

Schedule of Benefits  
and Fees for  
PMJDY Account

**DCB BANK**

# Schedule of Benefits and Fees for PMJDY Account

(with effect from 01.03.2020)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	Nil
<b>DCB Visa Debit Card</b>	
Debit Card Withdrawal Limit	₹10,000 per day
Debit Card POS Spending Limit	Nil
<b>DCB Debit Card Fee</b>	
Issuance Fee (One-time)	Free
Annual Fee	Free
Replacement of Card	Free
Damaged Card	Free
<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	Average Monthly Balance (AMB) maintained is less than ₹25,000 - <b>First 5 transactions free</b> , Average Monthly Balance (AMB) maintained is ₹25,000 or more - <b>First 8 transactions free</b>
Charges above Free Limit	₹18 per financial transaction & ₹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 Phone Banking	Free
DCB Utility Bill Payment	Free
<b>Personalised Cheque Book</b>	
Payable at Par Cheque Book	Free 25 leaves per year
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 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
<b>Cash Deposit - Number of Transactions (Any DCB Bank Branch)</b>	
Free Limit	Unlimited free if Average Monthly Balance (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>MAB Maintained in a month</b>	<b>Free Monthly Limit</b>
Upto ₹25,000	1,000 pcs.
Upto ₹3 Lakhs	2,500 pcs.
Upto ₹10 Lakhs	5,000 pcs.
Upto ₹25 Lakhs	10,000 pcs.
Above ₹25 Lakhs	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 ₹50,000 - 3 free cash withdrawal transactions AMB maintained in previous month is equal to or greater than ₹50,000 - 10 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
<b>Any Branch Banking (ABB) Clearing - Inward and Outward Clearing</b>	
Free Limit	Free
<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	₹50 per instrument, Maximum ₹200 per series
<b>Remittance</b>	
<b>Pay Orders &amp; Demand Drafts</b>	
Pay Order - Local Demand Drafts (Free Limit)	Nil
Charges above Free Limit	₹1 per 1,000. Minimum ₹50 and Maximum ₹3,000
<b>Pay Orders &amp; Demand Drafts (Payable at DCB Bank &amp; HDFC Bank Branch Locations)</b>	
Non-cash Transactions - Free Limit	Nil
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**

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

Setup	Free
Execution	₹25 + 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 / AMB**

Non-Maintenance Charges	Nil
-------------------------	-----

**Account Maintenance**

Scheme Transfer Fees <sup>#</sup>	Free
Account Closure	Free

Mode of Calculation of Average Monthly Balance : Sum of End of Day balances for a Month ÷ Number of days in the Month.

\*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.