

Schedule of Charges
Effective 1st September 2016

Traders Current Account

	* Indicates No Free Limits Charge/Transaction beyond Free limits	
Average Monthly Balance (AMB)		Rs. 75,000
Demand Draft at RBL Bank Branch locations	Rs. 50	Free
Demand Draft at Non RBL Bank Branch Locations	Rs. 50	Free
RTGS - Outward	Rs. 25	Free
NEFT - Outward (<=10k – Rs. 2.5, 10K-1Lac Rs. 5; 1-2 Lac Rs. 15, >2 Lac Rs. 25 – as per RBI)	Rs. 25 (or Lower as per RBI)	Free
Fund Transfer (Within RBL Bank)	Free	Free
Cheque Book	Rs. 2/leaf	Free 150 Leaves p.m.
Local Cheque Collection	Free	Free
Outstation Clearing - At Branch Locations	Rs. 50	Free
Outstation Clearing - At Non Branch Locations	Rs. 50	Free 10 p.m.
RTGS, NEFT, Fund Transfers Inward	Free	Free
Cash Deposit at Home Branch Location	Rs. 2/1000 Min Rs. 50/Txn	Rs. 15 Lac p.m.
Cash Deposit at Non Home Branch Location	Rs. 2/1000 Min Rs. 50/Txn	
Cash Withdrawal at Home Branch Location	Free	Free
Cash Withdrawal at Non Home Branch Location	Rs. 1/1000 Min Rs. 25/Txn	Free Rs. 1 Lakh per day
RBL Bank's ATMs Cash Withdrawal	Free	Free
RBL Bank's ATMs Balance Enquiry	Free	Free
Other Bank's ATMs Domestic - Cash Withdrawal	Free	Free
Other Bank's ATMs Domestic - Balance Enquiry	Free	Free
Other Bank's ATMs International - Cash Withdrawal	Rs. 125/Txn.	*
Other Bank's ATMs International - Balance Enquiry	Rs. 25/Txn.	*
Business First Debit Card (Domestic or International)	ATM Limit of Business First Debit Card ATM Rs. 1,00,000 & POS Rs. 2,00,000	Free
Replacement of card	Rs. 50	*
Replacement of Damaged card	Free	Free
Account Closure Charges (if Closed within 6 months)	Rs. 500	*
Cheque Deposited & Returned - Financial Reason	Rs. 100	*
Cheque Deposited & Returned - Technical Reason	Free	Free
Cheque Issued & Returned - Financial Reason	1st Cheque Rs. 350, 2nd Cheque onwards Rs. 500 per instrument	*
Cheque Issued & Returned - Technical Reason	Free	Free
Standing Instruction Failure/Amendment	Rs. 50	*
ECS Return	Rs. 200	*

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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	*
DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50	*
Online Tax Payment	Free	Free
Stop Payment Individual or Range	Rs. 50	*
Duplicate Statement	Rs. 50	*
Bill Payment	Free	Free
SMS Alert Services (Optional)	Rs. 25 per quarter for up to 100 Alerts per quarter – thereafter 25 Paise/Alert Maximum Charge upto Rs. 150 per quarter	Free
Doorstep cashiers cheque/Demand Draft Delivery	Rs. 50	Free 1 Per day
Doorstep courier Pick up and Delivery (non-cash)	Rs. 50	Free 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	Twice in a week, Maximum to 10 times in a month
Non Maintenance Charge		Rs. 1000 for AMB > 50000, Rs. 1200 for AMB < 50000 > 25000, Rs. 1500 for AMB < Rs. 25000

* - Refer Charges per Transaction Column (indicates no free limit)

- All Charges are in INR (Rupees); Service tax as per the prevailing rates will apply. For all CC/OD Accounts the Charges will apply for Business Account except Cash Deposit Free Limits for Branch Location is fixed Rs. 2,00,000 per month
- 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
- Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number
- 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.
- 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/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 Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) .
- Non Maintenance Charges are not applicable once the account becomes dormant.
- Existing Customers who have Classic/Platinum Visa Card can continue to use the card on renewal or reissuance of card only Business First Card will be issued; Applicable Annual Charges for Classic Card of 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)
- Account closure charge is waived off if account is closed within 14 days from the date of account opening Charges for India startup Club Debit Card is waived (waived if spends are more than INR 50000 on the debit card in previous year)
- Doorstep Banking is available only in select locations.
- This Schedule of Charges is effective as September 1, 2016. For latest Schedule of charges, please visit your nearest RBL branch or www.rblbank.com

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*Non-Resident Individual NRE and NRO current accounts will be governed by charges applicable to Business Current Account