

19<sup>th</sup> October 2021

Dear Customer,

**Subject: Notice, Service Charges for Cash Deposit Transactions at DCB Bank Branches**

This is to bring to your attention that service charges on cash Deposit transactions for all DCB Cash Credit (CC), DCB Overdraft (OD) accounts stand revised from 19<sup>th</sup> October 2021.

The revised charges are explained hereunder:

**A) All CC/ OD Accounts – All Variants – Volume Based Charges:**

Parameter	Charge Structure w.e.f 1 <sup>st</sup> January 2020	
<b>Quarterly Cash Deposit Limit</b>  For each calendar quarter, the cash deposit limit will be 6 times of <b>Sanctioned Limit (SL)</b> for: <ul style="list-style-type: none"> <li>• Cash Credit &amp; Overdraft</li> <li>• Overdraft Against Fixed Deposit Drop Line Overdraft</li> </ul>	<b>Cash Deposit Value</b>	
	Upto 6 times of Sanctioned Limit	Free
	Above 6 times & upto 20 times of Sanctioned Limit	INR 4 + GST per thousand
	Beyond 20 times of Sanctioned Limit	INR 6 + GST per thousand

Parameter	Charge Structure w.e.f 19 <sup>th</sup> October 2021
Overdraft facility against Gold.	Monthly cash deposit limit 1.5 times of Sanctioned Limit for OD accounts. Charge of INR 6 + GST per thousand over and above this.

**B) Transaction Based Charges:**

Parameter	Charge Structure w.e.f 1 <sup>st</sup> January 2020
<b>All Variants of CC / OD Accounts</b>  A) 25 Free cash deposit transactions per calendar quarter. B) Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit

Furthermore, please note that the service charges on cash deposit transactions were revised **w.e.f. 1<sup>st</sup> June 2019**. The revised charge structure is given below:

**A) All Current and Savings Accounts - Volume Based Charges:**

Parameter	Charge Structure w.e.f 1 <sup>st</sup> June 2019	
<b>Monthly Cash Deposit Limit</b> A) Previous month AMB (Average Monthly Balance) to be kept as reference. B) Current month cash deposit free limit will be 3 times of the previous month AMB.	<b>Monthly Cash Deposit Limit &amp; Applicable Charges</b>	
	Upto 3 times of previous month AMB	Free
	Above 3 times & upto 10 times of AMB	INR 4 per thousand + GST
	Beyond 10 times of AMB	INR 6 per thousand + GST

**Note – Product/ scheme based cash deposit limits are not applicable for any product**

**B) Transaction Based Charges:**

Parameter	Charge Structure w.e.f 1 <sup>st</sup> June 2019
For all Current Accounts – 10 free cash deposit transactions per month if AMB for the month is less than INR 1 Lakh. Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit
For All Savings Accounts - 3 Free cash deposit transactions per month if AMB for the month is less than INR 50,000. Charge to be levied for each instance beyond free limit.	INR 100 + GST per transaction beyond free limit

**C) Lower Denomination (Denomination Less Than INR 100) Charges for All Current & Saving Accounts:**

Parameter		Charge Structure w.e.f 1 <sup>st</sup> June 2019
AMB Maintained	Free Monthly Limit	Charges Above Free Limit
Upto INR 25,000	1,000 pieces	INR 10 + GST per 100 pieces
Upto INR 3 Lakh	2,500 pieces	INR 10 + GST per 100 pieces
Upto INR 10 Lakh	5,000 pieces	INR 10 + GST per 100 pieces
Upto INR 25 Lakh	10,000 pieces	INR 10 + GST per 100 pieces
Above INR 25 Lakh	Free	Free