

This Schedule of Charges is effective from October 06, 2025

INSIGNIA PREFERRED BANKING BUSINESS CURRENT ACCOUNT			
SERVICES	CHARGES	SERVICES	CHARGES
Type Of Relationship*		ATM & Debit Card Services*	
Minimum Rs 10 Lakhs Average Monthly Balance in Current Account OR, Minimum monthly Total Relationship Value of Rs 30 lakhs across all your Accounts, Term Deposit, and Investment Relationships OR, Trade Forex, Quarterly Throughput of \$ 200,000 (USD equivalent) OR, Working Capital loans Minimum Rs 2 crore of disbursement amount OR, Loan Against Property of Minimum Rs 2 Cr disbursement amount.	Nil for Non-Maintenance	Debit Card POS Spending limit***	Rs 7,00,000/Day
		ATM Cash Withdrawal limit	Rs 2,00,000/Day
		Fuel Surcharge on Debit Card	2.50%
		Balance enquiry at ATMs outside India**	Rs 25/Txn
Domestic Remittances		Cash Withdrawal/Balance enquiry at Non RBL Bank ATMs in India:	
		For Metro	10 free p.m (Financial+Non financial)
		For Others	10 free p.m (Financial+Non financial)
Demand Draft Issuance through Net Banking	Rs 100 as dispatch cost	Financial	Rs 23 per transaction
		Non-Financial	Rs 9.5 per transaction
		ATM/POS transaction declined due to insufficient funds	Rs 20 per instance
Domestic Collections		IMT Card less Cash Withdrawal&& at RBL/ Non RBL ATMs	Rs 20/Txn
Outstation cheques drawn and payable in India at Non-Branch locations upto and including Rs 5,000		Cash Withdrawal at ATMs outside India**	Rs 125/Txn
Above Rs 5,000 and upto and including Rs 10,000	Free	Doorstep Banking***	
Above Rs 10,000 and upto and including Rs 1,00,000		Cash Pick-up	Free Once a Day. Rs 250/Additional Txn
Above Rs 1,00,000		Cash Delivery	Free Once a Day. Rs 120/Additional Txn
Cheques payable outside India	0.25% (Min Rs 150, Max Rs 5,000)	Statement & Certificate	
Foreign Exchange Transactions		Statement Frequency	Free Monthly. Rs 25/Additional Txn
Foreign Currency Demand Drafts Issuance/Revalidation	Rs 100	Tax/ Interest Certificate	Free Annually. Rs 200/Ad-hoc Request
Foreign Currency Telegraphic Transfers	Rs 250	Other Services	
Cash Services		Account Closure within 6 months of opening##	Rs 500
		Cheque Deposited and Returned - Technical Reason	5 free per month. Rs 50/Additional Txn
Cash Deposits are Free upto 20 Times of previous month's MAB or Rs 30 Lakhs, which ever is higher, subject to maximum upto Rs 10 Cr	Rs 3/1,000 or Minimum of Rs 50/Txn	Cheque Issued and Returned unpaid - Financial Reason	Rs 350 for 1st instance. Rs 500 2nd instance onwards
		Inward ECS return	Rs 500 per instance
COMPLIMENTARY SERVICES			
Domestic Remittances	Foreign Exchange Transactions	Doorstep Banking	
Demand Drafts at RBL and Correspondent Branch Locations	Foreign Inward Remittance Certificate	Cashier's cheque and Demand Draft Delivery	
Cheque books payable at par at all RBL Bank Branches	Foreign Currency Traveller's Cheques commission	Non-Cash Courier pick-up and delivery	
Cancellation of Cashier's Cheque / Demand Drafts	Credit to account for Inward Remittances	Other Services	
Payment through NEFT, RTGS, IMPS***	ATM and Debit Card Services	Stop Payment Requests	
Revalidation of Cashier's Cheque / Demand Drafts	No Debit Card Annual Fee	Cheques deposited and returned unpaid for financial reason	
Online Tax Payment	No Debit Card Replacement Fees	Cheque issued and returned unpaid for technical reason	
Standing Instruction Failure/Amendment	Cash Withdrawal and Balance enquiry at all RBL ATMs in India	Bill Payment on ATM, Phone Banking and Internet Banking	
Domestic Collections	Cash Withdrawal at all RBL Branch	SMS Alert Services (Optional)	
Cheques drawn and payable at branch locations in India	Replacement of Damaged card	Paid Cheque Report/Signature verification/Photo Attestation/ Copy of old Cheque	
		TDS Certificate (Duplicate Only)	

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DISCLAIMER		
Type of Relationship	Doorstep Banking	Others
*For a New to the Bank (NTB) Customer, Average Relationship Balance across Accounts would have to be maintained over a period of 6 months	^^^Per Day Cash Pick-up will be only in the range of Rs 1,000 - Rs 3,00,000 and Cash Delivery will be only in the range of Rs 1,000 - Rs 3,00,000. The services will be only available for the Home Address of the Customer	Trade Service Card rates available on request. Taxes as per the prevailing rates will apply.
ATM and Debit Card Services	Transactions	"All charges are subject to revision with an intimation of 30 days to account holders. # Locker facility is subject to availability. ## Account closure charge is waived off if the account is closed within 14 days from the date of account opening. T&C apply. This Schedule of Charges is effective from October 06, 2025."
*** Including Online Transactions	"###The minimum value for RTGS transactions is Rs 2 Lakhs. All the electronic fund transfers below Rs 2 Lakhs will be routed through NEFT only. For Fund Transfers through IMPS, there is a daily limit of Rs 5,00,000. All Cash Transactions of Rs 10 Lakhs & above on a single day would require prior intimation and approval of the Branch Manager at least one working day in advance."	
**Mark Up Fee of 3.5%+ taxes are applicable for International ATM cash withdrawals on RBL Bank Debit Cards		
& Charges will not be refunded for expired/cancelled transactions		
& Type of Card - MasterCard World Business Platform		
Insignia Preferred Banking Business - RBL Bank		
Schedule of Charges effective October 06, 2025		
Schedule of Benefits Insignia Banking		
• Insignia Preferred Banking Business schedule of benefits & charges are applicable till the time customer is part of Insignia Preferred Banking Business.		
• All Charges are in INR (Rupees); Taxes as per the prevailing rates will apply. Any RBI Mandated charge will supersede the published charges.		
• For all CC/OD Accounts the charges will apply for Business Account except Cash Deposit.		
• Correspondent bank charges as applicable will be levied on outward remittances over above the charges mentioned above.		
• Abbreviations Used: Txn = Transaction; Qtr = Quarter; pm = Per Month; QAB = Quarterly Average Balance; QTP = Quarterly Throughput		
• All charges are subject to revision with an intimation of 30 days to account holders.		
^ Charges will not be refunded for expired/ cancelled transactions.		
• 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.		
Additional charges levied (if any) by another bank on international ATM transactions will be borne by the card holder.		
• The existing card will be valid until the new Insignia Debit Card has been activated. In case of renewal or reissuance of card, the Insignia Debit Card will be issued.		
• Non-Maintenance Charges are not applicable for Insignia Banking accounts only till the time the customer is part of Insignia Banking.		
• Non-Resident Individual NRE and NRO Current accounts which are part of the Insignia Banking Program will be governed by charges applicable to Prime Edge NRE and NRO Savings Account.		
RBL Insignia Banking threshold balance criteria are as below:		
• Minimum Current Account Balance of ₹10 lakhs Average Monthly Balance (AMB) OR		
• Minimum monthly Total Relationship Value of ₹30 lakhs across all your accounts, Term Deposit, and Investment Relationships OR		
• Trade Forex, Quarterly Throughput of \$ 200,000 (USD equivalent) OR		
• Working Capital loans Minimum ₹2 crore of sanctioned limit OR		
• Loan Against Property of Minimum ₹ 2 Cr disbursement amount		
Note:		
• Fixed Deposits should be of at least six months' tenure.		
The components of Total Relationship Value are calculated as below:		
• Savings Accounts and Current Accounts: Average Monthly Balance		
• Term Deposits: Month End Balance		
• Investment Relationship: Month End Value		
The above criteria can be maintained at group level		