

Schedule of Benefits  
and Fees for DCB Basic Savings  
Bank Deposit Account

**DCB BANK**

# Schedule of Benefits and Fees for DCB Basic Savings Bank Deposit Account

(with effect from 10.12.2021)

Average Quarterly Balance(AQB) & Account Opening Amount(AOA) Requirement	Nil	
<b>ATM Related Charges</b>		
ATM Card withdrawal Limit	₹10,000 per day	
POS Spending Limit	-	
<b>ATM Card Fee</b>		
Issuance Fee (One-time)	Free	
Annual Fee	Free	
Replacement of Card	Free	
Damaged Card	Free	
<b>DCB ATM Card Usage</b>		
Usage at DCB Bank ATMs (Monthly)	Free upto 4 withdrawals (inclusive of all debits in a month)	
Charges above Free Limit	₹25 per transaction	
<b>Personalised Cheque Book</b>		
Payable at Par Cheque Book	Free 25 leaves in a year	
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	Free	
<b>Cash Withdrawal (Any DCB Bank Branch)</b>		
Free Limit (Monthly)	Free upto 4 withdrawals (inclusive of all debits in a month)	
Charges above Free Limit	₹25 per transaction	
<b>TDS on Cash Withdrawal (Any DCB Bank Branch)</b>		
<b>Accounts with PAN</b>		
<b>Withdrawal in the Year</b>	<b>TDS rate - ITR filed for last three financial years</b>	<b>TDS rate - ITR not filed for last three financial years</b>
More than ₹1 Crore	2%	5%
20 Lakh to ₹1 Crore	Nil	2%
Below ₹20 Lakh	Nil	Nil
<b>Accounts without PAN</b>		
<b>Withdrawal in the Year</b>	<b>TDS rate</b>	
Below ₹20 Lakh	Nil	
₹20 Lakh and above	20%	
<b>Clearing Transactions</b>		
Fund Transfer within DCB Bank	Free upto 4 withdrawals (inclusive of all debits in a month)	
Charges above Free Limit	₹25 per transaction	
Outward Clearing	Free - Unlimited	
Inward Clearing	Free upto 4 withdrawals (inclusive of all debits in a month)	
Charges above Free Limit	₹25 per transaction	
Outstation Cheque Collection	Free	
<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)	

Cheque Issued & Returned (Financial Reasons)	₹750 per instrument
ECS / NACH Returns	₹750 per instrument
<b>Stop payments</b>	
Stop payments	₹50 per Cheque, Maximum ₹200 per series
<b>Remittance</b>	
<b>Pay Orders &amp; Demand Drafts (Payable at DCB Bank &amp; HDFC Bank Branch Locations)</b>	
Non-cash Transactions - Free Limit	Nil
Charges above Free Limit	₹1 per 1000. Minimum ₹50 and Maximum ₹3000
Cash Transactions	₹300 per instrument
<b>Electronic Fund Transfers (NEFT / RTGS / IMPS charges are not applicable for transactions done through any of the digital banking channels)</b>	
RTGS / NEFT / IMPS / UPI / USSD	Free upto 4 transactions (inclusive of all debits in a month)
Charges above Free Limit	₹25 per transaction
Visa Money Transfer	NA
<b>Value Added Services</b>	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Phone Banking	Free
DCB Utility Bill Payment	Free
<b>Penalty Charges for Non-maintenance of AQB</b>	
Non-maintenance Charges	Nil
<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</b>	
Setup	₹50
Execution	₹25 per transaction + 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
Scheme Transfer Fees <sup>†</sup>	₹200
Account Closure	Free

\*-Out of Pocket Expenses - Interest, postage / courier, cable, telex, correspondent bank charges and other expenses, if any will be added.

Intracity: 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.

