

**Schedule of Benefits  
and Fees for  
DCB Premium Savings Account**  
(Formerly known as DCB Shubh-Labh Savings Account)

**DCB BANK**

# Schedule of Benefits and Fees for DCB Premium Savings Account

(Formerly Known as DCB Shubh-Labh Savings Account)  
(with effect from 01.07.2023)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	₹10,000
<b>DCB International Visa Debit Card</b>	
Debit Card Withdrawal Limit	₹50,000 per day
Debit Card POS Spending Limit	₹1,50,000 per day
<b>DCB Debit Card Fee</b>	
Issuance Fee (One-time)	₹199
Annual Fee	₹99
Replacement of Card	₹199
Damaged Card	₹199
<b>DCB Debit Card Usage</b>	
Usage at DCB Bank ATMs	Free
<b>Usage at Visa ATMs</b>	
<b>Cash Withdrawal and Balance Inquiry (Domestic)</b>	
Free Limit - Monthly	Average Monthly Balance (AMB) maintained is less than ₹25,000: <b>First 5 transactions free</b> Average Monthly Balance (AMB) maintained is ₹25,000 or more: <b>First 8 transactions free</b>
Charges above Free Limit	₹21 per financial transaction and ₹8.50 per non-financial transaction
Balance Enquiry (International)*	₹25 per transaction
Cash Withdrawal (International)*	₹125 per transaction
<b>Value Added Services</b>	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Utility Bill Payment	Free
<b>Personalised Cheque Book</b>	
Payable at Par Cheque Book	Free 50 leaves per month
Charges above Free Limit	₹2 per leaf
Issue of Loose Cheque Leaves	₹5 per leaf
<b>Cash Transactions</b>	
<b>Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)</b>	
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
<b>Cash Deposit - Number of Transactions (Any DCB Bank Branch)</b>	
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
<b>Cash Deposit in Lower Currencies (Below ₹100) and Coins</b>	
<b>AMB Maintained in a Month</b>	<b>Free Monthly Limit</b>
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.
<b>Cash Withdrawal - Total Amount of Cash Withdrawal (Any DCB Bank Branch)</b>	
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		₹25 per instrument (inclusive of out of pocket expenses)		
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
<b>IMPS Charges</b>	
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
<b>Other Services</b>	
<b>Statement of Account</b>	
Email (Monthly)	Free
Physical (Quarterly)	Free
Physical (Monthly)	Free
Duplicate Statement	Free
<b>Balance Confirmation Certificate &amp; Interest Certificate</b>	
Current Year	Free
Previous Year Upto Last 2 Years	Free
Above 2 Years	Free
Duplicate	Free
<b>Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c &amp; Transfer to Savings Accounts)</b>	
Setup	Free
Execution	Free+ DD/PO Charges + courier/ other out of pocket expenses
<b>Verifications</b>	
Signature Verification	₹50 per document
Photo Attestation (only if the AOF with photo is available at the branch)	₹50 per attestation
<b>Penalty Charges for Non-maintenance of AQB</b>	
Non-maintenance Charges	₹899 per quarter
<b>Account Maintenance</b>	
Scheme Transfer Fees*	₹200
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.

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