

Schedule of Charges
Effective 1st September 2016

Special Institutions Account		Special Institutions Account - Current	Special Institutions Account - Savings
Average Monthly Balance	*Indicates No Free Limits Charge/ Transaction beyond Free limits	10,000	10,000
Demand Draft at RBL Bank Branch locations	Free	Free	Free
Demand Draft at Non RBL Bank Branch Locations	Rs. 50	10 p.m. Free	10 p.m. Free
RTGS - Outward (Free from Net Banking)	Free	Free	Free
NEFT - Outward (Free from Net Banking) (<=10k – Rs. 2.5, 10K-1Lac Rs. 5; 1-2 Lac Rs. 15, >2 Lac Rs. 25 – as per RBI)	Free	Free	Free
Fund Transfer (Within RBL Bank)	Free	Free	Free
Cheque Book	Free	Free	Free
Local Cheque Collection	Free	Free	Free
Outstation Clearing - At Branch Locations	Free	Free	Free
Outstation Clearing - At Non Branch Locations	Free	Free	Free
RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Cash Deposit at Home Branch Location	Rs. 2/1000 Min Rs. 50/Txn	Free 15 times previous month AMB or Rs. 30 lac higher of the two p.m.	Free 15 times previous month AMB or Rs. 30 lac higher of the two p.m.
Cash Deposit at Non Home Branch Location	Rs. 2/1000 Min Rs. 50/Txn	Free 10 times previous month AMB or Rs. 20 lac higher of the two p.m.	Free 10 times previous month AMB or Rs. 20 lac higher of the two p.m.
Cash Withdrawal at Home Branch Location	Free	Free	Free
Cash Withdrawal at Non Home Branch Location	Free	Free	Free
RBL Bank's ATMs Cash Withdrawal	Free	Free	Free
RBL Bank's ATMs Balance Enquiry	Free	Free	Free
Other Bank's VISA ATMs Domestic - Cash Withdrawal	Free	Free	Free
Other Bank's VISA ATMs Domestic - Balance Enquiry	Free	Free	Free
Other Bank's VISA ATMs International - Cash Withdrawal	Rs. 125/Txn	*	*
Other Bank's VISA 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	Free
Replacement of Lost card	Free	Free	Free
Replacement of Damaged card	Free	Free	Free
Account Closure Charges (if Closed within 6 months)	Rs. 500	Rs. 500	Rs. 500
Cheque Deposited & Returned - Financial Reason	Rs. 100	Rs. 100	Rs. 100
Cheque Deposited & Returned - Technical Reason	Free	Free	Free
Cheque Issued & Returned - Financial Reason	1st Cheque Rs 350, 2nd Cheque onwards Rs. 500 per instrument	1st cheque Rs. 350, 2nd onwards Rs. 500 per instrument	Rs. 350

Schedule of Charges
Effective 1st September 2016



Special Institutions Account	Special Institutions Account - Current	Special Institutions Account - Savings
Cheque Issued & Returned - Technical Reason	Free	Free
Standing Instruction Failure/Amendment	Free	Free
ECS Return	Rs. 200	Rs. 200
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	Free	Free
DD/BC Cancellation/Revalidation/Duplicate Issuance	Free	Free
Online Tax Payment	Free	Free
Stop Payment Individual or Range	Free	Free
Duplicate Statement	Free	Free
Bill Payment	Free	Free
SMS Alert Services (Optional)	Free	Free
Doorstep cashiers cheque/Demand Draft Delivery	Rs. 50	10 p.m. Free
Doorstep courier Pick up and Delivery (non-cash)	Rs. 50	10 p.m. Free
Doorstep cash delivery (Rs.1,000 - Rs. 2,00,000)	Rs. 120	Rs. 120
Doorstep cash pick-up (Rs.1,000 - Rs. 2,00,000)	Rs. 250	Rs. 250
Non Maintenance Charge	If AMB is <= 50% - Rs.200 If AMB is >= 50% - Rs.100	If Balance maintained is >50% then 5% of balance short fall Balance maintained is <=50% then 10% of balance short fall Maximum Rs. 500 per month

* - 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)

*This Schedule of Charges is effective from 1st September, 2016. For latest Schedule of charges, please visit your nearest RBL branch or www.rblbank.com

Customer Service: +91 022 61156300 to 99, (9 AM-7PM, 7 Days a Week) | Email us at: customercare@rblbank.com | Website: www.rblbank.com | SMS Banking: Type HELP & send to 9223366333 | Internet Banking: To apply visit nearest branch | Debit Card: Best in class features & benefits