

Product Name		Savings Plus	No Frills	Savings Power Plus
	Average Quarterly Balance	₹ 10,000	₹ 250	₹ 1,00,000
1	Quarterly Charge for Non-Maintenance of AQB	₹ 750	₹ 25	₹ 1500
2	Monthly Account Statements	Free	Free	Free
3	Cheque Book	Free	Free	Free
4	Duplicate Account Statement	Free	₹ 150	Free
5	A/C Closure within 6 mths of opening	₹ 500	₹ 200	₹ 500
6	Branch Transactions	Free	Initial 2 free pm and thereafter ₹100 per transactions	Free
	Debit Card Charges			
7	Annual Fees - Primary Holder	₹ 100	Free	Free
8	Annual Fees - Joint Holder	₹ 100	Free	Free
9	Replacement of Lost / Stolen / Damaged Card	₹ 250 per card	₹ 250 per card	Free
10	Regeneration of PIN	₹ 50 per card	₹ 50 per card	Free
11	Transactions at DBS Bank ATM's	Free	Free	Free
	Other Bank Transaction			
12	Domestic Cash Withdrawal	Free	Free	Free
13	Domestic Balance Inquiry	Free	Free	Free
14	International Cash Withdrawal	₹ 125	₹ 125	Free
15	International Balance Inquiry	₹ 50	₹ 50	Free
	Payment Services			
	International Funds Transfer			
16	Outward Remittances	₹ 0.10% (min ₹ 250 max 2k)	₹ 0.10% (min ₹ 250 max 2k)	₹ 10 +Correspondent Bank +Third party Charges
	Remittance to Singapore	₹ 0.05% (min ₹ 200)	₹ 0.05% (min ₹ 200)	₹ 10 +Correspondent Bank +Third party Charges
17	Inward Remittances			
	Credit to DBS Bk A/c from other banks	₹ 25	₹ 25	₹ 10
	Credit to DBS Bank A/c from Singapore	₹ 25	₹ 25	₹ 10 +Correspondent Bank +Third party Charges
	For Non DBS Customer	₹ 200 plus charges of mode of payment used	₹ 200 plus charges of mode of payment used	
18	Returned Funds for unapplied OTT / ITT	ALL Currency ₹ 500 Swift Charges	ALL Currency ₹ 500 Swift Charges	ALL Currency ₹ 500 Swift Charges
	Domestic Funds Transfer			
19	Outward - RTGS			
	1. ₹ 2,00,000 - ₹ 5,00,000	₹ 25 per txn	₹ 25 per txn	₹ 25 per txn
	2. ₹ 5,00,000 and above	₹ 50 per txn	₹ 50 per txn	₹ 50 per txn
20	Inward RTGS	Free	Free	Free
21	Outward RTGS Returns (no txn/appln DBS error)			
	1. ₹ 2,00,000 - ₹ 5,00,000	₹ 25 per txn	₹ 25 per txn	₹ 25 per txn
	2. ₹ 5,00,000 and above	₹ 50 per txn	₹ 50 per txn	₹ 50 per txn
22	Outward NEFT			
	1. upto ₹ 2,00,000	₹ 5 per txn	₹ 5 per txn	₹ 5 per txn
	2. ₹ 2,00,000 & above	₹ 25 per txn	₹ 25 per txn	₹ 25 per txn
23	Inward NEFT	Free	Free	Free
24	Outward NEFT Returns (no txn/appln DBS error)			
	1. upto ₹ 2,00,000	₹ 5 per txn	₹ 5 per txn	₹ 5 per txn
	2. ₹ 2,00,000 & above	₹ 25 per txn	₹ 25 per txn	₹ 25 per txn
25	Cashier Order / PO / Payable at Par DD	₹ 30	₹ 30	Free
26	Revalidation / Re-issuance of DD / PO	₹ 30	₹ 30	Free
27	Cancellation of DBS DD / PO	₹ 100 per transaction	₹ 100	₹ 100 per transaction
28	DD Issuance			
	On RBI location	0.05% (min ₹ 75 - max ₹ 2000)	0.05% (min ₹ 75 - max ₹ 2000)	Free
	Non RBI Location(Correspondent Bk-Cat I)	0.10% (min ₹ 75 - max ₹ 2000)	0.10% (min ₹ 75 - max ₹ 2000)	Only Correspondent bank & third party charges apply
	On other location not covered by Correspondent Bank (Purchase)	0.25% (min ₹ 150 - max ₹ 5000) or out of pocket expense whichever is higher	0.25% (min ₹ 150 - max ₹ 5000) or out of pocket expense whichever is higher	Only Correspondent bank & third party charges apply
29	Cancellation of Correspondent Bank DD	₹ 100	₹ 100	₹ 100
30	Revalidation / Re-issuance of DD (per instruction)	Cancellation Charges ₹ 100 +DD Issuance charges as given above	Cancellation Charges ₹ 100 +DD Issuance charges as given above	Cancellation Charges ₹ 100 +correspondent bank & third party DD Issuance charges as given above

Product Name		Savings Plus	No Frills	Savings Power Plus
31	Stop Payment for Lost DD (per instrument)	₹ 25	₹ 25	Only Correspondent bank & third party charges apply
32	DD Issuance Foreign Currency	0.10% (min ₹ 550 - max ₹ 2500)	0.10% (min ₹ 550 - max ₹ 2500)	₹ 500
33	Cancellation of Foreign Currency DD	₹ 750	₹ 750	₹ 10
34	Courier Charges	Domestic ₹ 50, Overseas ₹ 1000	Domestic ₹ 50, Overseas ₹ 1000	Domestic ₹ 30, Overseas ₹ 750
35	Remote Location Payment (Payable at Correspondent Bank Location)	₹ 30 plus applicable courier charges if any	₹ 30 plus applicable courier charges if any	Only Correspondent bank ₹ 25 + applicable courier charges if any
36	Collection Services			
	Outstation Chq. for collection (w/o CMS arrangement)			
	Upto ₹ 5000	₹ 25 per instrument	₹ 25 per instrument	₹ 25 per instrument
	Above ₹ 5000 and upto and including ₹ 10,000	₹ 50 per instrument	₹ 50 per instrument	₹ 50 per instrument
	Above ₹ 10,000 and upto and including ₹ 1,00,000	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
	₹ 1,00,001 and above	₹ 150 per instrument	₹ 150 per instrument	₹ 150 per instrument
37	Cheque Collection under Speed Clearing			
	Upto and including ₹ 1,00,000	Nil	Nil	Nil
	₹ 1,00,001 and above	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
38	Foreign Currency Cheque drawn on foreign bank sent for collection overseas			
	USD	₹ 25	₹ 25	₹ 10
	Other Currencies	₹ 0.25% (min ₹ 200)	₹ 0.25% (min ₹ 200)	₹ 10 + correspondent bank charges & 3rd party charges
39	Cheque Return Charges	₹ 200	₹ 200	₹ 100
40	Stop Payment of Cheque	₹ 100 per cheque	₹ 100 per cheque	Free
41	Return of Foreign Currency Cheque	₹ 200 plus out of pocket exp	₹ 200 plus out of pocket exp	₹ 10 plus out of pocket exp
	Other Services			
42	Issuance of Foreign Inward Remittance Certificate	₹ 100	₹ 100	Free
43	Issuance of Foreign Inward Remittance Certificate (after 1 year)	₹ 250	₹ 250	₹ 75
44	Old Investigations			
	For period < 3 mths	Free	Free	Free
	For periods 3 mths - 1 year	₹ 75	₹ 75	₹ 50
	For Periods > 1 year	₹ 150	₹ 150	₹ 100
45	Balance / TDS / Interest Certificates	₹ 75 for adhoc certificate	₹ 75 for adhoc certificate	Free
46	Issuance of Misc Certificate	₹ 75 for adhoc certificate	₹ 75 for adhoc certificate	Free
47	Telex / Swift Inquiry	₹ 75	₹ 75	₹ 50
48	Standing Instruction Creation	₹ 200	₹ 200	Free
49	Amendment of Standing Instruction	₹ 25	₹ 25	Free
50	Postages (Regd Post)	Actuals	Actuals	Actuals

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges. The charges are subject to changes from time to time. The bank shall give you one month prior notice before making any changes to the foresaid charges

Sr. No.	Description of Charges	Treasures Account
1	Minimum Balance	Maintain quarterly an overall Total Relationship Balance (TRB) of ₹ 20,00,000/- (Rupees Twenty Lacs only) in a combination of savings account balances (AQB), term deposits, investments - including PMS
2	Quarterly Charge for the Non Maintenance of Balance	₹ 1,500
3	Monthly Account Statements	Free
4	Cheque Book	Free
5	Duplicate Account Statement (per statement charge)	Free
	Account Closure	
6	Within 6 months of account opening	₹ 500
	Branch Access	
7	Branch Transactions	Free
	Debit Cards Charges	
8	Annual Fees - Primary Holder	Free
	Annual Fees - Joint Holder	Free
	Replacement of Lost / Stolen / Damaged Card	Free
	Re-generation of PIN	Free
	Transactions at DBS bank ATM's	Free
	Other Bank Transaction	
	Domestic Cash Withdrawal	Free
	Domestic Balance Inquiry	Free
	International Cash Withdrawal	Free
	International Balance Inquiry	Free
9	Daily Card Limits	
	Cash Withdrawal	₹ 1,50,000
	Purchase Limit	₹ 1,50,000
	Payment Services	
	International Fund Transfers	
10	Outward Remittances	₹ 10 +Correspondent bank and third party charges apply
	- Remittance to Singapore	₹ 10 +Correspondent bank and third party charges apply
11	Inward Remittances	
	- Credit to DBS Account for Inward Remittance from other Banks	₹ 10
	- Credit to DBS Account for Inward Remittance received from Singapore	₹ 10 +Correspondent bank and third party charges apply
12	Returned funds for unapplied OTT/ITT	All ₹ 500 +Swift charges

Sr. No.	Description of Charges	Treasures Account
	Domestic Fund Transfers	
13	Outward - RTGS (Real Time Gross Settlement)	
	1. ₹ 2,00,000 to ₹ 5,00,000	₹ 25 per transaction
	2. ₹ 5,00,000 & above	₹ 50 per transaction
14	Inward - RTGS	Free
15	Outward RTGS Returns (subject to no transaction/application error on DBS part)	
	1. ₹ 2,00,000 to ₹ 5,00,000	₹ 25 per transaction
	2. ₹ 5,00,000 & above	₹ 50 per transaction
16	Outward NEFT (National Electronic Funds Transfer)	
	1. upto ₹ 2,00,000	₹ 5 per transaction
	2. ₹ 2,00,000 & above	₹ 25 per transaction
17	Inward NEFT	Free
18	Outward NEFT Returns (subject to no transaction/application error on DBS part)	
	1. upto ₹ 2,00,000	₹ 5 per transaction
	2. ₹ 2,00,000 and above	₹ 25 per transaction
19	Cashier Order/Bankers cheque/Payable at Par Demand Draft	Free
20	Revalidation/Reissuance of DBS Cashier Order/Payable at Par	Free
21	Cancellation of DBS Cashier Order/DBS Payable at Par	₹ 100 per transaction
22	Demand Drafts Issuance	
	On RBI location	Free
	Non RBI Location (Correspondent bank Category 1)	Only correspondent bank and third party charges apply
	On Other location not covered by Correspondent bank (Purchase)	Only correspondent bank and third party charges apply
23	Cancellation of Correspondent Bank Demand Draft (per instruction)	₹ 100
24	Revalidation/Reissuance of Demand Drafts (per instruction)	Cancellation charges (₹ 100) + correspondent bank and third party charges apply for Draft issuance
25	Stop Payment for lost Demand Drafts (per instrument)	Only correspondent bank and third party charges apply
26	Demand Drafts Issuance Foreign Currency	₹ 500
27	Cancellation of Foreign Currency Demand draft	₹ 10
28	Reissuance of Foreign Currency Demand draft	₹ 500
29	Courier charges	Domestic -₹ 30, Overseas -₹ 750
30	Remote location payment (Payable at Correspondent Bank location)	Only correspondent bank charges ₹ 25 + applicable courier charges, if any.
	Collection Services	
31	Outstation Cheque for collection without CMS arrangement	
	- Upto ₹ 5000	₹ 25 per instrument
	- ₹ 5000 to ₹ 10,000	₹ 50 per instrument
	- ₹ 10,000 to ₹ 100,000	₹ 75 per instrument
	- ₹ 1,00,001 and above	₹ 100 per instrument

Sr. No.	Description of Charges	Treasures Account
32	Cheque Collection under Speed Clearing	
	- Upto and including ₹ 1,00,000	Nil
	- ₹ 1,00,001 and above	₹ 100 per instrument
33	Foreign Currency Cheque drawn on foreign bank sent for collection overseas	
	USD	₹ 10
	Other currencies	₹ 10 + correspondent bank and third party charges apply
34	Cheque return charges	₹ 100
35	Stop payment of cheque	Free
36	Return of Foreign Currency cheque	₹ 10 + out of Pocket expenses
	Other Services	
37	Issuance of Foreign Inward Remittance Certificate	Free
38	Issuance of Foreign Inward Remittance Certificate (After 1 year)	₹ 75
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
	for period (above 1 year)	₹ 100
40	Balance/TDS/Interest Certificates	Free
41	Issuance of Miscellaneous certificate	Free
42	Telex/Swift enquiry	₹ 50
43	Standing Instruction creation	Free
44	Amendment of Standing Instruction	Free
45	Premature Withdrawal of Fixed deposits	No penalty on deposits < ₹ 15,00,000 on applicable interest rates for the effective tenor. No interest applicable for any deposit withdrawal < 7 days. No charges applicable on fixed deposit proceeds payments made using RTGS/NEFT/PO/DD.
46	Postages (Regd Post)	Actuals
	Internet Banking (IDEAL) charges	
47	Account enquiry services	Free
48	Transaction Initiation services	Free
49	Transaction initiated from IDEAL for RTGS/NEFT/PO/DD	RTGS - same as item 14 above NEFT - same as item 17 above Free PO - Free DD - Only correspondent bank and third party charges apply

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Date : 24 Jan 2012