

| Penal Charges for Non-Maintenance of AQB       |   |
|--|---|
| Non-maintenance charges                        | <p>Will be charged in proportion to the extent of shortfall in AQB requirement.</p> <p>For DCB Benefit SB account, the maximum penal charge for non-maintenance of AQB is ₹ 350/- per Quarter.</p> <p>For example:</p> <p>If the AQB stipulated for an account is ₹ 500/- and actual AQB maintained is ₹ 250/-.</p> <p>The percentage shortfall of AQB is by 50%.</p> <p>In this example, therefore Penal Charge for non maintenance of AQB will be 350x50/100 i.e. ₹ 175/- for the Quarter.</p> <p>Penal Charge may be calculated similarly for any percentage shortfall in the stipulated AQB amount.</p> |
| Penal charges^ for cheque book                 | ₹ 2 per leaf^   |
| Penal charges^ for cash transactions at branch | <p>First 3 transactions in a quarter - Free</p> <p>Thereafter ₹ 50 per transaction (maximum ₹ 1000)</p>   |
| Account Maintenance                            |   |
| Scheme transfer fees <sup>#</sup>              | ₹ 200   |
| Account closure                                | <p>If closed within 30 days of first credit in the account - Free</p> <p>If closed after 30 days of first credit but within 12 months - ₹ 250</p> <p>If closed after 12 months - ₹ 100</p>  |

Mode of calculation of average quarterly balance: Sum of end of day balances for the quarter / No of days in the quarter.

\*Out of Pocket expenses - Interest, postage / courier, cable, telex, correspondent bank charges and other expenses, if any.

^Cheque book taken or transaction done in the quarter in which AQB is not maintained.

#Scheme transfer to lower AQB scheme code can be made only during first fortnight of the quarter through a written request. Scheme transfer fees are applicable only for opting for a lower scheme code from the existing one.

Inter - city: Outside the city, Intra - city: Within the city.

(Charges specified are exclusive of service tax).

Terms and condition apply.

## Schedule of Benefits and Fees for DCB Benefit Savings Account

Aug 15 / 24



DCB 24-Hour Customer Care

Email [customercare@dcbbank.com](mailto:customercare@dcbbank.com)

Call Toll Free 1800 209 5363

Website [www.dcbbank.com](http://www.dcbbank.com)

DCB Bank Limited (Formerly Development Credit Bank Limited)

DCB BANK

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## Schedule of Benefits and Fees for DCB Benefit Savings Account

(with effect from 01.04.2015)

|  |  |                    |
|--|--|--------------------|
| Average Quarterly Balance (AOB) & Account Opening Amount (AOA)       | ₹ 500  |                    |
| DCB Visa Debit Card  | Domestic Card  | International Card |
| ATM withdrawal limit   | ₹ 25,000 per day   |                    |
| POS spending limit   | ₹ 40,000 per day   |                    |
| DCB Debit Card Fee   |  |                    |
| Issuance fee (one time)  | Free   | ₹ 199              |
| Annual fee   | Free   | Free               |
| Replacement of card  | Free   | Free               |
| Damaged card   | Free   | Free               |
| DCB Debit Card Usage   |  |                    |
| Usage at DCB Bank ATMs   | Free   |                    |
| Usage at Visa ATMs - Cash withdrawal and balance inquiry (Domestic)  | Free if Monthly Average Balance (MAB) of ₹ 10,000 is maintained, else first 5 transactions free per month. Thereafter ₹ 18 per financial transaction and ₹ 7 per non financial transaction.                                  |                    |
| Usage at Visa ATMs - Balance inquiry (International)                 | ₹ 25 per transaction   |                    |
| Usage at Visa ATMs - Cash withdrawal (International)                 | ₹ 125 per transaction  |                    |
| Value Added Services   |  |                    |
| DCB Mobile Banking   | Free   |                    |
| DCB Internet Banking   | Free   |                    |
| DCB Phone Banking  | Free   |                    |
| DCB Utility Bill Payment   | Free   |                    |
| Personalised Cheque Book   |  |                    |
| Payable at par cheque book   | 25 leaves per month  |                    |
| Charges above free limit   | ₹ 2 per leaf   |                    |
| Issue of loose cheque leaves   | ₹ 5 per leaf   |                    |
| Cash Transactions (Any DCB Bank Branch)                              |  |                    |
| Cash Deposits (Any DCB Bank Branch)                                  |  |                    |
| Free limit   | Unlimited free if Monthly Average Balance (MAB) of ₹ 25,000/- is maintained. Else: Free Limit: 5 free cash deposit transactions per month. Charges: ₹ 100/- per transaction from 6th transaction onwards.                    |                    |
| Charges above free limit   | ₹ 100 per transaction  |                    |
| Maximum daily limit (third party)                                    | ₹ 50,000 per day   |                    |
| Cash Withdrawal (Any DCB Bank Branch)                                |  |                    |
| Free limit   | Free unlimited   |                    |
| Maximum daily limit (third party)                                    | ₹ 50,000 per day   |                    |
| Clearing Transactions  |  |                    |
| Fund transfer within DCB Bank  | Free   |                    |
| Any Branch Banking (ABB) clearing - Outward clearing                 | Free   |                    |
| Outstation Cheque Collection   |  |                    |
| DCB Bank & HDFC Bank Locations / Non DCB Bank & HDFC Bank Locations* | Upto ₹ 5,000 - ₹ 25 per instrument<br>Above ₹ 5,000 to ₹ 10,000 - ₹ 50 per instrument<br>Above ₹ 10,000 to ₹ 1 lakh - ₹ 100 per instrument<br>Above ₹ 1 lakh - ₹ 150 per instrument<br>(All inclusive of other bank charges) |                    |

| Remittance  |  |
|---|--|
| <b>Pay Orders (Local DD)</b>  |  |
| Non cash transactions - Free limit  | Nil  |
| Charges above free limit  | ₹ 1 per 1000. Minimum ₹ 50, Maximum ₹ 3000                               |
| Cash transactions   | ₹ 300 per instrument   |
| <b>Demand Drafts (Payable at DCB Bank &amp; HDFC Bank Branch Locations)</b>                                       |  |
| Non cash transactions - Free limit  | Nil  |
| Charges above free limit  | ₹ 2 per 1000. Minimum ₹ 50, Maximum ₹ 5000                               |
| Cash transactions   | ₹ 300 per instrument   |
| <b>Demand Drafts (Payable at Non DCB Bank &amp; HDFC Bank Branch Locations)</b>                                   |  |
| Non cash transactions - Free limit  | Nil  |
| Charges above free limit  | Correspondent bank charges + 0.10%. Minimum ₹ 50                         |
| Cash transactions   | Correspondent bank charges + ₹ 300                                       |
| <b>Electronic Fund Transfers</b>  |  |
| RTGS (inward & outward)   | Free   |
| NEFT (inward & outward)   | Free   |
| Visa Money Transfer   | ₹ 25 per transaction   |
| <b>Other Services</b>   |  |
| <b>Cheque Deposited &amp; Returned Unpaid</b>   |  |
| Local   | ₹ 100 per instrument   |
| Outstation cheque   | ₹ 100 per instrument   |
| <b>Cheque Issued &amp; Returned</b>   |  |
| Cheque issued & returned (financial reasons)  | ₹ 500 per instrument   |
| ECS returns   | ₹ 500 per instance   |
| Charges for cheques appearing in validation report for funds reasons  | ₹ 25 per instrument (except for FD proceeds and clearing regularisation) |
| <b>Stop Payments</b>  |  |
| Stop payments   | ₹ 50 per cheque, Maximum ₹ 200 per series                                |
| <b>Statement of Account</b>   |  |
| E - Mail (monthly)  | Free   |
| Physical (quarterly)  | Free   |
| Physical (monthly)  | ₹ 200 p.a.   |
| Duplicate statement   | ₹ 25 per page. More than 1 year = ₹ 100 per page                         |
| <b>Demand Drafts / Pay Order Cancellation / Revalidation &amp; Duplicate Issuance</b>                             |  |
| Cancellation / Revalidation charges   | ₹ 50 per instrument  |
| Issue of duplicate instrument   | ₹ 50 per instrument  |
| <b>Balance Confirmation Certificate &amp; Interest Certificate</b>  |  |
| Current year  | Free   |
| Previous year upto last 2 years   | ₹ 100 per year   |
| Above 2 years   | ₹ 500 per year   |
| Duplicate   | ₹ 25 per certificate   |
| <b>Standing Instructions (excluding transfer to / from deposit / loan a/c &amp; transfer to savings accounts)</b> |  |
| Setup   | Free   |
| Execution   | ₹ 25 per transaction + courier/other out of pocket expenses*             |
| <b>Verifications</b>  |  |
| Signature verification  | ₹ 50 per document  |
| Photo attestation (only if the account opening form with photo is available at the branch)                        | ₹ 50 per attestation   |