

Schedule of Benefits  
and Fees for  
DCB SmartGain Current Account

**DCB BANK**

# Schedule of Benefits and Fees for DCB SmartGain Current Account

(with effect from 01.03.2020)

Average Monthly Balance (AMB) & Account Opening Amount (AOA) Requirement	₹25,000
<b>DCB International Visa Debit Card</b>	
Debit Card Withdrawal Limit	₹50,000 per day
Debit Card POS Spending Limit	₹75,000 per day
<b>DCB Debit Card Fee</b>	
Issuance Fee (One-time)	₹199
Annual Fee	₹99
Replacement of Card	₹199
Damaged Card	₹199
<b>DCB Debit Card Usage</b>	
Usage at DCB Bank ATMs	Free
<b>Usage at Visa ATMs</b>	
<b>Cash Withdrawal and Balance Inquiry (Domestic)</b>	
Free Limit - Monthly	AMB maintained is less than ₹25,000 - <b>First 5 transactions free</b> AMB maintained is ₹25,000 or more - <b>First 8 transactions free</b>
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
<b>Value Added Services</b>	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Utility Bill Payment	Free
<b>Personalised Cheque Book</b>	
Payable at par Cheque Book	Free 100 leaves per month
Charges above Free Limit	₹2 per leaf
Issue of Loose Cheque Leaves	₹5 per leaf
<b>Cash Transactions</b>	
<b>Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)</b>	
Free Limit - Monthly	3 times the 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
<b>Cash Deposit - Number of Transactions (Any DCB Bank Branch)</b>	
Free Limit	Unlimited free transactions if AMB of ₹1,00,000 is maintained. Else: 10 free cash deposit transactions per month
Charges above Free Limit	₹100 per transaction
<b>Cash Deposit in Lower Currencies (Below ₹100) and Coins</b>	
<b>AMB Maintained in a Month</b>	<b>Free Monthly Limit</b>
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.

<b>Cash Withdrawal - Total Amount of Cash Withdrawal (Any DCB Bank Branch)</b>	
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
<b>Cash Withdrawal - Number of Transactions (Any DCB Bank Branch)</b>	
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
<b>TDS on Cash Withdrawal (Any DCB Bank Branch)</b>	
Free Limit	₹1 crore in a Financial Year
TDS above Free Limit	2% of the withdrawal amount
<b>Clearing Transactions</b>	
<b>Fund Transfer Within DCB Bank</b>	
Free Limit	Free - Unlimited
<b>Any Branch Banking (ABB) Clearing - Inward and Outward Clearing</b>	
Free Limit	Free - Unlimited
<b>Outstation Cheque Collection</b>	
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)
<b>Cheque Deposited &amp; Returned Unpaid</b>	
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)
<b>Cheque Issued &amp; Returned</b>	
Cheque Issued & Returned (Financial Reasons)	₹500 per instrument
ECS / NACH Returns	₹500 per instrument
<b>Stop Payments</b>	
Stop Payments	₹100 per instrument, Maximum ₹500 per series
<b>Remittance</b>	
<b>Pay Order &amp; Demand Drafts</b>	
Pay Order - Local Demand Drafts (Free Limit)	Combined Free DD / PO limits upto ₹50 lakh per month
Charges above Free Limit	₹2 per 1,000. Minimum ₹50 and Maximum ₹5,000
<b>Pay Order &amp; Demand Drafts (Payable at DCB Bank &amp; HDFC Bank Branch Locations)</b>	
Non-Cash Transactions - Free Limit	Combined Free DD / PO limits upto ₹50 lakh per month
Charges above Free Limit	₹2 per 1,000. Minimum ₹50 and Maximum ₹5,000
Cash Transactions	₹300 per instrument
<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>Electronic Fund Transfers</b>	
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	₹50 per page
Weekly	₹1,500 per annum
Fortnightly	₹750 per annum
Monthly (Physical / Email)	Free
Duplicate Statement	₹50 per page. More than 1 year, ₹100 per page

**Balance Confirmation Certificate & Interest Certificate**

Current Year	Free
Previous Year up to Last 2 Years	₹100 per year
Above 2 Years	₹500 per year
Duplicate	₹50 per certificate

**Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c & Transfer to Savings Accounts)**

Setup	₹100
Execution	₹50 per transaction + DD / PO Charges + courier / other out of pocket expenses-

**Verifications**

Signature Verification	₹100 per document
Photo Attestation (only if the AOF with photo is available at the branch)	₹100 per attestation

**Penalty Charges for Non-maintenance of AQB / AMB**

Non-maintenance Charges	₹500 per month
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**Account Maintenance**

Scheme Transfer Fees <sup>†</sup>	₹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 - ₹200

**Cheque Pick-up Facility**

Cheque Pick-up at Selected Centres	Available
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**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.