

Schedule of Tariff

For Accounts opened 1st July 2014 onwards : Effective immediately.

For Account opened prior to 1st July 2014 : Effective form 14th August 2014

please visit www.dbsbank.in

(For Accounts opened 1st July 2014 onwards: Effective immediately. For Account opened prior to 1st July 2014: Effective from 14th August 2014)

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
	Transaction Type	Normal account	Premium Account
	Minimum Average Quarterly Balance	₹ 1,00,000	₹ 5,00,000
	Payment Services		
	International Fund Transfers		
1	Outward Remittances (request at Branch) (inclusive of Swift charges)	₹ 700	₹ 600
	Outward Remittances (initiated via Internet Banking (DBS IDEAL™ 3.0))	₹ 500	₹ 400
	Other Bank Charges additional		
2	Inward Remittances		
	- Credit to DBS Account for Inward Remittance	₹ 300	₹ 150
	- Further Credit for Non DBS customer	₹ 500	-
	Other Bank Charges additional		
	Issuance of FIRC	₹ 300	₹ 150
	Re-issuance of FIRC	₹ 500	₹ 200
3	Returned funds for unapplied OTT/ITT	₹ 1000 Swift charges	₹ 500 Swift charges
	Domestic Fund Transfers		
4	Outward Local Transfers – RTGS		
	RTGS Initiated via Branch : ₹ 2 lakhs to ₹ 5 lakhs	₹ 10 per transaction	Free
	RTGS Initiated via Branch : ₹ 5 lakhs and above	₹ 25 per transaction	Free
	RTGS initiated via Internet Banking (DBS IDEAL™ 3.0)	Free	Free
5	Inward Local Transfers – RTGS	Free	Free
6	Outward Local Transfer Returns	Free	Free
7	Outward NEFT		
	NEFT via Branch : Upto ₹ 200000	₹ 2 per transaction	Free
	NEFT via Branch : ₹ 200000 and above	₹ 10 per transaction	Free
	NEFT initiated via Internet Banking (DBS IDEAL™ 3.0)	Free	Free
8	Inward NEFT	Free	Free
9	Outward NEFT Returns	Free	Free
10	DBS Account to Account Transfer Request		
	DBS Account Transfer from INR - INR & FCY - INR Ac at Branch	Free	Free
	DBS Account Transfer from INR - INR & FCY - INR Ac via Internet Banking (DBS IDEAL™ 3.0)	Free	Free
11	Issuance of DBS Payorder (₹)	Free	Free
12	Demand Drafts Issuance on (₹) Correspondent Bank location	₹ 25 per transaction	₹ 25 per transaction
13	Reissuance of DBS Payorder	₹ 100	₹ 100
14	Cancellation, Stop Payment of DBS Payorder / Correspondent Bank DD	₹ 200	₹ 100
15	Demand Drafts Issuance (FCY)	₹ 700	₹ 600
16	Reissuance / Cancellation of FCY Demand draft	₹ 500	₹ 500
17	Stop Payment of Cheques (Single, Range)	₹ 200	₹ 100
18	Courier Charges	Domestic ₹ 50, Overseas ₹ 1000	Domestic ₹ 50, Overseas ₹ 1000
	Collection Services		
19	Cheque Collections under Speed (for non CMS customers)	₹ 5 per instrument	₹ 3 per instrument
20	Outstation Cheque for collection (for non CMS customers)		
	Upto ₹ 1,00,000	₹ 25 per instrument	₹ 15 per instrument
	₹ 1,00,001 and above	₹ 150 per instrument	₹ 100 per instrument
21	Cheque Collection - FCY	0.25% (Min ₹ 200)	0.25% (Min ₹ 200)
22	Cheque return charges	₹ 200 for Local, ₹ 250 for outstation	₹ 100 for Local, ₹ 250 for outstation

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
23	Return of FCY Cheque	₹ 200 + out of pocket expenses	₹ 100 + out of pocket expenses
	DBS IDEAL™ 3.0 (Corporate Internet Banking)		
24	Online Banking Sign up	Free Registration (3 Free Tokens at Registration - Subsequent ₹ 500 per token device - one time charge)	Free Registration (5 Free Tokens at Registration - Subsequent ₹ 500 per token device - one time charge)
25	Transaction Initiation services	Free	Free
26	IDEAL E-Reporting (Email, SMS Advices for Inward & Outward NEFT, RTGS, TT Transactions), Balance Alerts	Free	Free
27	IDEAL transactions - Payment Advice and invoice details to Beneficiary (upto 5 email address per transaction)	Free	Free
28	Trade Notifications - Automated Alert, Advices, Swift Copies over email	Free	Free
29	IDEAL 3.0 Bulk Upload tool (Standard)	Free	Free
30	IDEAL 3.0 Bulk Upload tool (Customized), ERP Integration for Payments, Encryption Tool, Reverse Recon etc.	To be offered under structured CMS arrangement	To be offered under structured CMS arrangement
31	IDEAL Non-Utilization Charge for the year: No Login for View Services/ Nil Transaction for Transaction Services from the subsequent calendar year of IDEAL Sign up.	₹ 200	Free
	Doorstep banking		
32	Cheque pick up services #	₹ 600 per location, per month	₹ 550 per location, per month
33	Cash pick up services ##	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.5 per thousand. Pickup charges on actual	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.25 per thousand. Pickup charges on actual
	Account Related Fees		
34	Service charges applicable incase of non maintenance of minimum quarterly average balance *	AQB: >= ₹ 50,000 < ₹ 1lakh: ₹ 2000/qtr AQB: < ₹ 50,000: ₹ 3500/qtr**	AQB: >= ₹ 2.5 lakhs < ₹ 5 lakhs: ₹ 3000/qtr AQB < ₹ 2.5 lakhs: ₹ 6000/qtr
35	Account closure (before 6 months from date of opening)	₹ 1,000	₹ 2,000
	Other Services		
37	Cheque Book issuance (Payable at Par)	Free	Free
38	Duplicate statement	₹ 100	Free
39	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)		
	for period < 3 months	₹ 100 per record	Free
	for period > 3 months upto 1 year	₹ 200 per record	₹ 100 per record
	for period (above 1 year)	₹ 300 per record	₹ 200 per record
40	Balance / TDS / Interest Certificates	₹ 100 for adhoc certificate	₹ 50 for adhoc certificate
41	Issuance of Miscellaneous Certificate	₹ 100 for adhoc certificate	₹ 50 for adhoc certificate
42	Standing Instruction creation	₹ 200	Free
43	Amendment of Standing Instruction	₹ 100	Free
44	Premature withdrawal of Fixed Deposits (partial/full)	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD
45	Postages (Thru Regd Post)	Actuals	Actuals

*On consecutive non maintenance of minimum quarterly average balance, bank reserves the right to withdraw of all the facilities under DBS Business Edge Account & DBS Business Preferred. * New Account opened will get a waiver for non-maintenance of quarterly balance during the quarter the account is opened and one subsequent quarter. * Minimum Average Quarterly balance for DBS Entrepreneurs Account at Surat, Nasik, Kolhapur, Salem, Moradabad, Cuddalore branch will be Rs. 50,000 and Non maintenance charge will be Rs 1500/per quarter accordingly.

** For all existing DBS Entrepreneurs Account AQB non maintenance charge for quarter ending Sep. 2014 will be: AQB < ₹ 10,000 - ₹ 750 per quarter & revised charges will be applicable from quarter ending Dec. 2014. # For CMS customers, separate registration needs to be executed with the bank. The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered On Actual. ## For availing this service, separate registration needs to be done with the bank.

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
	TRADE SERVICES		
	Exports		
	Exports Negotiations and Collections		
46	Full Scrutiny / Examination of documents under confirmed / unconfirmed Lc's	₹ 15 bps subject to ₹ 2,000 min	₹ 1,000
47	Exports Bills on collections	₹ 6.25 bps flat as commission subject to ₹ 1,000 min	₹ 750 flat
48	Exports Bills on collections-under LC	₹ 6.25 bps flat as commission subject to ₹ 1,500 min	₹ 750 flat
49	EBC softex processing and Advanced payment bills (no dispatch)	₹ 2,500 flat	₹ 1,000 flat
50	Courier	₹ 750	₹ 500 flat
	Letter of Credit		
51	Advising L/C's	₹ 1,500 flat	₹ 1,000 flat
52	Advising L/C Amendments	₹ 1,500 flat	₹ 1,000 flat
53	Cable charges	₹ 750	₹ 500
54	Export LC Confirmation (Till the end of the usance period)	Governed by the FI pricing subject to USD ₹ 150 min	Governed by the FI pricing
	Other Charges		
55	Cable charges	₹ 750	₹ 500
56	GR Waivers	₹ 1,500 flat	₹ 750 flat
57	BRC's	₹ 300 flat	₹ 300
58	True Copy Certification- Invoices/BRC	₹ 300 flat	₹ 300
59	Approval for extension of time, Invoice Reduction, Writeoff, Change in buyer	₹ 500 flat	₹ 300
60	Request of signature verification of Lc's received from other banks	₹ 500 flat	₹ 250 flat
61	Customer's request	₹ 750 (cable charges)	₹ 500 (cable charges)
	Documentary Collection		
62	Import bill under collection	0.25% flat + cable subject to ₹ 2,000 min	₹ 1,000 flat
63	Import bills- direct collections	0.125% flat + cable subject to ₹ 1,250 min	₹ 750 flat
64	Advance remittances	0.125% flat + cable subject to ₹ 1,250 min	₹ 750 flat
65	to the account of applicant	₹ 750	₹ 750 flat
66	Swift	₹ 500	₹ 500

Terms and Conditions apply
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Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

(For Accounts opened 1st July 2014 onwards: Effective immediately. For Account opened prior to 1st July 2014: Effective from 14th August 2014)

Sr. No.	Product Services	DBS BusinessEdge Preferred
	Transaction Type	Super Premium
	Minimum Average Quarterly Balance	₹ 10,00,000
	Payment Services	
	International Fund Transfers	
1	Outward Remittances (request at Branch) (inclusive of Swift charges)	₹ 500
	Outward Remittances (initiated via Internet Banking (DBS IDEAL™ 3.0))	₹ 400
	Other Bank Charges additional	
2	Inward Remittances	
	- Credit to DBS Account for Inward Remittance	Free
	- Further Credit for Non DBS customer	-
	Other Bank Charges additional	
	Issuance of FIRC	Free
	Re-issuance of FIRC	Free
3	Returned funds for unapplied OTT/ITT	Free
	Domestic Fund Transfers	
4	Outward Local Transfers – RTGS	
	RTGS Initiated via Branch : ₹ 2 lakhs to ₹ 5 lakhs	Free
	RTGS Initiated via Branch : ₹ 5 lakhs and above	Free
	RTGS initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
5	Inward Local Transfers – RTGS	Free
6	Outward Local Transfer Returns	Free
7	Outward NEFT	
	NEFT via Branch : Upto ₹ 200000	Free
	NEFT via Branch : ₹ 200000 and above	Free
	NEFT initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
8	Inward NEFT	Free
9	Outward NEFT Returns	Free
10	DBS Account to Account Transfer Request	
	DBS Account Transfer from INR - INR & FCY - INR Ac at Branch	Free
	DBS Account Transfer from INR - INR & FCY - INR Ac via Internet Banking (DBS IDEAL™ 3.0)	Free
11	Issuance of DBS Payorder (₹)	Free
12	Demand Drafts Issuance on (₹) Correspondent Bank location ¹	Free
13	Reissuance of DBS Payorder	Free
14	Cancellation, Stop Payment of DBS Payorder / Correspondent Bank DD	Free
15	Demand Drafts Issuance (FCY)	₹ 500
16	Reissuance / Cancellation of FCY Demand draft	Free
17	Stop Payment of Cheques (Single, Range)	Free
18	Courier Charges	Domestic Free, Overseas ₹ 1000
	Collection Services	
19	Cheque Collections under Speed (for non CMS customers)	Free
20	Outstation Cheque for collection (for non CMS customers)	
	Upto ₹ 1,00,000	₹ 15 per instrument
	₹ 1,00,001 and above	₹ 75 per instrument
21	Cheque Collection - FCY	0.25% (Min ₹ 200)
22	Cheque return charges	₹ 100 for Local, ₹ 250 for outstation
23	Return of FCY Cheque	₹ 100 +out of pocket expenses

¹ DBS bank reserves all right to put a cap on number of free Demand Drafts issued

Sr. No.	Product Services	DBS BusinessEdge Preferred
	DBS IDEAL™ 3.0 (Corporate Internet Banking)	
24	Online Banking Sign up	Free Registration (8 Free Tokens Free at Registration - Subsequent at ₹ 500 per token device - one time charge)
25	Transaction Initiation services	Free
26	IDEAL E-Reporting (Email, SMS Advices for Inward & Outward NEFT, RTGS, TT Transactions), Balance Alerts	Free
27	IDEAL transactions - Payment Advice and invoice details to Beneficiary (upto 5 email address per transaction)	Free
28	Trade Notifications - Automated Alert, Advices, Swift Copies over email	Free
29	IDEAL 3.0 Bulk Upload tool (Standard)	Free
30	IDEAL 3.0 Bulk Upload tool (Customized), ERP Integration for Payments, Encryption Tool, Reverse Recon etc	To be offered under structured CMS arrangement
31	IDEAL Non-Utilization Charge for the year: No Login for View Services/ Nil Transaction for Transaction Services from the subsequent calendar year of IDEAL Sign up.	Free
	Doorstep banking	
32	Cheque pick up services #	Free Cheque pick-up at any one DBS location within City Limits Additional locations ₹ 500 per month
33	Cash pick up services ##	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.0 per thousand. Pickup charges on actual on actual
	Account Related Fees	
34	Service charges applicable incase of non maintenance of minimum quarterly average balance *	AQB >= ₹ 7.5 lakhs < ₹ 10 lakhs : ₹ 4000/qtr, AQB >= ₹ 5 lakhs < ₹ 7.5 lakhs : ₹ 8000/qtr, AQB < ₹ 5 lakhs : ₹ 12000/qtr
35	Account closure (before 6 months from date of opening)	₹ 3,000
	Other Services	
37	Cheque Book issuance (Payable at Par)	Free
38	Duplicate statement	Free
39	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)	
	for period < 3 months	Free
	for period > 3 months upto 1 year	₹ 50 per record
	for period (above 1 year)	₹ 100 per record
40	Balance / TDS / Interest Certificates	₹ 50 for adhoc certificate
41	Issuance of Miscellaneous Certificate	₹ 50 for adhoc certificate
42	Standing Instruction creation	Free
43	Amendment of Standing Instruction	Free
44	Premature withdrawal of Fixed Deposits (partial/full)	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD
45	Postages (Thru Regd Post)	Actuals

*On consecutive non maintenance of minimum quarterly average balance, bank reserves the right to withdraw of all the facilities under DBS Business Edge Account & DBS Business Preferred. * New Account opened will get a waiver for non-maintenance of quarterly balance during the quarter the account is opened and one subsequent quarter. # For CMS customers, separate registration needs to be executed with the bank. The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered On Actual. ## For availing this service, separate registration needs to be done with the bank.

Sr. No.	Product Services	DBS BusinessEdge Preferred
	TRADE SERVICES	
1	Exports	
1.a.	Letter Of Credit	
	Advising L/C's	₹ 750
	Advising L/C Amendments	₹ 750
	Transfer of Lc's	₹ 1500 Flat + Cable Under overseas transfers
	Cable Charges	₹ 250
	Exports Negotiations and Collections	
1.b.	Full Scrutiny/Examination of documents under confirmed/unconfirmed Lc's	₹ 750
1.c.A.	Exports Bills on collections	₹ 500
1.c.B.	Exports Bills on collections - under LC	₹ 500
1.c.C.	EBC softex processing and Advance payment bills (No Dispatch)	₹ 500 flat
	Other Charges	
1.d.	Cable Charges	₹ 500
1.e.	GR Waivers	₹ 500
1.f.	BRC's	
1.g.	True Copy Certification - Invoices/BRC	₹ 100
1.h.	Approval for extension of time, Invoice Reduction, Writeoff, Change in buyer	₹ 100
1.i.	Request of signature verification of Lc's received from other bank's	₹ 100
1.j.	XOS/Overdue bill follow-up/Collection Follow-ups (First F/up free, subsequent f/ups at customer's request)	₹ 750
2	Imports	
2.a.	Lc Issuance	
	Commitment	0.15% per quarter or part thereof
	Usance (Upto 10 Days - Sight Lc)	0.15% flat
	Usance (Over 10 days upto 90 Days)	0.30% flat
	Usance (Over 90 days)	0.30% flat for first 3 month + 0.1% per additional month or part thereof
	Retirement FX through Bank	0.15% Flat
	Retirement No FX through Bank	0.25% Flat
	Amendment (non-financial)	₹ 1500 Flat + Cable
	Amendment (financial)	Same as Import Lc issuance
	Lc Cancellation	₹ 1000 Flat
	Discrepancy Charges	USD 100 (or equivalent in other currencies)
	Cable - Lc issuance	₹ 1500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 750
2b.	Import bill under collection	₹ 500
	Import Bills - Direct collections	₹ 500
	Advance Remittances	₹ 500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 500

Sr. No.	Product Services	DBS BusinessEdge Preferred
3	Guarantees	
3.a.	Issuance - Performance @	1.80% p.a. (Min 1 qtr)
	Issuance - Financial @	2.00% p.a. (Min 1 qtr)
3.b.	Amendments - Financial @	same as guarantee issuance
	Amendments - Non Financial @	₹ 1500 flat
	Payment	₹ 500 flat
	Cable	₹ 750
	Courier - Local	₹ 250
	(In case of Issuance of Overseas Guarantee/SBLC, add an additional 0.25% per qtr Min \$500, if issued through DBS branch or actual charges is issued through another branch)	
4	Local Trade	
4.a.	Lc Issuance	
	Commitment	0.25% per quarter or part thereof
	Usance (0 - 7 Days)	0.25% flat
	Usance (7 - 90 Days)	0.40% flat
	Usance (> 90 Days)	0.40% flat for first 3 month + 0.25% per additional month or part thereof
	Retirement	0.25 % flat
4.b.	Amendment (non-financial)	₹ 1000 Flat + Cable
	Amendment (financial)	Same as Import Lc issuance
	Lc Cancellation	₹ 1000 Flat
	Discrepancy Charges	USD ₹ 100 (or equivalent in other currencies)
	Cable - Lc issuance	₹ 1500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 750

The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered "On Actuals".

For availing this service, separate registration needs to be done with the bank.

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**On consecutive non maintenance of minimum quarterly average balance, bank reserves the right to withdraw of all the facilities under DBS Business Edge Account

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

(For Accounts opened 1st July 2014 onwards: Effective immediately. For Account opened prior to 1st July 2014: Effective from 14th August 2014)

Sr. No.	Product Services	Charges
	Transaction Type	
	Minimum Average Quarterly Balance	Nil
	Payment Services	
	International Fund Transfers	
1	Outward Remittances (request at Branch) (inclusive of Swift charges)	₹ 600
	Outward Remittances (initiated via Internet Banking (DBS IDEAL™ 3.0))	₹ 400
	Other Bank Charges additional	
2	Inward Remittances	
	- Credit to DBS Account for Inward Remittance	₹ 150
	- Further Credit for Non DBS customer	-
	Other Bank Charges additional	
	Issuance of FIRC	₹ 150
	Re-issuance of FIRC	₹ 200
3	Returned funds for unapplied OTT/ITT	₹ 500 Swift charges
	Domestic Fund Transfers	
4	Outward Local Transfers – RTGS	
	RTGS Initiated via Branch : ₹ 2 to ₹ 5 lakhs	Free
	RTGS Initiated via Branch : ₹ 5 lakhs and above	Free
	RTGS initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
5	Inward Local Transfers – RTGS	Free
6	Outward Local Transfer Returns	Free
7	Outward NEFT	
	NEFT via Branch : Upto ₹ 200000	Free
	NEFT via Branch : ₹ 200000 and above	Free
	NEFT initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
8	Inward NEFT	Free
9	Outward NEFT Returns	Free
10	DBS Account to Account Transfer Request	
	DBS Account Transfer from INR - INR & FCY - INR Ac at Branch	Free
	DBS Account Transfer from INR - INR & FCY - INR Ac via Internet Banking (DBS IDEAL™ 3.0)	Free
11	Issuance of DBS Payorder (₹)	Free
12	Demand Drafts Issuance on (₹) Correspondent Bank location ¹	Free
13	Reissuance of DBS Payorder	₹ 100
14	Cancellation, Stop Payment of DBS Payorder / Correspondent Bank DD	₹ 100
15	Demand Drafts Issuance (FCY)	₹ 600
16	Reissuance / Cancellation of FCY Demand draft	₹ 500
17	Stop Payment of Cheques (Single, Range)	₹ 100
18	Courier Charges	Domestic ₹ 50, Overseas ₹ 1000
	Collection Services	
19	Cheque Collections under Speed (for non CMS customers)	₹ 5 per instrument
20	Outstation Cheque for collection (for non CMS customers)	
	Upto ₹ 1,00,000	₹ 25 per instrument
	₹ 1,00,001 and above	₹ 150 per instrument
21	Cheque Collection - FCY	0.25% (Min ₹ 200)
22	Cheque return charges	₹ 100 for Local, ₹ 250 for outstation

¹ DBS bank reserves all right to put a cap on number of free Demand Drafts issued

Sr. No.	Product Services	Charges
23	Return of FCY Cheque	₹ 100 +out of pocket expenses
DBS IDEAL™ 3.0 (Corporate Internet Banking)		
24	Online Banking Sign up	Free Registration (5 Free Tokens at Registration - Subsequent at ₹ 500 per token device - one time charge)
25	Transaction Initiation services	Free
26	IDEAL E-Reporting (Email, SMS Advices for Inward & Outward NEFT, RTGS, TT Transactions), Balance Alerts	Free
27	IDEAL transactions - Payment Advice and invoice details to Beneficiary (upto 5 email address per transaction)	Free
28	Trade Notifications - Automated Alert, Advices, Swift Copies over email	Free
29	IDEAL 3.0 Bulk Upload tool (Standard)	Free
30	IDEAL 3.0 Bulk Upload tool (Customized), ERP Integration for Payments, Encryption Tool, Reverse Recon etc.	To be offered under structured CMS arrangement
31	IDEAL Non-Utilization Charge for the year: No Login for View Services/ Nil Transaction for Transaction Services from the subsequent calendar year of IDEAL Sign up.	Free
Doorstep banking		
32	Cheque pick up services #	₹ 600 per location
33	Cash pick up services ##	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.5 per thousand. Pickup charges on actual on actual
Account Related Fees		
34	Service charges applicable incase of non maintenance of minimum quarterly average balance	Nil
35	Account closure (before 6 months from date of opening)	₹ 2,000
Other Services		
37	Cheque Book issuance (Payable at Par)	Free
38	Duplicate statement	Free
39	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)	
	for period < 3 months	Free
	for period > 3 months upto 1 year	₹ 100 per record
	for period (above 1 year)	₹ 200 per record
40	Balance / TDS / Interest Certificates	₹ 50 for adhoc certificate
41	Issuance of Miscellaneous Certificate	₹ 50 for adhoc certificate
42	Standing Instruction creation	Free
43	Amendment of Standing Instruction	Free
44	Premature withdrawal of Fixed Deposits (partial/full)	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD
45	Postages (Thru Regd Post)	Actuals

For CMS customers, separate registration needs to be executed with the bank. The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered On Actual. ## For availing this service, separate registration needs to be done with the bank.

Sr. No.	Product Services	Standard Charges	Minimum
	TRADE SERVICE		
1	Exports		
1.a.	Letter Of Credit		
	Advising L/C's	₹ 1500 Flat	
	Advising L/C Amendments	₹ 1500 Flat	
	Transfer of Lc's	₹ 2500 Flat + Cable Under overseas transfers	
	Cable Charges	₹ 750	
1.b.	Export LC Confirmation (Till the end of the usance period)	Governed by the FI pricing	USD ₹ 150
	Packing Credit		
1.c.	Disbursal/Extention of Fresh PC	₹ 1500 Flat	
1.d.	Rollover of PC	₹ 1500 Flat	
	Exports Negotiations and Collections		
1.e.	Full Scrutiny/Examination of documents under confirmed/unconfirmed Lc's	₹ 15 bps	₹ 2000
1.f.A.	Exports Bills on collections	₹ 6.25 bps flat as commission	₹ 1000
1.f.B.	Exports Bills on collections - under LC	₹ 6.25 bps flat as commission	₹ 1500
1.f.C.	EBC softex processing and Advance payment bills (No Dispatch)	₹ 2500 Flat	
1.g.	FCY - Post/Pre Shipment	Check with GTS	L + ₹ 350 (Max)
	INR - Post/Pre Shipment	Check with GTS	PLR - 2.5% (Max)
	Pre Shipment (Beyond 180 Days)	2% Additional Penal interest	
	Post Shipment (After Maturity, till crystallisation)	2% Additional Penal interest	
	Courier	₹ 750	
	Handling	₹ 750	
	Other Charges		
1.h.	Cable Charges	₹ 750	
1.i.	GR Waivers	₹ 1500 Flat	
1.j.	BRC's	₹ 300 Flat	
1.k.	True Copy Certification - Invoices/BRC	₹ 300 Flat	
1.l.	Approval for extention of time, Invoice Reduction, Writeoff, Change in buyer	₹ 500 Flat	
1.m.	Request of signature verification of Lc's received from other bank's	₹ 500 Flat	
1.n.	XOS/Overdue bill follow-up/Collection Follow-ups (First F/up free, subsequent f/ups at customer's request)	₹ 750 (Cable Charges)	
2	Imports		
2a.	Lc Issuance		
	Commitment	0.15% per quarter or part thereof	₹ 2000
	Usance (Upto 10 Days - Sight Lc)	0.15% flat	
	Usance (Over 10 days upto 90 Days)	0.30% flat	
	Usance (Over 90 days)	0.30% flat for first 3 month + 0.1% per additional month or part there of	
	Retirement FX through Bank	0.15% Flat	₹ 1000
	Retirement No FX through Bank	0.25% Flat	₹ 1000
	Amendment (non-financial)	₹ 1500 Flat + Cable	
	Amendment (financial)	Same as Import Lc issuance	₹ 2000
	Lc Cancellation	₹ 1000 Flat	
	Discrepancy Charges	USD ₹ 100 (or equivalent in other currencies)	
	Cable - Lc issuance	₹ 1500	
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 750	

Sr. No.	Product Services	Standard Charges	Minimum
2b.	Documentary Collection		
	Import bill under collection	0.25% Flat + Cable	₹ 2000
	Import Bills - Direct collections	0.125% Flat + Cable	₹ 1250
	Advance Remittances	0.125% Flat + Cable	₹ 1250
	Cable - Payment/Retirement/Advise of acceptance, Advise of Refusal (Under D/A if to the account of applicant)	₹ 750	
2c.	Buyer's Credit		
		Check with RM	Libor + ₹ 200
3	Guarantees		
3a.	Issuance - Performance @	1.80% p.a. (Min 1 qtr)	₹ 1500
	Issuance - Financial @	2.00% p.a. (Min 1 qtr)	₹ 1500
3b.	Amendments - Financial @	same as guarantee issuance	
	Amendments - Non Financial @	₹ 1500 flat	
	Payment	₹ 1500 flat	
	Cable	₹ 750	
	Courier - Local	₹ 250	
	(In case of Issuance of Overseas Guarantee/SBLC, add an additional 0.25% per qtr Min \$500, if issued through DBS branch or actual charges is issued through another branch)		
4	Local Trade		
4.a.	Lc Issuance		
	Commitment	0.25% per quarter or part thereof	₹ 1500
	Usance (0 - 7 Days)	0.25% flat	
	Usance (7 - 90 Days)	0.40% flat	
	Usance (> 90 Days)	0.40% flat for first 3 month + 0.25% per additional month or part thereof	
	Retirement	0.25 % flat	₹ 1000
4 b.	Amendment (non-financial)	₹ 1000 Flat + Cable	
	Amendment (financial)	Same as Import Lc issuance	₹ 2000
	Lc Cancellation	₹ 1000 Flat	
	Discrepancy Charges	USD ₹ 100 (or equivalent in other currencies)	
	Cable - Lc issuance	₹ 1500	
	Cable - Payment/Retirement/Advise of acceptance, Advise of Refusal (Under D/A if to the account of applicant)	₹ 750	

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Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

(For Accounts opened 1st July 2014 onwards: Effective immediately. For Account opened prior to 1st July 2014: Effective from 14th August 2014)

Sr. No.	Product Services	Trade Plus
	Transaction Type	
	Minimum Quarterly Throughput (MQT) requirement	₹ 10 Million
	Payment Services	
	International Fund Transfers	
1	Outward Remittances (request at Branch) (inclusive of Swift charges)	₹ 600
	Outward Remittances (initiated via Internet Banking (DBS IDEAL™ 3.0))	₹ 400
	Other Bank Charges additional	
2	Inward Remittances	
	- Credit to DBS Account for Inward Remittance	₹ 150
	- Further Credit for Non DBS customer	-
	Other Bank Charges additional	
	Issuance of FIRC	₹ 150
	Re-issuance of FIRC	₹ 200
3	Returned funds for unapplied OTT/ITT	₹ 500 Swift charges
	Domestic Fund Transfers	
4	Outward Local Transfers – RTGS	
	RTGS Initiated via Branch : ₹ 2 lakhs to ₹ 5 lakhs	Free
	RTGS Initiated via Branch : ₹ 5 lakhs and above	Free
	RTGS initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
5	Inward Local Transfers – RTGS	Free
6	Outward Local Transfer Returns	Free
7	Outward NEFT	
	NEFT via Branch : Upto ₹ 200000	Free
	NEFT via Branch : ₹ 200000 and above	Free
	NEFT initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
8	Inward NEFT	Free
9	Outward NEFT Returns	Free
10	DBS Account to Account Transfer Request	
	DBS Account Transfer from INR - INR & FCY - INR Ac at Branch	Free
	DBS Account Transfer from INR - INR & FCY - INR Ac via Internet Banking (DBS IDEAL™ 3.0)	Free
11	Issuance of DBS Payorder (₹)	Free
12	Demand Drafts Issuance on (₹) Correspondent Bank location	₹ 25 per transaction
13	Reissuance of DBS Payorder	₹ 100
14	Cancellation, Stop Payment of DBS Payorder / Correspondent Bank DD	₹ 100
15	Demand Drafts Issuance (FCY)	₹ 600
16	Reissuance / Cancellation of FCY Demand draft	₹ 500
17	Stop Payment of Cheques (Single, Range)	₹ 100
18	Courier Charges	Domestic ₹ 50, Overseas ₹ 1000
	Collection Services	
19	Cheque Collections under Speed (for non CMS customers)	₹ 3 per instrument
20	Outstation Cheque for collection (for non CMS customers)	
	Upto ₹ 1,00,000	₹ 15 per instrument
	₹ 1,00,001 and above	₹ 100 per instrument
21	Cheque Collection - FCY	0.25% (Min ₹ 200)
22	Cheque return charges	₹ 100 for Local, ₹ 250 for outstation

Sr. No.	Product Services	Trade Plus
23	Return of FCY Cheque	₹ 100 + out of pocket expenses
	DBS IDEAL™ 3.0 (Corporate Internet Banking)	
24	Online Banking Sign up	Free Registration (5 Free Tokens at Registration - Subsequent at ₹ 500 per token device - one time charge)
25	Transaction Initiation services	Free
26	IDEAL E-Reporting (Email, SMS Advices for Inward & Outward NEFT, RTGS, TT Transactions), Balance Alerts	Free
27	IDEAL transactions - Payment Advice and invoice details to Beneficiary (upto 5 email address per transaction)	Free
28	Trade Notifications - Automated Alert, Advices, Swift Copies over email	Free
29	IDEAL 3.0 Bulk Upload tool (Standard)	Free
30	IDEAL 3.0 Bulk Upload tool (Customized), ERP Integration for Payments, Encryption Tool, Reverse Recon etc.	To be offered under structured CMS arrangement
31	IDEAL Non-Utilization Charge for the year: No Login for View Services/ Nil Transaction for Transaction Services from the subsequent calendar year of IDEAL Sign up.	Free
	Doorstep banking	
32	Cheque pick up services #	₹ 550 per location, per month
33	Cash pick up services ##	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.25 per thousand. Pickup charges on actual on actual
	Account Related Fees	
34	Service charges applicable incase of non maintenance of Minimum Quarterly Throughput	MQT: >= ₹ 50 lakhs < ₹ 1 crores: ₹ 3000/qtr MQT < ₹ 50 lakhs: ₹ 6000/qtr
35	Account closure (before 6 months from date of opening)	₹ 2,000
	Other Services	
37	Cheque Book issuance (Payable at Par)	Free
38	Duplicate statement	Free
39	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)	
	for period < 3 months	Free
	for period > 3 months upto 1 year	₹ 100 per record
	for period (above 1 year)	₹ 200 per record
40	Balance / TDS / Interest Certificates	₹ 50 for adhoc certificate
41	Issuance of Miscellaneous Certificate	₹ 50 for adhoc certificate
42	Standing Instruction creation	₹ 200Free
43	Amendment of Standing Instruction	₹ 100Free
44	Premature withdrawal of Fixed Deposits (partial/full)	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD
45	Postages (Thru Regd Post)	Actuals

*On consecutive non maintenance of minimum quarterly(Trade) throughput, bank reserves the right to withdraw of all the facilities under DBS Trade Plus & Trade Plus Preferred * New Account opened will get a waiver for non-maintenance of quarterly throughput during the quarter the account is opened and one subsequent quarter.

For CMS customers, separate registration needs to be executed with the bank. The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered On Actual. ## For availing this service, separate registration needs to be done with the bank.

Sr. No.	Product Services	Trade Plus
	TRADE SERVICES	
1	Exports	
1.a.	Letter Of Credit	
	Advising L/C's	₹ 1,000 flat
	Advising L/C Amendments	₹ 1,000 flat
	Transfer of Lc's	
	Cable Charges	
	Exports Negotiations and Collections	
1.b.	Full Scrutiny/Examination of documents under confirmed/unconfirmed Lc's	₹ 1,000 flat
1.c.A.	Exports Bills on collections	₹ 750 flat
1.c.B.	Exports Bills on collections - under LC	₹ 750 flat
1.c.C.	EBC softex processing and Advance payment bills (No Dispatch)	₹ 1,000 flat
	Other Charges	
1.d.	Cable Charges	₹ 500
1.e.	GR Waivers	₹ 750 flat
1.f.	BRC's	₹ 300
1.g.	True Copy Certification - Invoices/BRC	₹ 300
1.h.	Approval for extension of time, Invoice Reduction, Writeoff, Change in buyer	₹ 300
1.i.	Request of signature verification of Lc's received from other bank's	₹ 250 flat
1.j.	XOS/Overdue bill follow-up/Collection Follow-ups (First F/up free, subsequent f/ups at customer's request)	₹ 500 flat (cable charges)

The above charges are for locations within city limits, for any special or outside city pickups, the charges will be recovered "On Actuals".

For availing this service, separate registration needs to be done with the bank.

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**On consecutive non maintenance of minimum quarterly average balance, bank reserves the right to withdraw of all the facilities under DBS Business Edge Account

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

(For Accounts opened 1st July 2014 onwards: Effective immediately. For Account opened prior to 1st July 2014: Effective from 14th August 2014)

Sr. No.	Product Services	Trade Plus Preferred
	Transaction Type	Super Premium
	Minimum Quarterly Throughput (MQT) requirement	₹ 30 Million
	Payment Services	
	International Fund Transfers	
1	Outward Remittances (request at Branch) (inclusive of Swift charges)	₹ 500
	Outward Remittances (initiated via Internet Banking (DBS IDEAL™ 3.0))	₹ 400
	Other Bank Charges additional	
2	Inward Remittances	
	- Credit to DBS Account for Inward Remittance	Free
	- Further Credit for Non DBS customer	-
	Other Bank Charges additional	
	Issuance of FIRC	Free
	Re-issuance of FIRC	Free
3	Returned funds for unapplied OTT/ITT	Free
	Domestic Fund Transfers	
4	Outward Local Transfers – RTGS	
	RTGS Initiated via Branch : ₹ 2 lakhs to ₹ 5 lakhs	Free
	RTGS Initiated via Branch : ₹ 5 lakhs and above	Free
	RTGS initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
5	Inward Local Transfers – RTGS	Free
6	Outward Local Transfer Returns	Free
7	Outward NEFT	
	NEFT via Branch : Upto ₹ 200000	Free
	NEFT via Branch : ₹ 200000 and above	Free
	NEFT initiated via Internet Banking (DBS IDEAL™ 3.0)	Free
8	Inward NEFT	Free
9	Outward NEFT Returns	Free
10	DBS Account to Account Transfer Request	
	DBS Account Transfer from INR - INR & FCY - INR Ac at Branch	Free
	DBS Account Transfer from INR - INR & FCY - INR Ac via Internet Banking (DBS IDEAL™ 3.0)	Free
11	Issuance of DBS Payorder (₹)	Free
12	Demand Drafts Issuance on (₹) Correspondent Bank location ¹	Free
13	Reissuance of DBS Payorder	Free
14	Cancellation, Stop Payment of DBS Payorder / Correspondent Bank DD	Free
15	Demand Drafts Issuance (FCY)	₹ 500
16	Reissuance / Cancellation of FCY Demand draft	Free
17	Stop Payment of Cheques (Single, Range)	Free
18	Courier Charges	Domestic Free, Overseas ₹ 1000
	Collection Services	
19	Cheque Collections under Speed (for non CMS customers)	Free
20	Outstation Cheque for collection (for non CMS customers)	
	Upto ₹ 1,00,000	₹ 15 per instrument
	₹ 1,00,001 and above	₹ 75 per instrument
21	Cheque Collection - FCY	0.25% (Min ₹ 200)
22	Cheque return charges	₹ 100 for Local, ₹ 250 for outstation
23	Return of FCY Cheque	₹ 100 +out of pocket expenses

¹ DBS bank reserves all right to put a cap on number of free Demand Drafts issued

Sr. No.	Product Services	Trade Plus Preferred
	DBS IDEAL™ 3.0 (Corporate Internet Banking)	
24	Online Banking Sign up	Free Registration (8 Free Tokens Free at Registration - Subsequent at ₹ 500 per token device - one time charge)
25	Transaction Initiation services	Free
26	IDEAL E-Reporting (Email, SMS Advices for Inward & Outward NEFT, RTGS, TT Transactions), Balance Alerts	Free
27	IDEAL transactions - Payment Advice and invoice details to Beneficiary (upto 5 email address per transaction)	Free
28	Trade Notifications - Automated Alert, Advices, Swift Copies over email	Free
29	IDEAL 3.0 Bulk Upload tool (Standard)	Free
30	IDEAL 3.0 Bulk Upload tool (Customized), ERP Integration for Payments, Encryption Tool, Reverse Recon etc	To be offered under structured CMS arrangement
31	IDEAL Non-Utilization Charge for the year: No Login for View Services/ Nil Transaction for Transaction Services from the subsequent calendar year of IDEAL Sign up.	Free
	Doorstep banking	
32	Cheque pick up services #	Free Cheque pick-up at any one DBS location within City Limits Additional locations ₹ 500 per month
33	Cash pick up services ##	For amount upto ₹ 2,00,000 Processing charges of ₹ 2.0 per thousand. Pickup charges on actual on actual
	Account Related Fees	
34	Service charges applicable incase of non maintenance of Minimum Quarterly Throughput (Trade)	Account Type:Trade Plus Preferred Minimum Quarterly Throughput-₹ 3crores MQT >= ₹ 2crores < ₹ 3 crores: ₹ 4000/qtr MQT >= ₹ 1 < 2crores: ₹ 8000/qtr MQT < ₹ 1crores: ₹ 12000/qtr
35	Account closure (before 6 months from date of opening)	₹ 3,000
	Other Services	
37	Cheque Book issuance (Payable at Par)	Free
38	Duplicate statement	Free
39	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)	
	for period < 3 months	Free
	for period > 3 months upto 1 year	₹ 50 per record
	for period (above 1 year)	₹ 100 per record
40	Balance / TDS / Interest Certificates	₹ 50 for adhoc certificate
41	Issuance of Miscellaneous Certificate	₹ 50 for adhoc certificate
42	Standing Instruction creation	Free
43	Amendment of Standing Instruction	Free
44	Premature withdrawal of Fixed Deposits (partial/full)	- 1% penalty on the applicable interest rate for effective FD tenor. - No interest applicable for any deposit withdrawal < 7 days. - No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD
45	Postages (Thru Regd Post)	Actuals

*On consecutive non maintenance of minimum quarterly(Trade) throughput, bank reserves the right to withdraw of all the facilities under DBS Trade Plus & Trade Plus Preferred * New Account opened will get a waiver for non-maintenance of quarterly throughput during the quarter the account is opened and one subsequent quarter.
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Sr. No.	Product Services	Trade Plus Preferred
	TRADE SERVICES	
1	Exports	
1.a.	Letter Of Credit	
	Advising L/C's	₹ 750
	Advising L/C Amendments	₹ 750
	Transfer of Lc's	₹ 1500 Flat + Cable Under overseas transfers
	Cable Charges	₹ 250
	Exports Negotiations and Collections	
1.b.	Full Scrutiny/Examination of documents under confirmed/unconfirmed Lc's	₹ 750
1.c.A.	Exports Bills on collections	₹ 500
1.c.B.	Exports Bills on collections - under LC	₹ 500
1.c.C.	EBC softex processing and Advance payment bills (No Dispatch)	₹ 500 flat
	Other Charges	
1.d.	Cable Charges	₹ 500
1.e.	GR Waivers	₹ 500
1.f.	BRC's	
1.g.	True Copy Certification - Invoices/BRC	₹ 100
1.h.	Approval for extention of time, Invoice Reduction, Writeoff, Change in buyer	₹ 100
1.i.	Request of signature verification of Lc's received from other bank's	₹ 100
1.j.	XOS/Overdue bill follow-up/Collection Follow-ups (First F/up free, subsequent f/ups at customer's request)	₹ 750
2	Imports	
2.a.	Lc Issuance	
	Commitment	0.15% per quarter or part thereof
	Usance (Upto 10 Days - Sight Lc)	0.15% flat
	Usance (Over 10 days upto 90 Days)	0.30% flat
	Usance (Over 90 days)	0.30% flat for first 3 month + 0.1% per additional month or part thereof
	Retirement FX through Bank	0.15% Flat
	Retirement No FX through Bank	0.25% Flat
	Amendment (non-financial)	₹ 1500 Flat + Cable
	Amendment (financial)	Same as Import Lc issuance
	Lc Cancellation	₹ 1000 Flat
	Discrepancy Charges	USD 100 (or equivalent in other currencies)
	Cable - Lc issuance	₹ 1500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 750
2b.	Import bill under collecion	₹ 500
	Import Bills - Direct collections	₹ 500
	Advance Remittances	₹ 500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 500

Sr. No.	Product Services	Trade Plus Preferred
3	Guarantees	
3.a.	Issuance - Performance @	1.80% p.a. (Min 1 qtr)
	Issuance - Financial @	2.00% p.a. (Min 1 qtr)
3.b.	Amendments - Financial @	same as guarantee issuance
	Amendments - Non Financial @	₹ 1500 flat
	Payment	₹ 500 flat
	Cable	₹ 750
	Courier - Local	₹ 250
	(In case of Issuance of Overseas Guarantee/SBLC, add an additional 0.25% per qtr Min \$500, if issued through DBS branch or actual charges is issued through another branch)	
4	Local Trade	
4.a.	Lc Issuance	
	Commitment	0.25% per quarter or part thereof
	Usance (0 - 7 Days)	0.25% flat
	Usance (7 - 90 Days)	0.40% flat
	Usance (> 90 Days)	0.40% flat for first 3 month + 0.25% per additional month or part thereof
	Retirement	0.25 % flat
4.b.	Amendment (non-financial)	₹ 1000 Flat + Cable
	Amendment (financial)	Same as Import Lc issuance
	Lc Cancellation	₹ 1000 Flat
	Discrepancy Charges	USD ₹ 100 (or equivalent in other currencies)
	Cable - Lc issuance	₹ 1500
	Cable - Payment/Retirement/Advise of acceptance), Advise of Refusal (Under D/A if to the account of applicant)	₹ 750

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