

Schedule of Benefits  
and Fees for  
DCB Student Savings Account

**DCB BANK**

# Schedule of Benefits and Fees for DCB Student Savings Account

(with effect from 01.04.2022)

Average Quarterly Balance (AQB) & Account Opening Amount (AOA) Requirement	Nil
<b>DCB International Visa Debit Card</b>	
Debit Card Withdrawal Limit	₹10,000 per day
Debit Card POS Spending Limit	Nil
<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 & ₹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 25 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 - ₹4 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	₹100 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

<b>Cash Withdrawal - Number of Transactions (Any DCB Bank Branch)</b>		
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	
<b>TDS on Cash Withdrawal (Any DCB Bank Branch)</b>		
<b>Accounts with PAN</b>		
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
<b>Accounts without PAN</b>		
Withdrawal in the Year	TDS rate	
Below ₹20 Lakh	Nil	
₹20 Lakh and above	20%	
<b>Clearing Transactions</b>		
<b>Fund Transfer within DCB Bank</b>		
Free Limit	Free - Unlimited	
<b>Any Branch Banking (ABB) Clearing - Inward and Outward Clearing</b>		
Free Limit	Free - Unlimited	
<b>Outstation Cheque Collection</b>		
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)	
<b>Cheque Deposited &amp; Returned Unpaid</b>		
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)	
<b>Cheque Issued &amp; Returned</b>		
Cheque Issued & Returned (Financial Reasons)	₹750 per instrument	
ECS / NACH Returns	₹750 per instrument	
<b>Stop Payments</b>		
Stop Payments	₹50 per instrument, Maximum ₹200 per series	
<b>Remittance</b>		
<b>Pay Order &amp; Demand Drafts</b>		
Pay Order - Local Demand Drafts (Free Limit)	Nil	
Charges above Free Limit	₹1 per 1,000. Minimum ₹50 and Maximum ₹3000	
<b>Pay Order &amp; Demand Drafts (Payable at DCB Bank &amp; HDFC Bank Branch Locations)</b>		
Non-cash Transactions - Free Limit	Nil	
Charges above Free Limit	₹2 per 1,000. Minimum ₹50 and Maximum ₹5,000	
Cash Transactions	₹300 per instrument	
<b>Demand Drafts / Pay Order Cancellation / Revalidation &amp; Duplicate Issuance</b>		
Cancellation / Revalidation Charges	₹50 per instrument	
Issue of Duplicate Instrument	₹50 per instrument	
<b>Electronic Fund Transfers (NEFT / RTGS / IMPS charges are not applicable for transactions done through any of the digital banking channels)</b>		
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
<b>Other Services</b>	
<b>Statement of Account</b>	
Email (Monthly)	Free
Physical (Quarterly)	Free
Physical (Monthly)	₹200 per annum
Duplicate Statement	₹25 per page. More than 1 year = ₹100 per page
<b>Balance Confirmation Certificate &amp; Interest Certificate</b>	
Current Year	Free
Previous Year Upto Last 2 Years	₹100 per year
Above 2 Years	₹500 per year
Duplicate	₹25 per certificate
<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	₹350 per quarter
<b>Account Maintenance</b>	
Scheme Transfer Fees <sup>8</sup>	₹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 - ₹250. If closed after 12 months - ₹100
<b>DCB Customer Care Usage Charge</b>	
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.

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.