

Schedule of Benefits
and Fees for
DCB SmartGain Current Account

DCB BANK

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(with effect from 01.04.2022)

Average Monthly Balance (AMB) & 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	₹75,000 per day
DCB Debit Card Fee	
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	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 and ₹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 100 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 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 transactions if AMB of ₹1,00,000 is maintained. Else: 10 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 ₹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	
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	₹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)	
Cheque Issued & Returned		
Cheque Issued & Returned (Financial Reasons)	₹750 per instrument	
ECS / NACH Returns	₹750 per instrument	
Stop Payments		
Stop Payments	₹100 per instrument, Maximum ₹500 per series	
Remittance		
Pay Order & Demand Drafts		
Pay Order - Local Demand Drafts (Free Limit)	Combined Free DD / PO limits upto ₹50 lakh per month	
Charges above Free Limit	₹2 per 1,000. Minimum ₹50 and Maximum ₹5,000	
Pay Order & Demand Drafts (Payable at DCB Bank & HDFC Bank Branch Locations)		
Non-Cash Transactions - Free Limit	Combined Free DD / PO limits upto ₹50 lakh per month	
Charges above Free Limit	₹2 per 1,000. Minimum ₹50 and Maximum ₹5,000	
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	

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	
Daily	₹50 per page
Weekly	₹1,500 per annum
Fortnightly	₹750 per annum
Monthly (Physical / Email)	Free
Duplicate Statement	₹50 per page. More than 1 year, ₹100 per page
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
Execution	₹50 per transaction + DD / PO Charges + courier / other out of pocket expenses~
Verifications	
Signature Verification	₹100 per document
Photo Attestation (only if the AOF with photo is available at the branch)	₹100 per attestation
Penalty Charges for Non-maintenance of AQB / AMB	
Non-maintenance Charges	₹500 per month
Account Maintenance	
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 12 months - ₹500 If closed after 12 months - ₹200
Cheque Pick-up Facility	
Cheque Pick-up at Selected Centres	Available
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 Monthly Balance : Sum of end of day balances for a month ÷ number of days in the month.

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*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.