

Schedule of Benefits
and fees for
DCB Insti Prime Current Account

DCB BANK

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(with effect from 01.03.2020)

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| Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement | Nil |
| DCB International Visa Debit Card | |
| Debit Card Withdrawal Limit | ₹50,000 per day |
| Debit Card POS Spending Limit | ₹2,00,000 per day |
| DCB Debit Card Fee | |
| Issuance Fee (One-time) | Free |
| Annual Fee | Free |
| Replacement of Card | Free |
| Damaged Card | Free |
| DCB Debit Card Usage | |
| Usage at DCB Bank ATMs | Free |
| Usage at Visa ATMs | |
| Cash Withdrawal and Balance Inquiry (Domestic) | |
| Free Limit - Monthly | Average Monthly Balance (AMB) maintained is less than ₹25,000 - First 5 transactions free Average Monthly Balance (AMB) maintained is ₹25,000 or more - First 8 transactions free |
| Charges above Free Limit | ₹18 per financial transaction and ₹7 per non-financial transaction |
| Balance Enquiry (International)* | ₹25 per transaction |
| Cash Withdrawal (International)* | ₹125 per transaction |
| Value Added Services | |
| DCB Mobile Banking | Free |
| DCB Internet Banking | Free |
| DCB Utility Bill Payment | Free |
| Personalised Cheque Book | |
| Payable at Par Cheque Book | Free |
| Charges above Free Limit | Nil |
| Issue of Loose Cheque Leaves | ₹5 per leaf |
| Cash Transactions | |
| Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch) | |
| Free Limit - Monthly | 3 times the Average Monthly Balance (AMB) maintained in previous month |
| Charges above Free Limit | More than 3 times and upto 10 times AMB - ₹4 per thousand More than 10 times AMB - ₹6 per thousand |
| Cash Deposit - Number of Transactions (Any DCB Bank Branch) | |
| Free Limit | Unlimited free if Monthly Average Balance (MAB) of ₹1,00,000 is maintained. Else: 10 free cash deposit transactions per month |
| Charges above Free Limit | ₹100 per transaction |
| Cash Deposit in Lower Currencies (Below ₹100) and Coins | |
| AMB Maintained in a Month | Free Monthly Limit |
| Upto ₹25,000 | 1,000 pcs. |
| Upto ₹3 Lakh | 2,500 pcs. |
| Upto ₹10 Lakh | 5,000 pcs. |
| Upto ₹25 Lakh | 10,000 pcs. |
| Above ₹25 Lakh | Free |
| Charges above Free Limit | ₹10 per 100 pcs. |

| Cash Withdrawal - Total Amount of Cash Withdrawal (Any DCB Bank Branch) | |
|---|--|
| Free Limit - Monthly | 3 times the AMB maintained in previous month |
| Charges above Free Limit | More than 3 times and upto 10 times of previous month AMB - ₹1 per thousand More than 10 times of previous month AMB - ₹2 per thousand |
| Cash Withdrawal - Number of Transactions (Any DCB Bank Branch) | |
| Free Limit - Monthly | AMB maintained in previous month is less than ₹100,000 - 5 free cash withdrawal transactions AMB maintained in previous month is equal to or greater than ₹100,000 - 20 free cash withdrawal transactions |
| Charges above Free Limit | ₹100 per transaction |
| TDS on Cash Withdrawal (Any DCB Bank Branch) | |
| Free Limit | ₹1 crore in a Financial Year |
| TDS above Free Limit | 2% of the withdrawal amount |
| Clearing Transactions | |
| Fund Transfer within DCB Bank | |
| Free Limit | Free - Unlimited |
| Any Branch Banking (ABB) Clearing - Inward and Outward Clearing | |
| Free Limit | Free - Unlimited |
| Outstation Cheque Collection | |
| DCB Bank & HDFC Bank Locations and Non-DCB Bank & HDFC Bank Locations | Upto ₹5,000 - ₹25 per instrument ₹5,001 to ₹10,000 - ₹50 per instrument Above ₹10,000 to ₹1 lakh - ₹100 per instrument Above ₹1 lakh - ₹150 per instrument (All inclusive of other bank charges) |
| Cheque Deposited & Returned Unpaid | |
| Local | Free |
| 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 | |
| Cheque Issued & Returned (Financial Reasons) | ₹500 per instrument |
| ECS / NACH Returns | ₹500 per instrument |
| Stop Payments | |
| Stop Payments | Free |
| Remittance | |
| Pay Order & Demand Drafts | |
| Pay Order - Local Demand Drafts (Free Limit) | Combined free DD / PO limits upto ₹5 crores per month |
| Charges above Free Limit | ₹2 per 1000. Minimum ₹50 and Maximum ₹5,000 |
| Pay Order & Demand Drafts (Payable at DCB Bank & HDFC Bank Branch Locations) | |
| Non-cash Transactions - Free Limit | Combined free DD / PO limits upto ₹5 crores per month |
| Charges above Free Limit | ₹2 per 1000. Minimum ₹50 and Maximum ₹5,000 |
| Cash Transactions | ₹300 per instrument |
| Demand Drafts / Pay Order Cancellation / Revalidation & Duplicate Issuance | |
| Cancellation / Revalidation Charges | Free |
| Issue of Duplicate Instrument | Free |
| Electronic Fund Transfers | |
| NEFT Charges | Amount upto ₹10,000 - ₹2 Amount above ₹10,000 and upto ₹1 lakh - ₹4.50 Amount above ₹1 lakh and upto ₹2 lakh - ₹14.50 Amount above ₹2 lakh - ₹24.50 |
| RTGS Charges | Amount above ₹2 lakh and upto ₹5 lakh - ₹24.50 Amount above ₹5 lakh - ₹49 |
| IMPS Charges | Amount upto ₹1 lakh - ₹4.50 Amount above ₹1 lakh and upto ₹2 lakh - ₹14.50 |
| UPI / USSD | Free |
| Visa Money Transfer | ₹25 per transaction |

| Other Services | |
|---|---|
| Statement of Account | |
| Daily | ₹25 per page |
| Weekly | Free |
| Fortnightly | Free |
| Monthly (Physical/Email) | Free |
| Duplicate Statement | Free |
| Balance Confirmation Certificate & Interest Certificate | |
| Current Year | Free |
| Previous Year Upto Last 2 Years | Free |
| Above 2 Years | Free |
| Duplicate | Free |
| Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c & Transfer to Savings Accounts) | |
| Setup | Free |
| Execution | Free + DD/PO Charges + courier / other out of pocket expenses |
| Verifications | |
| Signature Verification | Free |
| Photo Attestation (only if the AOF with photo is available at the branch) | Free |
| Penalty Charges for Non-maintenance of AQB | |
| Non-maintenance Charges | NA |
| Account Maintenance | |
| Scheme Transfer Fees* | ₹200 |
| Account Closure | If closed within 30 days of first credit in the account - Free If closed after 30 days of first credit but within 12 months ₹500 If closed after 12 months - Free |
| DCB 24-Hour Customer Care Usage Charge | |
| Free Limit - Monthly | Previous month AMB maintained is less than ₹25,000 - 3 Free calls Previous month AMB is more than ₹25,000 - Unlimited free calls |
| Charges above Free Limit | ₹50 per call from 4th call onwards |

Mode of calculation of Average Monthly Balance : Sum of end of day balances for a month ÷ Number of days in the month.

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*International transactions allowed only on International Debit Cards.

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

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

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.