

Schedule of Benefits
and Fees for
DCB Niyo Savings Account

DCB BANK

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(with effect from 14 June 2023)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	Nil
International DCB Niyo Visa Debit Card	
Debit Card Withdrawal Limit	₹1,00,000 per day
Debit Card POS Spending Limit	₹10,00,000 per day
DCB Niyo Debit Card Fee	
Issuance Fee (One-time)	Free
Foreign Currency Markup	No Bank Markup – foreign currency at Visa exchange rate
Annual Fee	₹500*
Replacement of Card	₹249
Damaged Card	₹249
DCB Co-branded 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 and ₹8.50 per non-financial transaction
Balance Enquiry (International)	₹425 per transaction - channels
Cash Withdrawal (International)	₹425 per transaction - channels
Value Added Services	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Utility Bill Payment	Free
Personalised Cheque Book (Available on Request)	
Payable at Par Cheque Book	₹4 per leaf
Issue of Loose Cheque Leaves	₹10 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	
Tax Deducted at Source (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
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 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	
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		
Charges	₹1 per 1,000 minimum ₹50 and maximum ₹3,000	
Pay Order & Demand Drafts (Payable at DCB Bank Branch Locations)		
Against Debit to account	₹2 per 1,000 minimum ₹50 and maximum ₹5,000	
Against Cash	₹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)		
NEFT through Digital Channels	Free	
NEFT through Branch	Upto ₹10,000: ₹2 Above ₹10,000 and upto ₹1 Lakh: ₹4.50 Above ₹1 Lakh and upto ₹2 Lakh: ₹14.50 Above ₹2 Lakh: ₹24.50	
RTGS through Digital Channels	Free	
RTGS through Branch	Above ₹2 Lakh and upto ₹5 Lakh: ₹24.50 Amount above ₹5 Lakh: ₹49	

IMPS through Digital Channels	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
IMPS through Branches	Upto ₹1 Lakh: ₹4.50 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)	₹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	Free
Above 2 Years	Free
Duplicate	Free
Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c & Transfer to Savings Accounts)	
Setup	Free
Execution	₹25 per transaction + DD / PO charges + courier / other out of pocket expenses~
Verifications	
Signature Verification	₹50 per document
Photo Attestation (Only if the Account Opening Form with photo is available at the branch)	₹50 per attestation
Penalty Charges for Non-maintenance of Average Quarterly Balance (AQB)	
Non-Maintenance Charges	Nil (Zero balance account)
Account Maintenance	
Scheme Transfer Fees#	Nil (Not Allowed)
Account Closure	If closed within 30 days of first credit in the account: Free If closed after 30 days of first credit but within 12 months: ₹250 If closed after 12 months: Free

Please Note:

- *Card annual charges will be applicable only if the Average Quarterly Balance (AQB) is less than ₹5,000 for the last 4 Quarters.
- Mode of calculation of Average Monthly Balance: Sum of day end balances for a month ÷ Number of days in a month.
- Out of pocket expenses: Interest, postage / courier, cable, telex, correspondent bank charges and other expenses, if any, will be added.
- The benefits & fees are subject to change from time to time.
- Charges specified are exclusive of GST.
- Terms and conditions apply.