

Schedule of Benefits and Fees for DCB Basic Savings Bank Deposit Account

(with effect from 01.11.2019)

Average Quarterly Balance(AQB) & Account Opening Amount(AOA) Requirement	Nil
ATM Related Charges	
ATM Card withdrawal Limit	₹10,000 per day
POS Spending Limit	-
ATM Card Fee	
Issuance Fee (One-time)	Free
Annual Fee	Free
Replacement of Card	Free
Damaged Card	Free
DCB ATM Card Usage	
Usage at DCB Bank ATMs (Monthly)	Free upto 4 withdrawals (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Personalised Cheque Book	
Payable at Par Cheque Book	Free 25 leaves in a year
Charges above Free Limit	₹2 per leaf
Issue of Loose Cheque Leaves	₹5 per leaf
Cash Transactions	
Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)	
Free Limit	Free
Cash Withdrawal (Any DCB Bank Branch)	
Free Limit (monthly)	Free upto 4 withdrawals (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Clearing Transactions	
Fund Transfer within DCB Bank	Free upto 4 withdrawals (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Outward Clearing	Free - Unlimited
Inward Clearing	Free upto 4 withdrawals (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Outstation Cheque Collection	Free
Cheque Deposited & Returned Unpaid	
Local	₹100 per instrument
Outstation Cheques	₹100 per instrument
Charges for Cheques Appearing in Validation Report for Funds Reasons	₹25 per instrument (except for FD proceeds and Clearing Regularisation)
Cheque Issued & Returned (Financial Reasons)	₹500 per instrument
ECS / NACH Returns	₹500 per instrument
Stop payments	
Stop payments	₹50 per Cheque, Maximum ₹200 per series
Remittance	
Pay Orders & Demand Drafts (Payable at DCB Bank & HDFC Bank Branch Locations)	
Non-cash Transactions - Free Limit	Nil
Charges above Free Limit	₹1 per 1000. Minimum ₹50 and Maximum ₹3000
Cash Transactions	₹300 per instrument
Electronic Fund Transfers	
RTGS / NEFT / IMPS / UPI / USSD	Free upto 4 transactions (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Visa Money Transfer	NA
Value Added Services	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Phone Banking	Free
DCB Utility Bill Payment	Free
Penalty Charges for Non-maintenance of AQB	
Non-maintenance Charges	Nil

Other Services**Statement of Account**

Email (Monthly)	Free
Physical (Quarterly)	Free
Physical (Monthly)	₹200 per annum
Duplicate Statement	₹25 per page. More than 1 year - ₹100 per page

Balance Confirmation Certificate & Interest Certificate

Current Year	Free
Previous Year Upto Last 2 Years	₹100 per year
Above 2 Years	₹500 per year
Duplicate	₹25 per certificate

Standing Instructions

Setup	₹50
Execution	₹25 per transaction + DD / PO Charges + courier / other out of pocket expenses

Verifications

Signature Verification	₹50 per document
Photo Attestation (only if the AOF with photo is available at the branch)	₹50 per attestation
Scheme Transfer Fees ⁸	₹200
Account Closure	Free

-Out of Pocket Expenses - Interest, postage / courier, cable, telex, correspondent bank charges and other expenses, if any will be added.

Intercity: Outside the city, Intracity: Within the city.

The above mentioned benefits & fees are subject to change from time to time.

Charges specified are exclusive of GST.

Terms and conditions apply.

DCB BANK