

Time Norms & Transaction Turn-around Times

Transaction	Weekdays	Saturday	Sunday
Cash withdrawal at ATM	10 mins	10 mins	10 mins
Top-up (Netbanking)	1 min	1 min	1 min
Top-up (NEFT)	2 mins	2 mins	2 mins
Top-up (RTGS)	1 min	1 min	1 min
Top-up (Debit Card)	1 min	1 min	1 min
RTGS transfer/payment	1 min	1 min	1 min
NEFT transfer/payment	2 mins	2 mins	2 mins
Deposit placement	2 mins	2 mins	2 mins
DBS branch timings	10am to 4pm	10am to 1:30pm	Closed

Transaction Turn-around Times for NEFT and RTGS transfers do not include the time taken for the recipient to receive the credit. This is because NEFT and RTGS services operate only within a fixed time window on weekdays, Saturdays, and Sundays.

Please visit www.dbs.com/digibank/in/terms-and-conditions.html for Terms & Conditions.