

Schedule of Benefits  
and Fees for DCB NRE and  
NRO Classic Savings Account

**DCB BANK**

# Schedule of Benefits and Fees for DCB NRE and NRO Classic Savings Account

(with effect from 01.12.2022)

Average Quarterly Balance (AQB) Requirement	₹10,000 or a term deposit of ₹300,000
<b>DCB International Visa Debit Card</b>	
Debit Card Withdrawal Limit*	₹50,000 per day
Debit Card POS Spending Limit**	₹100,000 per day
<b>DCB Debit Card Fee</b>	
Issuance Fee (One-time)	₹199 per card
Annual Fee	₹99 per card
Replacement of Card	₹199 per card / per instance
Damaged Card	Nil
<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
Issue of Loose Cheque Leaves	₹5 per cheque 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>MAB 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 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 months 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	
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	
Any Branch Banking (ABB) Clearing - Inward and Outward Clearing		
Free Limit	Free	
Outstation Cheque Collection		
DCB Bank and Non-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 (All inclusive of other bank charges)	
Cheque Deposited & Returned Unpaid		
Local	₹150	
Outstation Cheques	₹150	
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	Free	
Remittance		
Pay Order & Demand Drafts		
Non-cash Transactions - Free Limit	Free Unlimited	
Cash Transaction (Below ₹50000 only)	₹300 per instrument	
Pay Orders & Demand Drafts (Payable at DCB Bank Locations)		
Non-cash Transactions - Free Limit	Free - Unlimited	
Cash transactions (Below ₹50,000 only)	₹500	
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 (Monthly)	Free
Duplicate Statement	Free
<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	₹50 per certificate
<b>Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c &amp; Transfer to Savings Accounts)</b>	
Setup	Free
Execution	Free
<b>Verifications</b>	
Signature Verification	Free
Photo Attestation (only if the AOF with photo is available at the branch)	Free
<b>Account Maintenance</b>	
Scheme Transfer Fees	Free
Account Closure	Free

1. Mode of Calculation of average quarterly balance : Sum of End of Day balances for a quarter / No of days in the quarter.
2. Mode of Calculation of average monthly balance : Sum of End of Day balances for a month / No of days in the month.
3. \*International transactions allowed only on international debit cards. Domestic debit card will be issued for NRO accounts which cannot be used for cash withdrawal outside India.
4. \*\*Domestic debit card can be used online only on Indian websites.
5. ^Cash deposits not allowed in NRE accounts.
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.