

Schedule of Benefits
and Fees for
DCB Happy Savings Account

DCB BANK

Schedule of Benefits and Fees for DCB Happy Savings Account

(with effect from 18.10.2023)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	₹10,000
DCB International Visa Debit Card	
Debit Card Withdrawal Limit	₹50,000 per day
Debit Card POS Spending Limit	₹75,000 per day
DCB Debit Card Fee (Visa Classic)	
Issuance Fee (One-time)	₹199
Annual Fee	₹99
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
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 50 per 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	3 times the Average Monthly Balance (AMB) maintained in previous month
Charges above Free Limit	More than 3 times and upto 10 times AMB: ₹5 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	₹150 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 – (In the case of filer and operative PAN)	TDS rate – (In the case of filer and inoperative PAN)	TDS rate – (In the case of non-filer and operative PAN)	TDS rate – (In the case of non-filer and 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 PAN			
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 and Non-DCB 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	₹150 per instrument			
Outstation Cheques	₹150 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 Payment				
Stop Payment	₹50 per instrument, Maximum ₹200 per series			
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 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	₹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 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			

UPI / USSD	Free
Visa Money Transfer	₹25 per transaction
IMPS Charges	
At Branches	Amount upto ₹1 Lakh: ₹4.50 Amount above ₹1 Lakh and upto ₹2 Lakh: ₹14.50
On DCB Internet Banking & DCB Mobile Banking	AMB is ₹25,000 or more: Free 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)	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	₹50 per document
Photo Attestation (only if the AOF with photo is available at the branch)	₹50 per attestation
Penalty Charges for Non-maintenance of AQB	
Non-Maintenance Charges	₹899 per quarter
Account Maintenance	
Scheme Transfer Fees#	₹250
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: ₹250 If closed after 6 months: Free

1. 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.
2. Mode of Calculation of Average Monthly Balance: Sum of day end balances for a month ÷ Number of days in a month.
3. *International transactions allowed only on international debit cards.
4. ~Out of Pocket expenses - Interest, postage / courier, cable, telex, correspondent bank charges and other expenses, if any, will be added.
5. #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.
6. Intercity: Outside the city, Intracity: Within the city.
7. The benefits & fees are subject to change from time to time.
8. Charges specified are exclusive of GST.
9. Terms and conditions apply.