

Schedule of Benefits
and Fees for
DCB Elite Savings Account

DCB BANK

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(with effect from 01.04.2022)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	₹25,000
DCB International Visa Debit Card	
Debit Card Withdrawal Limit	₹50,000 per day
Debit Card POS Spending Limit	₹2,00,000 per day
DCB Debit Card Fee	
Issuance Fee (One-time)	Free
Annual Fee	Free
Replacement of Card	Free
Damaged Card	Free
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 ₹25000 - First 5 transactions free , Average Monthly Balance (AMB) maintained is ₹25000 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
DCB Internet Banking	Free
DCB Utility Bill Payment	Free
Personalised Cheque Book	
Payable at Par Cheque Book	Free
Charges above Free Limit	NA
Issue of Loose Cheque Leaves	₹5 per leaf
Cash Transactions	
Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)	
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
Cash Deposit - Number of Transactions (Any DCB Bank Branch)	
Free Limit	Unlimited free if Average Monthly Balance (AMB) of ₹50,000 is maintained. Else: 3 free cash deposit transactions per month
Charges above Free Limit	₹100 per transaction
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.
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
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

Cash Withdrawal - Number of Transactions (Any DCB Bank Branch)		
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	
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	
Any Branch Banking (ABB) Clearing - Inward and Outward Clearing		
Free Limit	Free - Unlimited	
Outstation Cheque Collection		
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)	
Cheque Deposited & Returned Unpaid		
Local	Free	
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)	
Cheque Issued & Returned		
Cheque Issued & Returned (Financial Reasons)	₹750 per instrument	
ECS / NACH Returns	₹750 per instrument	
Stop Payments		
Stop Payments	Free	
Remittance		
Pay Order & Demand Drafts		
Pay Order - Local Demand Drafts (Free Limit)	Free	
Charges above Free Limit	NA	
Pay Order & Demand Drafts (Payable at DCB Bank & HDFC Bank Branch Locations)		
Non-cash Transactions - Free Limit	Free	
Charges above Free Limit	NA	
Cash Transactions	₹300 per instrument	
Demand Drafts / Pay Order Cancellation / Revalidation & Duplicate Issuance		
Cancellation / Revalidation Charges	Free	
Issue of Duplicate Instrument	Free	
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	
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)	Free
Duplicate Statement	Free
Balance Confirmation Certificate & Interest Certificate	
Current Year	Free
Previous Year Upto Last 2 Years	Free
Above 2 Years	Free
Duplicate	Free
Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c & Transfer to Savings Accounts)	
Setup	Free
Execution	Free + 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	
Non-Maintenance Charges	AQB between ₹25000>= ₹10000 - ₹299 AQB less than ₹10,000 - ₹599
Account Maintenance	
Scheme Transfer Fees#	₹250
Account Closure	Free
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
Charges above Free Limit	₹50 per call from 4th call onwards

Mode of Calculation of Average Quarterly Balance : Sum of End of Day balances for a quarter ÷ Number of days in the quarter. AQB will be charged in proportion to the extent of shortfall in AQB requirement.

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 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.