

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

DCB BANK

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(with effect from 01.07.2023)

Average Quarterly Balance (AQB) Requirement	₹100,000 or a term deposit of ₹500,000
DCB International Visa Debit Card	
Debit Card Withdrawal Limit*	₹50,000 per day
Debit Card POS Spending Limit**	₹200,000 per day
DCB Debit Card Fee	
Issuance Fee (One-time)	₹199 per card
Annual Fee	₹99 per card
Replacement of Card	₹199 per card / per instance
Damaged Card	Nil
DCB Debit Card Usage	
Usage at DCB ATMs	Free
Usage at Visa ATMs	
Cash Withdrawal and Balance Inquiry (Domestic)	
Free Limit - Monthly	Average Monthly Balance (AMB) maintained is less than ₹25,000: First 5 transactions free , Average Monthly Balance (AMB) maintained is ₹25,000 or more: First 8 transactions free
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
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
Charges above Free Limit	Free
Issue of Loose Cheque Leaves	₹5 per cheque leaf
Cash Transactions	
Cash Deposit - Total Amount of Cash Deposit (Any DCB Bank Branch)^	
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
Cash Deposit - Number of Transactions (Any DCB Bank Branch)^	
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
Cash Deposit in Lower Currencies (Below ₹100) and Coins^	
MAB 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 (Any DCB Bank Branch)	
Free Limit	₹1 crore in a Financial Year
TDS above Free Limit	2% of the withdrawal amount

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	Free	
Cheque Deposited & Returned Unpaid		
Local	Free	
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	Free	
Remittance		
Pay Order & Demand Drafts		
Non-cash Transactions - Free limit	Free Unlimited	
Cash Transaction (Below ₹50,000/- 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	Free	
Issue of Duplicate Instrument	Free	
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	
IMPS Charges		
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
Other Services	
Statement of Account	
Email (Monthly)	Free
Physical (Monthly)	Free
Duplicate Statement	Free
Balance Confirmation Certificate & Interest Certificate	
Current Year	Free
Previous Year Upto Last 2 Years	Free
Above 2 Years	Free
Duplicate	Free
Standing Instructions (Excluding Transfer to / from Deposit / Loan A/c & Transfer to Savings Accounts)	
Setup	Free
Execution	Free
Verifications	
Signature Verification	Free
Photo Attestation (only if the AOF with photo is available at the branch)	Free
Account Maintenance	
Scheme Transfer Fees*	Cannot be downgraded to Classic NRE / NRO Account
Account Closure	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.