

Schedule of Benefits
and Fees for
DCB Business Saver Account

DCB BANK

Schedule of Benefits and Fees for DCB Business Saver Account

(with effect from 01.04.2022)

Features	DCB Current Account	Linked DCB Savings Account
Average Quarterly Balance (AQB) Requirement	₹15,000	NA
Account Opening Amount (AOA) Requirement	₹25,000	NA
DCB International Visa Debit Card		
Debit Card Withdrawal Limit	₹50,000 per day	NA
Debit Card POS Spending Limit	₹1,00,000 per day	NA
DCB Debit Card Fee Domestic / International Card		
Issuance Fee (One-time)	₹199	NA
Annual Fee	₹99	NA
Replacement of Card	₹199	NA
Damaged Card	₹199	NA
DCB Debit Card Usage		
Usage at DCB Bank ATMs	Free	NA
Usage at Visa ATMs		
Cash Withdrawal and Balance Inquiry (Domestic)		NA
Free Limit - Monthly	Average Monthly Balance (AMB) maintained is less than ₹25,000 - First 5 transactions free AMB maintained is ₹25,000 or more - First 8 transactions free	
Charges above Free Limit	₹21 per financial transaction & ₹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	NA
DCB Internet Banking	Free	NA
DCB Utility Bill Payment	Free	NA
Personalised Cheque Book		
Payable at Par Cheque Book	Free 50 leaves per month	NA
Charges above Free Limit	₹2 per leaf	NA
Issue of Loose Cheque Leaves	₹5 per leaf	NA
Cash Transactions		
Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)		
Free Limit - Monthly	3 times the AMB maintained in previous month	NA
Charges above Free Limit	More than 3 times and upto 10 times AMB - ₹4 per thousand. More than 10 times AMB - ₹6 per thousand	NA
Cash Deposit - Number of Transactions (Any DCB Bank Branch)		
Free Limit	Unlimited free if AMB of ₹1,00,000 is maintained. Else: 10 free cash deposit transactions per month	NA
Charges above Free Limit	₹100 per transaction	NA
Cash Deposit in Lower Currencies (Below ₹100) and Coins		
AMB Maintained in a Month	Monthly Limit Free	NA
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.	
Cash Withdrawal - Total Amount of Cash Withdrawal (Any DCB Bank Branch)		
Free Limit - Monthly	3 times the AMB maintained in previous month	NA

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	NA
Cash Withdrawal - Number of Transactions (Any DCB Bank Branch)		
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	NA
Charges above Free Limit	₹100 per transaction	NA
TDS on Cash Withdrawal (Any DCB Bank Branch)		
Accounts with PAN		
Withdrawal in the Year	TDS rate - ITR filed for last three financial years	TDS rate - ITR not filed for last three financial years
More than ₹1 Crore	2%	5%
20 Lakh to ₹1 Crore	Nil	2%
Below ₹20 Lakh	Nil	Nil
Accounts without PAN		
Withdrawal in the Year	TDS rate	
Below ₹20 Lakh	Nil	
₹20 Lakh and above	20%	
Clearing Transactions		
Fund Transfer within DCB Bank		
Free Limit	Free - Unlimited	NA
Any Branch Banking (ABB) Clearing - Outward Clearing		
Free Limit	Free - Unlimited	NA
Payable at Par Cheque Utilization - Inward Clearing		
Free Limit	Free - Unlimited	NA
Outstation Cheque Collection		
DCB Bank & HDFC Bank Locations and Non-DCB Bank & HDFC Bank	Upto ₹10,000 - ₹50 per instrument; ₹10,001 to ₹1 lakh - ₹100 per instrument; Above ₹1 lakh - ₹150 per instrument; (All inclusive of other bank charges)	NA
Cheque Deposited & Returned Unpaid		
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)	NA
Cheque Issued & Returned		
Cheque Issued & Returned (Financial Reasons)	₹750 per instrument	NA
ECS / NACH Returns	₹750 per instrument	
Stop Payments		
Stop Payments	₹100 per cheque, Maximum ₹500 per series	NA
Remittance		
Pay Orders & Demand Drafts (Payable at DCB Bank & HDFC Bank Branch Locations)		
Non-cash Transactions - Free Limit	Combined Free DD / PO limits upto ₹10 lakh per month	Nil
Charges above Free Limit	₹2 per 1,000. Min. ₹50 and Max. ₹3,000	
Cash Transactions	₹300 per instrument	
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 / IMPS charges are not applicable for transactions done through any of the digital banking channels)		
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	NA

RTGS Charges	Amount above ₹2 lakh and upto ₹5 lakh - ₹24.50 Amount above ₹5 lakh - ₹49	NA
IMPS Charges	Amount upto ₹1 lakh - ₹4.50 Amount above ₹1 lakh and upto ₹2 lakh - ₹14.50	NA
UPI / USSD	Free	NA
Visa Money Transfer	₹25 per transaction	NA
Other Services		
Statement of Account		
Monthly	Free	NA
Daily	₹50 per page	NA
Weekly	₹1500 p.a.	NA
Fortnightly	₹750 p.a.	NA
Email (Monthly)	Free	NA
Duplicate Statement	₹50 per page	NA
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	NA
Execution	₹50 per transaction + DD / PO Charges + courier / other out of pocket expenses*	NA
Verifications		
Signature Verification	₹50 per document	NA
Photo Attestation (only if the AOF with photo is available at the branch)	₹100 per attestation	NA
Penalty Charges for Non-maintenance of AQB		
Non-maintenance Charges	AQB is between ₹15,000 - ₹10,000 = ₹750 per quarter; AQB is less than ₹10,000 = ₹1500 per quarter	NA
Account Maintenance		
Scheme Transfer Fees [†]	Charge of ₹500	NA
Account Closure	If closed within 30 days of first credit in the account - Free If closed after 30 days of first credit but within 6 months - ₹500 If closed after 6 months - Free	NA
DCB 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	NA
Charges above Free Limit	₹50 per call from 4th call onwards	NA

Mode of calculation of Average Quarterly Balance : Sum of end of day balances for a quarter ÷ Number of days in the quarter.

Mode of Calculation of Average Monthly Balance : Sum of day end balances for a month ÷ Number of days in a 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 changes to Lower AQB Scheme Code can be made only during the 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.

Any existing customer who holds an existing current account (Individual and Proprietorship) can switch to DCB Business Saver Account by filling up the requisite form(s). Scheme code conversions are not allowed for existing Savings Account.

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

No Cheque Book, ATM / Debit Card will be issued on the linked Savings Account. No Cash transaction allowed in the linked Savings Account.

The above mentioned benefits & fees are subject to change from time to time.

Charges specified are exclusive of GST.

Terms and conditions apply.