

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

DCB BANK

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(with effect from 01.09.2025)

Average Monthly Balance (AMB) Requirement	₹100,000 or a term deposit of ₹500,000		
DCB Debit Cards	DCB VISA Classic/ Platinum Card, DCB Rupay Platinum (Basic Card)	DCB Visa Travel Smart Card	DCB Rupay Platinum Card
Issuance Fee (One-time)	₹249	₹500	₹500
Annual Fee	₹199	₹500	₹500
Reissue / Replacement / Reissuance against Damaged Card	₹249	₹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
DCB Debit Card Usage			
Usage at DCB ATMs	Free		
Usage at Non-DCB Bank ATM			
Cash Withdrawal and Balance Inquiry			
Free Limit - Monthly (Domestic ATM)	3 Transactions Two additional free transactions per month in non-metro ATMs		
Charges for usage beyond Free Limit (Domestic ATM)	₹23 per financial transaction (cash withdrawal) ₹10 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.		

Clearing Transactions	
Fund Transfer within DCB Bank	
Free Limit	Free
Any Branch Banking (ABB) Clearing - Inward and Outward Clearing	
Free Limit	Free
Cheque Deposited & Returned Unpaid	
Local	Free
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
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
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 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.