

# Schedule of Benefits and Fees for DCB Golden Current Account

(with effect from 20.07.2012)

Account Opening Amount	₹ 5,000
Average Quarterly Balance	₹ 2,500
ATM Withdrawal Limit	₹ 50,000 per day
POS Transaction Limit	₹ 50,000 per day
Debit Card - Annual Fee	Free
Replacement of Card	Free
Damaged Card	Free
Usage at DCB Bank ATMs	Free
Personalised Payable at par Cheque Book (Issuance and utilisation)	Unlimited
Usage at VISA ATMs	
Cash Withdrawal & Balance Enquiry - Domestic	Free
Cash Withdrawal - International	₹ 125 per transaction
Balance Inquiry - International	₹ 25 per transaction
Statement of Account	
Monthly	Free
Quarterly	Free
Email - Monthly	Free
Duplicate Statement	Free
Confidential Report	Free
Transactions Limit	Free
Standing Instructions (excluding transfer to / from deposit / loan a/c & transfer to Savings Accounts)	
Setup	Free
Execution	Courier/other out of pocket expenses*
Cheque Deposited & Returned unpaid	
Local	₹ 100 per instrument
Cheque Issued & Returned (financial reasons)	₹ 500 per instrument
Charges for Cheque appearing in validation report for	₹ 25 per instrument (except for FD proceeds and clearing regularisation) Fund reasons
Outstation	₹ 100 per instrument
Local DD (Pay orders)	
Non-Cash Transactions	Free up to ₹ 1.50 crore per month (Inclusive of ABB, PO & DD limits) Above ₹ 1.50 crore - ₹ 1 per ₹ 1,000, Minimum ₹ 50, Maximum ₹ 3,000
Cash Transactions	₹ 300
Demand Drafts	
DCB Bank & HDFC Bank Locations	
Non-Cash Transactions	Free up to ₹ 1.50 crore per month (Inclusive of ABB, PO & DD limits) Above ₹ 1.50 crore - ₹ 2 per ₹ 1,000 (Minimum ₹ 50, Maximum ₹ 5,000)
Cash Transactions	₹ 300
Other Locations	
Non-Cash Transactions	Correspondent Bank Charges
Cash Transactions	Correspondent Bank Charges + ₹ 300
Demand Drafts / Payorder Cancellation / Revalidation	
Cancellation / Revalidation	Free
Outstation Cheque Collection	
DCB Bank & HDFC Bank Locations	₹ 25 per instrument (inclusive of out of pocket expenses*)
Other Locations	Upto ₹ 10,000 - ₹ 50 per instrument (inclusive of out of pocket expenses*) ₹ 10,000 to ₹ 1,00,000 - ₹ 100 per instrument (inclusive of out of pocket expenses*) ₹ 1,00,001 and above - ₹ 150 per instrument (inclusive of out of pocket expenses*)
Balance Confirmation Certificate & Interest Certificate	
Current Year	Free
Previous Year up to last 2 years	Free
Beyond last 2 years	Free
Duplicate	₹ 50 per certificate
Signature Verification	Free
Photo Attestation (only if the AOF with photo is available)	Free at the branch)
Any Branch Banking	
Cash Withdrawal at Any DCB Bank Branch	Free
Funds Transfer within	Free
ABB Clearing	Free
Other Services	
Cash Deposit in Denominations lesser than ₹ 50	Free up to ₹ 10,000 per day. Charges of ₹ 2.5 per ₹ 1,000 after the aforesaid limit
Cash Deposit	Free Cash Deposit facility up to ₹ 6 lakhs per quarter or 30 times of the AQB maintained, whichever is higher, thereafter charge of ₹ 2.5 per ₹ 1,000
Charges of Old Record	Free
Scheme Transfer Fees	Charge of ₹ 200 is applicable for changing from higher AQB to lower AQB. No charge would be applicable for changing from lower AQB to higher AQB
RTGS / NEFT (Inward and Outward)	Free
Issue of loose cheque leaves	₹ 5 per leaf.
Visa Money Transfer	₹ 25 per transaction
ECS Return	₹ 500 per instruction
Stop Payments	₹ 50 per cheque leaf. ₹ 200 per series.
Account Closure	₹ 300 if closed within a year, else ₹ 150
Auto Sweep Facility	Auto Sweep to TD above the balance of ₹ 1 lakh in Current Account, in units of ₹ 10,000 for a period of 14 days
Penalty for non-maintenance of AQB	
Penal charges per quarter	₹ 1500
Penal charges for Cash	First 3 Cash transactions at branch in a quarter - Free, Transactions ₹ 50 per transaction thereafter, subject to a maximum of ₹ 1,000 per quarter
Penal charges^ for Visa ATM Transactions	First 5 transaction per month - Free Thereafter ₹ 18 per financial transaction and ₹ 7 per non financial transaction
Penal charges for Cash Deposit	Charge of ₹ 5 per ₹ 1,000 for cash deposits exceeding ₹ 2 lakhs per month (At Base Branch + Non Base Branch)
*Out of Pocket expenses - interest, postage / courier, cable, telex, correspondent bank charges and other expenses.	
^Cheque book taken or transaction done in the quarter in which MAB is not maintained.	
Conditions apply.	

DCB BANK