Schedule of Benefits and Fees for Mortgage Linked Saving Account



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Schedule of Benefits and Fees for Mortgage Linked Savings Account

Average Quarterly Balance (AGB) Nil Account Opening Amount (AOA) Requirement Debit Card Withdrawal Limit 25,000 per day Debit Card POS Spending Limit ₹50,000 per day DCB Debit Card Fee 150,000 per day Issuance Fee (One-time) ₹199 Annual Fee ₹99 Replacement of Card ₹199 DCB Debit Card Usage Usage at Visa ATMs Cash Withdrawal and Balance Inquiry (Domestic) Stage at Visa ATMs Cash Withdrawal and Balance Inquiry (Domestic) 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 Average Monthly Balance (AMB) maintained is *25,000 or more: First 8 transactions free Cash Withdrawal (International)* ₹25 per transaction Cash Withdrawal (International)* R 225 per transaction Value Added Services Cash Withdrawal (International)* DCB Ubility Bill Payment Free Cash Transaction Cash Wetney Leaves ₹5 per leaf Scast Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch) Free Limit - Monthly Nil Cash Transactions Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)		A11				
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Payable at Par Cheque Book Free 25 leaves per month Charges above Free Limit ₹2 per leaf Issue of Loose Cheque Leaves ₹5 per leaf Cash Transactions Cash Transactions Cash Transactions Cash Transactions Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch) Free Limit - Monthly Nil Charges above Free Limit Nil Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	DCB Utility Bill Payment	Free				
Charges above Free Limit ₹2 per leaf Issue of Loose Cheque Leaves ₹5 per leaf Cash Transactions Cash Transactions Cash Transactions Cash Transactions Cash Transactions Cash Transactions Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch) Free Limit - Monthly Nil Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Charges above Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Р	ersonalised Cheque Book				
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Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch) Free Limit - Monthly Nil Charges above Free Limit Nil Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Issue of Loose Cheque Leaves	₹5 per leaf				
Free Limit - Monthly Nil Charges above Free Limit Nil Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.		Cash Transactions				
Charges above Free Limit Nil Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Cash Deposit - Total Amount of C	Cash Deposit (Any DCB Bank Branch)				
Cash Deposit - Number of Transactions (Any DCB Bank Branch) Free Limit Nil Charges above Free Limit Nil Cash Deposit in Lower Currencies (Below ₹100) and Coins AMB Maintained in a Month Free Monthly Limit Upto ₹25,000 1,000 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Free Limit - Monthly	Nil				
Free Limit Nil Charges above Free Limit Nil 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.	Charges above Free Limit	Nil				
Charges above Free Limit Nil 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.	Cash Deposit - Number of Transa	actions (Any DCB Bank Branch)				
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.						
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.	Charges above Free Limit	Nil				
Upto ₹25,000 1,000 pcs. Upto ₹3 Lakh 2,500 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Cash Deposit in Lower Currencies (Below ₹100) and Coins					
Upto ₹3 Lakh 2,500 pcs. Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	AMB Maintained in a Month	Free Monthly Limit				
Upto ₹10 Lakh 5,000 pcs. Upto ₹25 Lakh 10,000 pcs.	Upto ₹25,000	1,000 pcs.				
Upto ₹25 Lakh 10,000 pcs.	Upto ₹3 Lakh	2,500 pcs.				
	Upto ₹10 Lakh	5,000 pcs.				
Above ₹25 Lakh Free	Upto ₹25 Lakh	10,000 pcs.				
	Above ₹25 Lakh	Free				

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Charges above Free Limit	₹10 per 100 pcs.	
Cash Withdrawal - Total Amount of Cash Withdrawal (Any DCB Bank Branch)		
Free Limit - Monthly	Nil	

Charges above Free Limit		Nil				
Cash Withdrawal - Num	ber of Tran	sacti	ons (Any DCB Ba	nk Branch)		
Free Limit - Monthly						
,						
Charges above Free Lim	:+	NU				
Charges above Free Lim		Nil	k Drench)			
TDS on Cash Withdraw Accounts with PAN	ai (Ally DC	Dai	ik Drancii)			
Withdrawal in the Year	TDS rate -	/lm	TDS rate – (In	TDS rate – (In	TDS rate – (In	
withurawar in the real	the case of	·	the case of filer	the case of	the case of non-	
	filer and		and inoperative	non-filer and	filer and	
	operative P	PAN)	PAN)	operative PAN)	inoperative PAN)	
More than ₹1 Crore	2%		20%	5%	20%	
₹20 Lakh to ₹1 Crore	Nil		Nil	2%	20%	
Below ₹20 Lakh	Nil		Nil	Nil	Nil	
Accounts without PAN						
Withdrawal in the Year	TDS rate					
Below ₹20 Lakh	Nil					
₹20 Lakh and above	Cash withdrawal exceeding ₹20 Lakh is not allowed in the absence of			n the absence of		
PAN						
Fund Transfor within D		Glear	ring Transactions			
Fund Transfer within DCB Bank Free Limit Free - Unlimited						
	ABB) Cleariu			rd Clearing		
Any Branch Banking (ABB) Clearing Free Limit		Free - Unlimited				
Outstation Cheque Collection						
DCB Bank and Non-DCB Bank Upto ₹5,000: ₹25 per instrument						
Locations			₹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 & R	oturnod Uni	· ·		Jank charges)		
Local	cturricu on		0 per instrument			
Outstation Cheques		₹150 per instrument				
Charges for Cheques Appearing in		₹25 per instrument (except for FD proceeds and Clearing				
Validation Report for Fund		Regularisation)				
Cheque Issued & Returned						
Cheque Issued & Return	ed	₹75	0 per instrument			
(Financial Reasons)						
ECS / NACH Returns		₹750 per instrument				
Stop Payment		- 50				
Stop Payment			per instrument, M	aximum ₹200 per	series	
Remittance						
Pay Order & Demand D Pay Order - Local Demar		Nil				
(Free Limit)			INI			
Charges above Free Limit		₹1 per 1,000. Minimum ₹50 and Maximum ₹3,000				
Pay Order & Demand D		<u> </u>	,		-,	
Non-cash Transactions - Free Limit Nil				-,		
Charges above Free Lim			2 per 1,000. Minimum ₹50 and Maximum ₹5,000			
Cash Transactions		₹300 per instrument				

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Demand Drafts / Pay Order Cancellation / Revalidation & Duplicate Issuance			
Cancellation / Revalidation Charges	₹50 per instrument		
Issue of Duplicate Instrument	₹50 per instrument		

Electronic Fund Transfers (NEFT)	RTGS charges are not applicable for transactions done		
through any of the digital banking			
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		
UPI / USSD	Free		
Visa Money Transfer	₹25 per transaction		
IMPS Charges	1		
At Branches	Amount upto ₹1 Lakh: ₹4.50		
	Amount above ₹1 Lakh and upto ₹2 Lakh: ₹14.50		
On DCB Internet Banking &	AMB is ₹25,000 or more: Free		
DCB Mobile Banking	AMB is less than ₹25,000: 10 transactions free per		
	month; thereafter per transaction charges as below: Upto ₹1,000: Nil		
	₹1,001 and upto ₹25,000: ₹4.50 per transaction		
	₹25,001 and above: ₹7.50 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 Savings Accounts)	Transfer to / from Deposit / Loan A/c & Transfer to		
Setup	Free		
Execution	₹25 per transaction + DD / PO Charges + courier / other		
	out of pocket expenses		
Verifications	· · · · · · · · · · · · · · · · · · ·		
Signature Verification	₹50 per document		
Photo Attestation	₹50 per attestation		
(only if the AOF with photo is			
available at the branch)			
	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 ₹250 If closed after 12 months - Free		
1. *International transactions allowed onl			

1. *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 forthight of the quarter through written request. Scheme Code Charges are applicable only for opting a lower scheme code as compared to the existing one.

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

- 5. The benefits & fees are subject to change from time to time.
- 6. Charges specified are exclusive of GST.
- 7. Terms and conditions apply.

DCB Bank Limited