

Schedule of Benefits
and Fees for DCB Basic Savings
Bank Deposit Account

DCB BANK

Schedule of Benefits and Fees for DCB Basic Savings Bank Deposit Account

(with effect from 01.04.2026)

Average Monthly Balance (AMB) Requirement	Nil
DCB Debit Cards	DCB Rupay Platinum Basic Card
Issuance Fee (One-time)	Nil
Annual Fee	Nil
Reissue / Replacement / Reissuance against Damaged Card	Nil
Debit Card Withdrawal Limit	₹10,000 per day
Debit Card POS & Online Spending Limit	₹20,000 per day
Personalised Cheque Book	
Payable at Par Cheque Book	Free 30 leaves in a year
Charges above Free Limit	₹2 per leaf
Issue of Loose Cheque Leaves	₹5 per leaf
Cash Deposit	
Free	
Withdrawal (Cash/ ATM/ Transfer/ Inward Clearing/ DD)	
Free Limit (Monthly)	Free upto 4 withdrawals
Charges above Free Limit	₹25 per transaction
Other Clearing Related Charges	
Outward Clearing	Free - Unlimited
Cheque Deposited & Returned Unpaid	₹150 per instrument
Cheque Issued & Returned (Financial Reasons)	₹750 per instrument
ECS / NACH Returns	₹750 per instrument
Stop Payment	₹50 per Cheque, Maximum ₹200 per series
Remittance	
Electronic Fund Transfers	
NEFT Charges	Free
RTGS Charges	Free
IMPS Charges	Free
IMPS Charges	Free
UPI / USSD	Free
Value Added Services	
DCB Mobile Banking	Free
DCB Internet Banking	Free
DCB Phone Banking	Free
DCB Utility Bill Payment	Free
Other Services	
Statement of Account	
Email (Monthly)	Free
Physical (Quarterly)	Free
Physical (Monthly)	Free
Duplicate Statement	₹25 per page. More than 1 year: ₹100 per page

Balance Confirmation Certificate & Interest Certificate	
Current Year	Free
Previous Year Upto Last 2 Years	₹100 per year
Above 2 Years	₹500 per year
Duplicate for above	₹25 per certificate
Standing Instructions	
Setup	Free
Execution	Free
Verifications	
Signature Verification	₹50 per document
Photo Attestation	₹50 per attestation
Account Maintenance	
Scheme Transfer Fees	Free
Account Closure	Free

1. The benefits & fees are subject to change from time to time.
2. Charges specified are exclusive of GST.
3. UPI based cash withdrawals from other bank ATMs are included as a part of monthly free transaction limit.
4. Terms and conditions apply.