## 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<br>*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                                |  |  |  |  |
|--|---|------------------------------------|--|--|--|--|
| DCB International Visa Debit Card           Debit Card Withdrawal Limit         25,000 per day           DEB 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)         Free           Free Limit - Monthly         Average Monthly Balance (AMB) maintained is less than ≈25,000 rm more: First 8 transactions free           Average Monthly Balance (AMB) maintained is %25,000 rm more: First 8 transaction and ₹8.50 per non-financial transaction           Balance Enquiry (International)*         ≈25 per transaction and ₹8.50 per non-financial transaction           Balance Enquiry (International)*         ≈25 per transaction           Cash Withdrawal (International)*         ≈25 per transaction           Value Added Services         DCB Utility Bill Payment           Free         Presonalised Cheque Book           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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)               | <b>J</b>  | NII                                |  |  |  |  |
| Debit Card Withdrawal Limit       25,000 per day         DCB Debit Card Fee         Issuance Fee (One-time)       ₹199         Annual Fee       ₹99         Replacement of Card       ₹199         Damaged Card       ₹199         DCB Debit Card Usage       Usage at Visa ATMs         DCB Debit Card Usage       Usage at Visa ATMS         Cash Withdrawal and Balance Inquiry (Domestic)       Free         Free Limit - Monthly       Average Monthly Balance (AMB) maintained is less than ₹25,000 or more: First 5 transactions free         Cash Withdrawal (International)*       ₹25 per transaction and ₹8.50 per non-financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services       DCB Internet Banking         DCB Internet Banking       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil      C   |   |                                    |  |  |  |  |
| Debit Card POS Spending Limit       ₹50,000 per day         DCB Debit Card Fee       Issuance Fee (One-time)       ₹199         Annual Fee       ₹99         Replacement of Card       ₹199         DCB Debit Card Usage       Usage at Visa ATMs         DCB Debit Card Usage       Usage at Visa ATMs         Cash Withdrawal and Balance Inquiry (Domestic)       Free         Free Limit - Monthly       Average Monthly Balance (AMB) maintained is less than<br>₹25,000: First 5 transactions free<br>Average Monthly Balance (AMB) maintained is ₹25,000 or<br>more: First 8 transaction and ₹8.50 per non-financial<br>transaction         Balance Enquiry (International)*       ₹25 per transaction         CB hobite Banking       Free         DCB Ubitity Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free Limit - Monthly         Free Limit - Monthly       Nil         Charges above Free Limit       Nil         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit - Monthly       Nil         Charges above Free Limit       Nil         Charges above Free Limit <t< td=""><td colspan="6"></td></t<>                          |   |                                    |  |  |  |  |
| DCB Debit Card Fee       ₹199         Issuance Fee (One-time)       ₹199         Annual Fee       ₹99         Replacement of Card       ₹199         DCB Debit Card Usage       ¥199         Usage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Average Monthly Balance (AMB) maintained is less than         ₹20,000: First 5 transactions free         Average Monthly Balance (AMB) maintained is less than         ₹25,000 or more: First 8 transactions free         Average Monthly Balance (AMB) maintained is less than         ₹25,000 or more: First 8 transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services       DCB Utility Bill Payment         Free       DCB Utility Bill Payment         Free       DCB Use Cheque Book         Pree Limit       ₹2 per leaf         OSab Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit - Monthly       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil <td>Debit Card Withdrawal Limit</td> <td>25,000 per day</td>  | Debit Card Withdrawal Limit                             | 25,000 per day                     |  |  |  |  |
| Issuance Fee (One-time)       ₹199         Annual Fee       ₹99         Replacement of Card       ₹199         DB aged Card       ₹199         DCB Debit Card Usage       Usage at DCB Bank ATMs         Usage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Free         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 transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹25 per transaction         Value Added Services       DCB Internet Banking         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free         Free Limit       Nil         Charges above Free Limit       Nil <td>Debit Card POS Spending Limit</td> <td>₹50,000 per day</td>        | Debit Card POS Spending Limit                           | ₹50,000 per day                    |  |  |  |  |
| Annual Fee       ₹99         Replacement of Card       ₹199         Damaged Card       ₹199         DCB Debit Card Usage       Usage at Visa ATMs         Stage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Free         Usage at DCB Mark ATMs       Free         Cash Withdrawal and Balance Inquiry (Domestic)       First 5 transactions free         Free Limit - Monthly       Average Monthly Balance (AMB) maintained is less than ₹25,000 or more: First 8 transactions free         Charges above Free Limit       ₹21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹25 per transaction         Value Added Services       DCB Mobile Banking         Pree       Parsonalised Cheque Book         Parsonalised Cheque Book       Free 25 leaves per month         Charges above Free Limit       ₹2 per leaf         Issue of Loose Cheque Leaves       ₹2 per leaf         Issue of Loose Cheque Leaves       ₹2 per leaf         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free Limit         Free Limit       Nil       Nil         Charges above Free Limit       Nil       Cash Deposit In Lower Currencies (Below ₹100) and C  |   |                                    |  |  |  |  |
| Replacement of Card       ₹199         Damaged Card       ₹199         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       Average Monthly Balance (AMB) maintained is ₹25,000 or more: First 8 transaction free         Charges above Free Limit       ₹21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Value Added Services       DCB Mobile Banking         DCB Mobile Banking       Free         DCB Mobile Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit </td <td></td> <td>₹199</td>   |   | ₹199                               |  |  |  |  |
| Damaged Card       ₹199         DCB Debit Card Usage       Usage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Free         Cash Withdrawal and Balance Inquiry (Domestic)       Average Monthly Balance (AMB) maintained is less than  | Annual Fee  | ₹99                                |  |  |  |  |
| DCB Debit Card Usage       Usage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Free         Usage at DCB Bank ATMs       Free         Cash Withdrawal and Balance Inquiry (Domestic)         Free Limit - Monthly       Average Monthly Balance (AMB) maintained is less than   | Replacement of Card                                     | ₹199                               |  |  |  |  |
| 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       Rverage Monthly Balance (AMB) maintained is ₹25,000 or more: First 8 transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹25 per transaction         DCB Mobile Banking       Free         DCB Mobile Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit - Number of Transactions         Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Cash Deposit - Number of Transactions         Cash Deposit (   | Ū.  | ₹199                               |  |  |  |  |
| Usage at Visa ATMs           Cash Withdrawal and Balance Inquiry (Domestic)           Free Limit - Monthly         Average Monthly Balance (AMB) maintained is less than<br>\$25,000 : First 5 transactions free<br>Average Monthly Balance (AMB) maintained is \$25,000 or<br>more: First 8 transactions free           Charges above Free Limit         \$21 per financial transaction and \$8.50 per non-financial<br>transaction           Balance Enquiry (International)*         \$25 per transaction           Value Added Services         Value Added Services           DCB Mobile Banking         Free           DCB Internet Banking         Free           DCB Utility Bill Payment         Free           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           Issue of Loose Cheque Leaves         \$5 per leaf           Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit - Monthly           Free Limit - Monthly         Nil           Charges above Free Limit         Nil           Cash Deposit - Number of Transactions (Any DCB Bank Branch)           Free Limit         Nil           Cash Deposit in Lower Currencies (Below \$100) and Coins           AMB Maintained in a Month         Free Monthly Limit             | DCB Debit Card Usage                                    |                                    |  |  |  |  |
| 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 transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         CB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free Limit - Monthly         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit in Lower Currencies (Below ₹100) and Coins         AMB Maintained in   | Usage at DCB Bank ATMs                                  | Free                               |  |  |  |  |
| Free Limit - Monthly       Average Monthly Balance (AMB) maintained is less than         R25,000: First 5 transactions free       Average Monthly Balance (AMB) maintained is ₹25,000 or more: First 8 transactions free         Charges above Free Limit       R21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       R25 per transaction         Cash Withdrawal (International)*       R25 per transaction         Value Added Services       DCB Mobile Banking         DCB Mobile Banking       Free         DCB Mobile Banking       Free         DCB Utility Bill Payment       Free         Payable at Par Cheque Book       Free 25 leaves per month         Charges above Free Limit       R2 per leaf         Issue of Loose Cheque Leaves       R5 per leaf         Cash Transactions       Cash Transactions         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free Limit - Monthly         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit in Low   |   | Usage at Visa ATMs                 |  |  |  |  |
| ₹25,000: First 5 transactions free         Average Monthly Balance (AMB) maintained is ₹25,000 or         more: First 8 transactions free         Charges above Free Limit       ₹21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹25 per transaction         Value Added Services         DCB Mobile Banking       Free         DCB Mobile Banking       Free         DCB Mobile Banking       Free         DCB Utility Bill Payment       Free         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 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         Cash Deposit in Lower Currencies (Below ₹100) and Coins         AMB Maintained in a Month       Free Monthly Limit         Upto ₹2,000       1,000 pcs.         Upto ₹10 Lakh       5,000 pcs.  |   |                                    |  |  |  |  |
| Average Monthly Balance (AMB) maintained is ₹25,000 or more: First 8 transactions free         Charges above Free Limit       ₹21 per financial transaction and ₹8.50 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         Personalised Cheque Book         Payable at Par Cheque Book         Free 2         Cash Transactions         Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)         Free Limit         Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)         Free Limit         Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)         Free Limit         Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)         Free Limit         Nil  | Free Limit - Monthly                                    |                                    |  |  |  |  |
| more: First 8 transactions free         Charges above Free Limit       ₹21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services       DCB Mobile Banking         DCB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Free Limit         Free Limit - Monthly       Nil         Charges above Free Limit       Nil     <  |   | -,                                 |  |  |  |  |
| Charges above Free Limit       ₹21 per financial transaction and ₹8.50 per non-financial transaction         Balance Enquiry (International)*       ₹25 per transaction         Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services       DCB         DCB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)       Nil         Free Limit       Nil         Charges above Free Limit <td< td=""><td></td><td></td></td<>   |   |                                    |  |  |  |  |
| transaction       Balance Enquiry (International)*       ₹25 per transaction       Cash Withdrawal (International)*       ₹125 per transaction       Cash Withdrawal (International)*       ₹125 per transaction       Value Added Services       DCB Mobile Banking       Free       DCB Utility Bill Payment       Free       Payable at Par Cheque Book       Pree 25 leaves per month       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 - Monthly       Nil       Charges above Free Limit       Nil       Cash Deposit in Lower Currencies (Below ₹100) and Coins   | Charges above Free Limit                                |                                    |  |  |  |  |
| Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services         DCB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         Prsonalised Cheque Book         Payable at Par Cheque Book       Free 25 leaves per month         Charges above Free Limit       ₹2 per leaf         Issue of Loose Cheque Leaves         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      <   | Charges above Free Limit                                |                                    |  |  |  |  |
| Cash Withdrawal (International)*       ₹125 per transaction         Value Added Services         DCB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         Parsonalised Cheque Book         Payable at Par Cheque Book       Free 25 leaves per month         Charges above Free Limit       ₹2 per leaf         Issue of Loose Cheque Leaves         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  | Balance Enquiry (International)*                        | ₹25 per transaction                |  |  |  |  |
| DCB Mobile Banking       Free         DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 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         Free Limit       Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)       Free Limit         Free Limit       Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)       Free Limit         Free Limit       Nil         Cash Deposit in Lower Currencies (Below ₹100) and Coins       AMB Maintained in a Month         Free Maintained in a Month       Free Monthly Limit         Upto ₹25,000       1,000 pcs.       Upto ₹10 Lakh         Upto ₹10 Lakh       5,000 pcs.       Upto ₹25 Lakh   |   |                                    |  |  |  |  |
| DCB Internet Banking       Free         DCB Utility Bill Payment       Free         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 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         Free Limit       Nil         Charges above Free Limit       Nil         Charges above Free Limit       Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)       Free Limit         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.   |   | Value Added Services               |  |  |  |  |
| DCB Utility Bill Payment       Free         Parsonalised Cheque Book         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 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         Cash Deposit - Number of Transactions (Any DCB Bank Branch)       Free Limit         Free Limit       Nil         Cash Deposit in Lower Ourrencies (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  | DCB Mobile Banking                                      | Free                               |  |  |  |  |
| Personalised Cheque Book         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 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         Free Limit       Nil         Cash Deposit - Number of Transactions (Any DCB Bank Branch)       Free Limit         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.   | DCB Internet Banking                                    | Free                               |  |  |  |  |
| 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            |  |  |  |  |
| Issue of Loose Cheque Leaves       ₹5 per leaf         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         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.  | Payable at Par Cheque Book                              | Free 25 leaves per month           |  |  |  |  |
| 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         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.   | Charges above Free Limit                                | ₹2 per leaf                        |  |  |  |  |
| 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<br>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<br>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<br>(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<br>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:<br>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<br>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<br>If closed after 30 days of first credit but within 12 months<br>₹250<br>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