

20th November 2019

Dear Customer,

Subject: Notice, Service Charges for Cash Deposit Transactions at DCB Bank Branches

This is to bring to your attention that service charges on cash Deposit transactions for all DCB Cash Credit (CC), DCB Overdraft (OD) accounts stand revised from 1st January 2020.

The revised charges are explained hereunder:

A) All CC/ OD Accounts – All Variants – Volume Based Charges:

Parameter	Charge Structure w.e.f 1 st January 2020	
Quarterly Cash Deposit Limit For each calendar quarter, the cash deposit limit will be 6 times of Sanctioned Limit (SL) for: <ul style="list-style-type: none"> • Cash Credit & Overdraft • Overdraft Against Fixed Deposit • Overdraft Against Gold • Drop Line Overdraft 	Cash Deposit Value	
	Upto 6 times of Sanctioned Limit	Free
	Above 6 times & upto 20 times of Sanctioned Limit	INR 4 + GST per thousand
	Beyond 20 times of Sanctioned Limit	INR 6 + GST per thousand

B) Transaction Based Charges:

Parameter	Charge Structure w.e.f 1 st January 2020
All Variants of CC / OD Accounts A) 25 Free cash deposit transactions per calendar quarter. B) Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit

Furthermore, please note that the service charges on cash deposit transactions were revised **w.e.f. 1st June 2019**. The revised charge structure is given below:

A) All Current and Savings Accounts - Volume Based Charges:

Parameter	Charge Structure w.e.f 1 st June 2019
Monthly Cash Deposit Limit	Monthly Cash Deposit Limit & Applicable Charges
A) Previous month AMB (Average Monthly Balance) to be kept as reference.	Upto 3 times of previous month AMB
	Free
B) Current month cash deposit free limit will be 3 times of the previous month AMB.	Above 3 times & upto 10 times of AMB
	INR 4 per thousand + GST
	Beyond 10 times of AMB
	INR 6 per thousand + GST

Note – Product/ scheme based cash deposit limits are not applicable for any product

B) Transaction Based Charges:

Parameter	Charge Structure w.e.f 1 st June 2019
For all Current Accounts – 10 free cash deposit transactions per month if AMB for the month is less than INR 1 Lakh. Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit
For All Savings Accounts - 3 Free cash deposit transactions per month if AMB for the month is less than INR 50,000. Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit

C) Lower Denomination (Denomination Less Than INR100) Charges for All Current & Saving Accounts:

Parameter		Charge Structure w.e.f 1 st June 2019
AMB Maintained	Free Monthly Limit	Charges Above Free Limit
Upto INR 25,000	1,000 pieces	INR 10 + GST per 100 pieces
Upto INR 3 Lakh	2,500 pieces	INR 10 + GST per 100 pieces
Upto INR 10 Lakh	5,000 pieces	INR 10 + GST per 100 pieces
Upto INR 25 Lakh	10,000 pieces	INR 10 + GST per 100 pieces
Above INR 25 Lakh	Free	Free