

Schedule of Benefits  
and Fees for  
DCB Elite Savings Account

**DCB BANK**

# Schedule of Benefits and Fees for DCB Elite Savings Account

(with effect from 01.04.2025)

Average Monthly Balance (AMB) Requirement	₹25,000		
<b>DCB Debit Cards</b>	<b>DCB VISA Classic/ Platinum Card, DCB Rupay Platinum (Basic Card)</b>	<b>DCB Visa Travel Smart Card</b>	<b>DCB Rupay Platinum Card</b>
Issuance Fee (One-time)	Nil	₹500	₹500
Annual Fee	Nil	₹500	₹500
Reissue / Replacement / Reissuance against Damaged Card	Nil	₹500	₹500
Debit Card Withdrawal Limit	₹50,000 per day	₹50,000 per day	₹50,000 per day
Debit Card POS & Online Spending Limit	₹2,00,000 per day	₹2,00,000 per day	₹2,00,000 per day
<b>DCB Debit Card Usage</b>			
Usage at DCB Bank ATMs	Free		
<b>Usage at Non-DCB Bank ATM</b>			
<b>Cash Withdrawal and Balance Inquiry</b>			
Free Limit - Monthly (Domestic ATM)	3 Transactions Two additional free transactions per month in non-metro ATMs		
ATM Usage charges above the Free Limit (Domestic ATM)	₹21 per financial transaction (cash withdrawal) ₹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		
Charges above Free Limit	NA		
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: ₹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>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>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>Cheque Deposited &amp; Returned Unpaid</b>	
Local	Free
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 Payment</b>	
Stop Payment	Free
<b>Remittance</b>	
<b>Pay Order &amp; Demand Drafts</b>	
Pay Order - Local Demand Drafts (Free Limit)	Free
Charges above Free Limit	NA
Cash Transactions	₹300 per instrument
<b>Demand Drafts / Pay Order Cancellation / Revalidation &amp; Duplicate Issuance</b>	
Cancellation / Revalidation Charges	Free
Issue of Duplicate Instrument	Free
<b>Electronic Fund Transfers (NEFT / RTGS 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
UPI / USSD	Free
<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 (Quarterly)	Free
Physical (Monthly)	Free
Duplicate Statement	Free
<b>Balance Confirmation Certificate &amp; Interest Certificate</b>	
Current Year	Free
Previous Year Upto Last 2 Years	Free
Above 2 Years	Free
Duplicate	Free

<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>Penalty Charges for Non-maintenance of AMB</b>	
Non-maintenance Charges	₹500
<b>Account Maintenance</b>	
Scheme Transfer Fees <sup>#</sup>	Free
Account Closure	Free

1. Mode of Calculation of Average Monthly Balance: Sum of End of Day balances for a month ÷ Number of days in the month. AMB will be charged in proportion to the extent of shortfall in AMB requirement.
2. \*International transactions allowed only on international debit cards.
3. The benefits & fees are subject to change from time to time.
4. Charges specified are exclusive of GST.
5. Terms and conditions apply.