

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

DCB BANK

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(with effect from 01.04.2022)

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 - ₹4 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	₹100 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 Lakhs	2,500 pcs.
Upto ₹10 Lakhs	5,000 pcs.
Upto ₹25 Lakhs	10,000 pcs.
Above ₹25 Lakhs	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 & HDFC Bank Locations and Non-DCB Bank & HDFC Bank Locations	Free	
Cheque Deposited & Returned Unpaid		
Local	Free	
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	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 & HDFC Bank Branch 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 / 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	
Visa Money Transfer	₹25 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 ⁹	Cannot be downgraded to Classic NRE / NRO Account
Account Closure	Free

Mode of Calculation of average quarterly balance : Sum of End of Day balances for a quarter / No of days in the quarter. Mode of Calculation of average monthly balance : Sum of End of Day balances for a month / No of days in the month.

*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.

**Domestic debit card can be used online only on Indian websites.

^Cash deposits not allowed in NRE accounts.

NRO account can be converted to resident account in case of change in residential status.

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.