

Schedule of Benefits

- Seniors First Savings Account
- Woman's First Savings Account



RBL Bank Limited (Formerly: The Ratnakar Bank Limited)

One Indiabulls Centre, Tower 2B, 6th Floor, 841,
Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India.

Corporate Identity Number: U65191PN1943PLC007308.

Customer Service: 1800 123 8040 | **Email:** customercare@rblbank.com

Website: www.rblbank.com

SCHEDULE OF BENEFITS & CHARGES EFFECTIVE Till August 31, 2016- SAVINGS ACCOUNT

Monthly Average Balance	*Indicates No Free Limits Charge/ Transaction beyond Free limits	Seniors First Savings Account	Woman's First Savings Account
Demand Draft at RBL Branch Locations	₹ 50	1 Free pm	5 Free
Demand Draft at Non RBL Branch Locations	₹ 50	1 Free pm	5 Free
RTGS - Outward (Free from Net Banking)	₹ 25	1 Free pm	Free
NEFT - Outward (Free from Net Banking) (<=10k - ₹ 2.5, 10K-1Lac ₹ 15; 1-2 Lac ₹ 25 - as per RBI)	As per RBI Max ₹ 25	5 Free pm	Free
Fund Transfer (Within RBL Bank)	Free	Free	Free
Payable at par Cheque Book	₹ 2/leaf	1 Cheque Book Free p.q. (20 Leaves)	2 Cheque Book Free p.q. (40 Leaves)
Local Cheque Collection	Free	Free	Free
Outstation Clearing - At Branch Locations	₹ 50	*	Free 2 pm
Outstation Clearing - At Non Branch Locations	₹ 50	*	Free 1 pm
RTGS, NEFT, Fund Transfers Inward	Free	Free	Free
Cash Deposit at Home Branch Location	₹ 1/1000 Min ₹ 25/Txn	Free 100000 pm	Free 500000 pm
Cash Deposit at Non Home Branch Location	₹ 1/1000 Min ₹ 25/Txn	Free 100000 pm	Free 500000 pm
Cash Withdrawal at Home Branch Location	Free	Free	Free
Cash Withdrawal at Non Home Branch Location	₹ 1/1000 Min ₹ 25/Txn	Free 100000 pm	Free
Ratnakar Bank's ATMs Cash Withdrawal	Free	Free	Free
Ratnakar Bank's ATMs Balance Enquiry	Free	Free	Free
Other Bank's VISA ATMs Domestic - Cash Withdrawal	₹ 15	Free	Free
Other Bank's VISA ATMs Domestic - Balance Enquiry	₹ 5	Free	Free
Other Bank's VISA ATMs International - Cash Withdrawal	₹ 25	*	*
Other Bank's VISA ATMs International - Balance Enquiry	₹ 25	*	*
Type of Debit Card	Classic/Platinum	Classic	Platinum
Issuance Charge EMV - Debit Card^	As per Product	₹ 150	₹ 500
Annual Charge	As per Product	₹ 100	₹ 500
Debit Card ATM Limit per day	As per Card	₹ 50000	₹ 1,00,000
Debit Card POS Limit per day (swipe limit)	As per Card	₹ 100000	₹ 200000
Replacement of Lost card	₹ 50	*	*
Replacement of Damaged card	Free	Free	Free
Account Closure Charges (if closed within 6 months)^	₹ 500	*	*
Cheque Deposited & Returned - Financial Reason	₹ 100	*	*
Cheque Deposited & Returned - Technical Reason	Free	Free	Free
Cheque Issued & Returned - Financial Reason	1st cheque ₹ 350, 2nd onwards ₹ 500 per instrument	*	*
Cheque Issued & Returned - Technical Reason	Free	Free	Free
ECS Return	₹ 200	*	*
Standing Instruction Failure/Amendment	₹ 50	*	*
Balance Statement (Other than 31st March)	₹ 25	*	*
Interest Statement (Duplicate Only)	₹ 25	*	*
TDS Certificate (Duplicate Only)	₹ 25	*	*
Paid Cheque Report/Signature verification/ Photo Attestation/ Copy of old Cheque	₹ 50	*	*
DD/BC Cancellation/Revalidation/Duplicate Issuance	₹ 50	*	*
Online Tax Payment	Free	Free	Free
Stop Payment Individual or Range	₹ 50	*	*
Duplicate passbook/Statement	₹ 50	*	Free
Bill Payment	Free	Free	Free
SMS Alert Services (Optional Services)	₹ 15 per quarter	*	Free
Non Maintenance Charge per month		If Balance maintained is >50% then 5% of balance shortfall. If Balance maintained is <=50% then 10% of balance shortfall Maximum ₹ 500 per month	

All Charges are in INR (Rupees); Service tax as per the prevailing rates will apply; Any RBI Mandated charge/regulations will supersede the published charges. Ratna Classic Account & Ratna Bachat Basic Savings Account Standard charges will apply for details pls. visit our website at www.rblbank.com or your nearest branch. For Savings Regular option for Account without cheque book is available with lower Monthly Average Balance, for details contact your nearest branch. Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number. Following charges are waived for Senior Citizen customers Account Closure Charge, Duplicate passbook Charge, Signature verification and photo attestation. 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. The terms and conditions applicable to the Prime Savings Account shall apply to this account from the date of change of status. Please check if your corporate is empanelled with us for Salary Account. ^Account closure charge is waived off if account is closed within 14 days from the date of account opening.

[^]Effective 1st Feb 2016 as per RBI directive all new cards issued will be EMV (Chip and PIN) variant only.