Account interest charges | 0.25% of active limit or Rs. 5000/- whichever is lower |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done from own funds ⁵ | NIL |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution | 3% of Active Limit |
| Prepayment Charges for all other customers | 4% of Active Limit |
| Limit Reduction Charges | 4% of the limit reduction amount |
| Rate switch / change charges | 0.5% on active limit or Rs 50,000/- whichever is lower |
| Property Swap Charges | 0.1% of loan amount or Rs 10,000/- whichever is higher |
| Loan Cancellation Charges | Rs. 5000/- + interest charged upto cancellation date |
| Commitment Charges | Minimum quarterly ⁶ average utilization of 25% of the active limit. If the quarterly average utilization is below 25% of the active limit, then commitment charges of 2% of the shortfall in utilization. |
| Legal, Repossession & Incidental Charges | As Actuals |
| Field Collection Charges | Rs 500/- per instance |
| Charges for non-collection of property documents post 60 days from the loan closure date | Rs 500/-, Every month charges will be levied till collection of documents. |
| Non-submission of post disbursement documents fee*** | Rs. 5000/-, Every month the said charge will be levied from the day the document is due till the same is not submitted. |

¹For disbursed cases these charges will be adjusted in the PF collected

²Quarter refers to every 90 day block starting from the account open date

³Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

⁴Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

⁵Peak Overlimit utilisation refers to maximum overlimit utilisation for the calendar month. These charges will be computed and levied on last day of every month.

| LAP DOD - Account Related Charges | Fees & Charges |
|---|--|
| Cheque Book | Charges: Rs 2 per leave Freelimit: 100 Base Amt: 1000 |
| Cash Deposit Charges (Both Home and Non-Home branch) | Charge Amt: Rs 2 per 1000 Free Limit: Rs 200,000 per month Min Charge: Rs 50 |
| Outstation Clearing | Rs 25 per instance |
| Cash Withdrawal Charges (Both Home and Non-Home branch) | Free |
| Cheque Deposited & Returned - Financial Reason | Rs 100 per instance |
| Cheque Deposited & Returned - Technical Reason | NIL |
| Cheque Issued & Returned - Financial Reason | First time rejection: Rs 350 per instance Subsequent rejection: Rs 500 per instance |
| Cheque Issued & Returned - Technical Reason | NIL |
| Demand Draft at RBL Branch locations | Charge: Rs 50 Freelimit: 50 |
| Demand Draft at Non-RBL Branch locations | Charge: Rs 50 Freelimit: 10 |

| Micro & Small LAP | Fees & Charges |
|--|---|
| Processing Fees | Upto 2% of loan amount |
| Administrative Charges (non refundable)* | Rs 2500/- |
| Legal & Valuation Charges (non refundable) | Rs 5000/- |
| EMI Overdue Charges | 2% of EMI Amount |
| Charges for CIBIL report | Rs 100 per report |
| CERSAI Charges | Rs 100 per instance |
| Physical Statement of Account | Rs 250 per instance |
| Physical Recayment Schedule | Rs 250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs 250 per instance |
| Duplicate no due certificate / NDC | Rs 250 per instance |
| Cheque swapping charges | Rs. 500 per instance |
| Cheque/ECS/NACH dishonour Charges | Rs 500 per instance |
| Retrieval / Issuance of Photocopies of Property Documents | Rs 500 per instance |
| List of Documents | Rs 500 per instance |
| Prepayment Charges for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises where prepayment is done from own funds ⁵ | NIL |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution | 3% of the prepayment amount / Principal Outstanding |
| Prepayment Charges for all other customers | 4% of the prepayment amount / Principal Outstanding |
| Rate Switch / change charges | 0.5% on principal outstanding or Rs 2,000/- whichever is higher |
| Property Swap Charges | 0.25% of loan amount or Rs 5,000/- whichever is higher |
| Loan Cancellation Charges | Rs 5000/- + interest charged upto cancellation date |
| Stamp Duty & Franking charges | On actuals (As applicable for each state for creation of mortgage) |
| Legal, Repossession & Incidental Charges | As Actuals |
| Field Collection Charges | Rs 500/- per instance |
| Charges for non-collection of property documents post 60 days from the loan closure date | Rs 500/-, Every month charges will be levied till collection of documents. |
| Non-submission of post disbursement documents fee*** | Rs. 3000/-, Every month the said charge will be levied from the day the document is due till the same is not submitted. |

¹For disbursed cases these charges will be adjusted in the PF collected

²Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

³Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

| Education Loan Charges | Fees & Charges |
|--|--|
| Processing Fee | 2% of loan amount + GST (NIL fees for loans upto 7.5 lacs) |
| Administrative Charges (non-refundable)* | Rs 2500- |
| Legal & Valuation Charges (if applicable) (Non-Refundable) | Rs. 7500/- for Mumbai, Rs. 6000/- for other locations |
| EMI Overdue Charges | 2% of EMI Amount |
| Charges for CIBIL report | Rs. 100 per report |
| CERSA Fees | Rs. 100 per Property |
| Physical Statement of Account | Rs. 250 per instance |
| Physical Repayment Schedule | Rs. 250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs. 250 per instance |
| Duplicate no due certificate / NOC | Rs. 250 per instance |
| Cheque swapping charges | Rs. 500 per instance |
| Cheque/ECS/NACH dishonour Charges | Rs. 500 per instance |
| Retrieval / Issuance of Photocopies of Property Documents | Rs. 500 per instance |
| List of Documents | Rs. 500 per instance |
| Part/Full Pre-payment Charges | NIL |
| Property Swap Charges | 0.1% of loan amount or Rs. 10,000/- whichever is higher |
| Loan Cancellation Charges | Rs. 5000/- + interest charged upto cancellation date |
| Legal, Repossession & Incidental Charges | At Actuals |
| Field Collection Charges | Rs 500/- per instance |
| Charges for non-collection of property documents post 60 days from the loan closure date | Rs 500/- Every month charges will be levied till collection of documents. |
| Non-submission of post disbursement documents fee*** | Rs. 5000/- Every month the said charge will be levied from the day the document is due till the same is not submitted. |

*For disbursed cases these charges will be adjusted in the PF collected
 **Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customer

| Housing Loan | Fees & Charges* |
|--|--|
| Application fees (Non-refundable) | INR 5,000/- + applicable taxes |
| Processing fees for loan upto 30 Lacs | 1.50% or INR 10,000/- + applicable taxes whichever is higher |
| Processing fees for loans above 30 Lacs | 1.00% or INR 15,000/- + applicable taxes whichever is higher |
| EMI Overdue Charges | 2% of EMI/PEMI Amount + applicable taxes |
| Part / Pre-payment charges / Full closure Charges | NIL for Floating rate loans. Nil prepayment charges on Home Loan Interest Saver Nil pre-payment charges on top up on Home loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose. |
| Repayment Mode Swap Charges | INR 500/- + applicable taxes per instance |
| Cheque / ECS / NACH Dishonour Charges | INR 500/- + applicable taxes per instance |
| Physical statement of Account | INR 250/- + applicable taxes per instance |
| Physical Repayment Schedule | INR 250/- + applicable taxes per instance |
| Duplicate Interest Certificate, Provisional/Full Insurance Charges | INR 250/- + applicable taxes per instance |
| Duplicate NOC/ No Due Certificate | INR 250/- + applicable taxes per instance |
| CIBIL Report Charges | INR 100/- + applicable taxes per report |
| Loan cancellation/Rebooking | INR 2000/- + applicable taxes per instance (Additionally banking/stamping norms as per actuals if applicable) |
| Charges for List of Document | INR 500/- + applicable taxes per instance |
| General Charges | INR 100/- + applicable taxes per report |
| Documents Retrieval / Issuance of Photocopies of Property Documents | INR 500/- + applicable taxes per instance |
| Rate Switch/ Change charges | 0.5% on principal outstanding or INR 10,000/- + applicable taxes whichever is lower |
| Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MCE, etc. | At Actuals |
| Legal, Repossession & Incidental Charges | At Actuals |
| Field Collection Charges | INR 500/- + applicable taxes per instance |
| Charges for non-collection of property documents post 60 days from the loan closure date | INR 500/- plus applicable taxes and other statutory levies, if any. Every month charges will be levied till collection of documents |
| Non-submission of post disbursement documents fee*** | For Loan upto 35 lacs : INR. 3000/- + applicable taxes & other statutory levies, if any. For Loan > 35 lacs : INR. 5000/- + applicable taxes & other statutory levies, if any. Every month the said charge will be levied from the day the document is due till the same is not submitted. |

-*GST & other charges to be levied as applicable
 - Stamp Duty on Loan Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State.
 - Stamping/Notarisation of RBI and other Affidavits as applicable.
 -***Non submission of post disbursement fee will be collected only wherever the document is pending for submission from the customer

| Business Loan & Small Business Loans | Fees & Charges |
|---|--|
| Processing Fee | 3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs) 3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs) (No processing fee applicable for Small Business Loans below Rs.5 Lacs) |
| EMI overdue charges | 2% of EMI amount |
| Physical Statement of Account | Rs.250 per instance |
| Physical Repayment Schedule | Rs.250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs.250 per instance |
| Duplicate no due certificate / NOC | Rs.250 per instance |
| Cheque swapping charges | Rs.500 per instance |
| Cheque/ECS/NACH dishonour Charges | Rs.500 per instance |
| Charges for CIBIL report | Rs.100 per report |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done from own funds ² | NIL |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution | 3% of the prepayment amount / principal outstanding |
| Prepayment charges for all other customers | Up to payment of first 18 EMIs paid - 5% of principal outstanding More than 18 EMIs paid - 3% of principal outstanding |
| Documentation Charges | Rs.7000 for Small Business Loan below Rs.5Lacs |
| Loan Cancellation Charges | Rs.3000/- + interest charged upto cancellation date |
| Legal, Repossession & Incidental Charges | At Actuals |
| Field Collection Charges | Rs.500/- per instance |

¹ Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

| Business Banking Group | Fees & Charges |
|--|---|
| Processing Fee | 1.25% of Limit / Loan Amount + GST for NTB (new) 1.25% of Limit / Loan Amount + GST for Renewal |
| Initial Money Deposit | Non-refundable fee of 4,7500 + GST at loan stage |
| Expiry of CC/OD limits | 0.0055% + GST per day on excess utilization |
| Overdrawing in CC/OD (Utilisation above limits or DP whichever is lower) | 0.0055% + GST per day on excess utilization (only on excess utilization above DP) |
| Delay in submission of stock and book debt statements | 0.0055% + GST per day on daily outstanding of CC/OD / WCDD, balances. |
| Delay in repayments of term loans (Normal Interest & Principal Installments) | 0.0055% + GST per day of excess utilisation (Principal + Interest) |
| Delayed/Non-Creation of Security / Non-compliance of condition as prescribed in sanction terms - beyond approved deferral period | 0.0055% + GST per day on daily outstanding across all funded and non-funded facilities availed. |
| Inland Trade Finance Facilities (Bill / Invoice Discounting / Financing / Factoring) | 0.0055% + GST per day on the outstanding principal amount to be collected at time of regularisation of overdue bill. |
| Inspection Charges | Actuals + Applicable taxes |
| Commitment Charges (Only applicable to cash credit / Overdraft) | Minimum quarterly average utilization of 25% of the limit set for the year. If the quarterly average utilization is below 25% of the limit set for the year, then commitment charges of 2% of the shortfall in utilization. |
| Pre-Prepayment / Pre-Closure charges | 1. Micro & Small Enterprises where prepayment is done from own funds -NIL 2. Micro & Small Enterprises where prepayment is done through takeover by any financial institution - 3% of balance outstanding for Term Loan and 3% of Sanctioned Limit for all other fund, non-fund based facilities. 3. Prepayment Charges for all other customers- 4% of balance outstanding of Term Loan and 4% of Sanctioned Limit for all other fund, non-fund based facilities. |
| Bounce Cheque Charges | Rs.250 per instance |
| Issue of Duplicate Interest & Principal Certificate | Rs.250 per instance |
| Duplicate no due certificate / NOC | Rs.250 per instance |
| Cheque swapping charges | Rs.250 per instance |
| Charges for CIBIL report | Rs.50 per instance |
| Duplicate Statement | Rs.250 per instance |

| JETOD Transaction Charges | Fees & Charges |
|---|--|
| Cheque Book | Charges: Rs 2 per leave Freelimit: 100 Base Amt: 1000 |
| Cash Deposit Charges (At home branch and non home branch locations) | Charges Amt: Rs 2 per 1000 Free Limit: Rs 200,000 per month Min Charge: Rs 50 |
| Outstation Clearing (At Branch and Non Branch Locations) | Rs 25 per instance |
| Cheque Deposited & Returned - Financial Reason | Rs. 100 per instance |
| Cheque Deposited & Returned - Technical Reason | NIL |
| Cheque Issued & Returned - Financial Reason | First time rejection: Rs 350 per instance Subsequent rejection: Rs 300 per instance |
| Cheque Issued & Returned - Technical Reason | NIL |
| Demand Draft at RBL Branch locations | Charge: Rs 50 Freelimit: 50 |
| Demand Draft at Non-RBL Branch locations | Charge: Rs 50 Freelimit: 10 |
| Cash Withdrawal at Home Branch Location | Charges: NIL |
| Cash Withdrawal at Non Home Branch Location | NIL |
| Standing Instruction Failure/Amendment | Charge: 50 |
| DD/B/C Cancellation/Revalidation/Duplicate Issuance | Charge: 50 Revalidation Charges: NIL |
| Stop Payment Individual or Range | Charge: 50 |
| Duplicate Statement | Charge: 25 |

*Change structure of all for all Cash credit and overdraft accounts except JETOD is as per Business Current account variant

| Loan Against Gold Ornaments | Fees & Charges |
|---|---|
| Processing Fee | For loan amount between Rs.25,001 to Rs.2 Lacs - Rs.300* For loan amount above Rs.2 Lacs - Rs600* |
| Overdue Charges | 2% on overdue amount (Interest/Principal) |
| Valuation Charges | For loan amount up to Rs.50,000 - Rs.100* For loan amount above Rs.50,000 & upto Rs.2 lacs - Rs.350* |
| Foreclosure charges | For loan amount above Rs.2 lacs - Rs.1000* 1% of Loan Amount, if closed within 6 months for 12 months & 6 months scheme. 1% of Loan Amount, if closed within 2 months for 3 months scheme. |
| Part Pre-Payment Charges | NIL |
| Stamp Duty | At Actuals |
| Loan Renewal Charges | Rs.300* |
| Small Ticket Secured and Unsecured Business Loans | Fees & Charges |
| Processing Fees | No processing fee for MSE Loans (Loans upto Rs.5 lacs) MSE Loans (above Rs.5 lacs and upto Rs.10 lacs) - 2.0% of Loan Amount Secured Loans (Rs. 10 lacs and above): 2.0% of Loan Amount Small LAP (Rs. 25.01 lacs and above): 2.25% of Loan Amount |
| EMI Overdue Charges | 2% of EMI Amount |
| Issue of Duplicate Interest & Principal Certificate | Rs.250 per instance |
| Duplicate no due certificate / NDC | Rs.250 per instance |
| Cheque swapping charges | Rs.500 per instance |
| Cheque/EC/NACH/Reshorour Charges | Rs.500 per instance |
| Charges for CIBIL report | Rs.50 per instance |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done from own funds ¹ | NIL |
| Prepayment Charges for Micro & Small Enterprises where prepayment is done through takeover by any financial institution | 3% of the prepayment amount / Principal Outstanding Upto 15% outstanding in 1 year - Nil Above 15% of outstanding in 1 year |
| Part Pre-Payment Charges (For Secured Loans only) | • 5% of amount paid for upto 12 months of loan booking • 4% of amount paid after 12 months of loan booking |
| Pre-payment Charges for all other customers | 5% of principal outstanding for upto 12 months of loan booking 4% of principal outstanding after 12 months of loan booking For Women Loans: 3% of principal outstanding for upto 12 months of loan booking 2% of principal outstanding after 12 months of loan booking |
| Documentation Fees (For MSE Loans upto Rs. 5 lacs) | Rs.7500 |
| Advance Legal and Technical Fees (Initial Money Deposit for MSE and Secured Loans only) | Rs.4000 (for Secured and MSE loans above Rs 5 Lacs) Rs.1000 (for MSE loans upto Rs. 5 lacs) |

¹ Bank reserves the right to enquire or ask the documentary proof of source of funds for closure request of loans.

Charges are not inclusive of any applicable tax / cess
 Franking charges/stamp duty/statutory charges additional as applicable
 *Loan Against Gold Ornaments charges are inclusive of taxes. Loan Against Gold Ornaments is available in selected RBL branches only

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