

Schedule of Benefits

- ▶ Insignia Preferred Banking – Personal
- ▶ Insignia Preferred Banking – Business



THE RATNAKAR BANK LTD.

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 No.: 1800 123 8040 | insignia@rblbank.com | www.rblbank.com



SERVICES	Preferred Banking - Personal		Preferred Banking - Business	
	Free limit	Charges (if any)	Free limit	Charges (if any)
DOMESTIC REMITTANCES				
Issuance of Demand Drafts through Net banking	Free	₹ 100 as dispatch cost	Free	₹ 100 as dispatch cost
Demand Drafts through Specified Correspondent Banks	Unlimited	Free	Unlimited	Free
Demand Drafts at RBL Bank Branch Locations	Unlimited	Free	Unlimited	Free
Cheque books payable at par at all RBL Bank Branches (India)	Unlimited	Free	Unlimited	Free
Transfer of Funds across RBL Bank	Unlimited	Free	Unlimited	Free
Cancellation of Cashier's Cheque / Demand Drafts	Unlimited	Free	Unlimited	Free
Revalidation of Cashier's Cheque / Demand Drafts	Nil	₹ 50/-	Nil	₹ 50/-
Payment through NEFT (National Electronic Fund Transfer)	Unlimited	Free	Unlimited	Free
Payment through RTGS (Real Time Gross Settlement)	Nil	Free	Nil	Free
DOMESTIC COLLECTIONS				
Cheques drawn and payable at branch locations in India	Unlimited	Free	Unlimited	Free
Outstation cheques drawn and payable in India on non-branch locations Up to and including ₹ 5,000	Nil	₹ 25	Nil	₹ 25
Above ₹ 5,000 and up to and including ₹ 10,000		₹ 50		₹ 50
Above ₹ 10,000 and up to and including ₹ 1,00,000		₹ 100		₹ 100
Above ₹ 1,00,000		₹ 150		₹ 150
Cheques payable outside India	Nil	0.25% (Min ₹ 150, Max ₹ 5,000)	Nil	0.25% (Min ₹ 150, Max ₹ 5,000)
Collection through NEFT (National Electronic Fund Transfer)	Unlimited	Free	Unlimited	Free
Collection through RTGS (Real Time Gross Settlement)	Unlimited	Free	Unlimited	Free
FX TRANSACTIONS				
Foreign Currency Demand Drafts	Nil	₹ 100/-	Nil	₹ 100/-
Revalidation of Foreign Currency Demand Drafts	Nil	₹ 100/-	Nil	₹ 100/-
Foreign Currency Traveller's Cheques commission	Unlimited	Free	Unlimited	Free
Credit to account for Inward Remittances	Unlimited	Free	Unlimited	Free
Foreign Currency Telegraphic Transfers	Nil	₹ 250/-	Nil	₹ 250/-
Foreign Inward Remittance Certificate	Unlimited	Free	Unlimited	Free
DOORSTEP BANKING				
Cashier's Cheque / Demand Draft delivery	Unlimited	Free	Unlimited	Free
Courier pick-up and delivery (non cash only)	Unlimited	Free	Unlimited	Free
Cash pick-up (₹ 1,000 - ₹ 2,00,000)	Once a day	₹ 250 per additional transaction	Once a day	₹ 250 per additional transaction
Cash delivery (₹ 1,000 - ₹ 3,00,000)	Once a day	₹ 120 per additional transaction	Once a day	₹ 120 per additional transaction
STATEMENTS & CERTIFICATE				
Statement Frequency	Monthly/Weekly	₹ 25 per statement for higher frequency	Monthly/Weekly	₹ 25 per statement for higher frequency
Confidential reports	Unlimited	Free	Unlimited	Free

SERVICES	Preferred Banking - Personal		Preferred Banking - Business	
	Free limit	Charges (if any)	Free limit	Charges (if any)
Certificate of Balance Confirmation	Unlimited	Free	Unlimited	Free
Tax / Interest Certificate	Annual	₹ 200 per ad hoc certificate	Annual	₹ 200 per ad hoc certificate
ATM AND DEBIT CARD SERVICES				
Debit Card Annual Fee (Including Supplementary Debit Card)	Unlimited	Free	Unlimited	Free
Type of Card	World MasterCard	NA	World MasterCard	NA
Debit Card spending limit per day	₹ 4,00,000 per day	NA	₹ 4,00,000 per day	NA
ATM cash withdrawal limit per day	₹ 2,00,000 per day	NA	₹ 2,00,000 per day	NA
Cash Withdrawal at Maestro/Cirrus ATMs (in India)	Unlimited Number	Free	Unlimited Number	Free
Cash Withdrawal at Maestro/Cirrus ATMs (outside India)	Unlimited Number	Free	Unlimited Number	Free
Fuel Surcharge	Nil	2.50%	Nil	2.50%
Balance enquiry at Non RBL Bank ATMs (in India)	Unlimited	Free	Unlimited	Free
Balance enquiry at Non RBL Bank ATMs (Outside India)	Nil	₹ 20/-	Nil	₹ 20/-
Replacement of Debit Card	Nil	₹ 200/-	Nil	₹ 200/-
OTHER SERVICES				
Safe Deposit Lockers	Nil	25% discount	Nil	25% discount
Alerts on Mobile & email	Unlimited	Free	Unlimited	Free
Quick Enquire-Automated Bank by Phone inquiry access	Unlimited	Free	Unlimited	Free
Bank by Phone Access	Unlimited	Free	Unlimited	Free
Internet Banking Access	Unlimited	Free	Unlimited	Free
Bill payment on ATM, Bank by Phone or Internet Banking	Unlimited	Free	Unlimited	Free
Cash withdrawals at branch	Unlimited	Free	Unlimited	Free
Cash Deposits at Home Branch Locations	Free 15 Times of previous month's ADB or ₹ 30 Lakh higher of the two p.m.	₹ 1/1000 Minimum ₹ 25/Txn.	Free 15 Times of previous month's ADB or ₹ 30 Lakh higher of the two p.m.	₹ 2/1000 Minimum ₹ 50/Txn.
Cash Deposit at Non Home Branch Locations	Free 10 Times of previous month's ADB or ₹ 20 Lakh higher of the two p.m.	₹ 1.5/1000 Minimum ₹ 25/Txn.	Free 10 Times of previous month's ADB or ₹ 20 Lakh higher of the two p.m.	₹ 2/1000 Minimum ₹ 50/Txn.
Stop Payment Requests	Unlimited	Free	Unlimited	Free
Standing Instruction / Periodic payments -set up / amendments / execution	Unlimited	Free	Unlimited	Free
Account closed within 6 months of opening*	Nil	₹ 500/-	Nil	₹ 500/-
Cheques deposited and returned unpaid for financial reason	Unlimited	Free	Unlimited	Free
Cheque issued by you and returned unpaid for financial reason	Nil	₹ 350/- per cheque	Nil	₹ 350/- per cheque
Inward ECS return	Nil	₹ 200/- per return	Nil	₹ 200/- per return
TYPE OF RELATIONSHIP		Average Relationship Balance		Minimum Relationship Charges
Preferred Banking – Personal (across Savings Account(s), Term Deposits, Investment & Insurance Products)		₹ 30 Lakh		₹ 500 per account
Preferred Banking – Business		₹ 10 Lakh		₹ 1,250 per account

All Cash Transaction of ₹ 10 Lakh & above on a single day would require prior intimation and approval of the Branch Manager at least one working day in advance. Home Branch Location is defined as branches in the same clearing zone or City Limits for details contact your nearest branch. Free Limits on cash deposit for the month of account opening will be calculated based on the pro rata ADB for the month of Account Opening. All charges are exclusive of the Service Tax and Education Cess, which is currently at 12.36% and is subject to change from time to time. All charges are subject to revision with an intimation of 30 days to account holders. Trade Service Card rates available on request. Locker facility is subject to availability. *Account closure charge is waived off if account is closed within 14 days from the date of account opening. **T&C Apply**