

Schedule of Benefits

Sr. No	Description of Charges	Basic Savings Bank Deposit Account
1	Quarterly Charge for Non Maintenance of Average Quarterly balance	NIL
2	Monthly Account Statements	Free
3	Cheque Book	Free
4	Duplicate Account Statement	Free
5	A/C Closure within 6 mths of opening Within 14 days of account opening – free	Free
6	Branch Transactions	Free
7	Limitation Of Transactions	No
	Debit Card Charges/ATM Charges	
8	Annual Fees - Primary Holder	Free
9	Annual Fees - Joint Holder	Free
10	Replacement of Lost / Stolen / Damaged Card	Free
11	Regeneration of PIN	Free
12	Transactions at DBS Bank ATM's	Free
13	Transactions on Non DBS ATM's in India	Free
14	Foreign Exchange Mark Up	3.50%
15	International Cash Withdrawal	Free
16	International Balance Inquiry	₹ 25
	Payment Services	
	International Funds Transfer	
17	Outward Remittances	Free
	Remittance to Singapore	Free
18	Inward Remittances	Free
19	Returned Funds for unapplied OTT / ITT	ALL Currency ₹500 Swift Charges
	Domestic Funds Transfer	
20	RTGS - Outward & Inward	Free
21	Outward RTGS Returns (no txn/appln DBS error)	Free
22	NEFT Outward and Inward	Free
23	Outward NEFT Returns (no txn/appln DBS error)	Free
24	Cashier Order / PO / Payable at Par DD	₹ 30
25	Revalidation / Re-issuance of DD / PO	₹ 30
26	Cancellation of DBS DD / PO	₹ 100

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27	DD Issuance	
	On RBI location	0.05% (min ₹ 75 - max ₹ 2000)
	on RBI Location(Correspondent Bk-Cat I)	0.10% (min ₹ 75 - max ₹ 2000)
	On other location not covered by Correspondent Bank (Purchase)	0.25% (min ₹ 75 - max ₹ 2000)
28	Cancellation of Correspondent Bank DD	₹ 100
29	Revalidation/Re-issuance of DD (per instruction)	Cancellation Charges ₹ 100 + DD DD issuance charges as given above
30	Stop Payment for Lost DD (per instrument)	₹ 25
31	DD Issuance Foreign Currency	0.10% (min ₹ 550 - max ₹ 2500)
32	Cancellation of Foreign Currency DD	₹ 750
33	Courier Charges	Domestic ₹50,Overseas ₹1000
34	Remote Location Payment (Payable at Correspondent Bank Location)	Free Charges if any
35	Collection Services	
	Outstation Chq. for collection (w/o CMS arrangement)	Free
36	Cheque Collection under Speed Clearing	Free
37	Foreign Currency Cheque drawn on foreign bank sent for collection overseas	
	USD	₹ 25
	Other Currencies	₹0.25% (min ₹ 200)
38	Cheque return charges	₹ 100
39	ECS/ NECS return charges	₹ 100
40	Stop Payment of Cheque	₹ 100 per cheque
41	Return of Foreign Currency Cheque	₹ 200 plus out of pocket exp
	Other Services	
42	Issuance of Foreign Inward Remittance Certificate	₹ 100
43	Issuance of Foreign Inward Remittance Certificate (after 1 Year)	₹ 250
44	Old Investigations	
	For period < 3 mths	Free
	For periods 3 mths - 1 year	₹ 75
	For periods > 1 year	₹ 150

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45	Balance / TDS / Interest Certificates	₹ 75 for adhoc certificate
46	Issuance of Misc Certificates	₹ 75 for adhoc certificate
47	Telex / Swift Inquiry	₹ 75
48	Standing Instruction Creation	Free
49	Amendment of Standing Instruction	Free
50	Postages (Regd Post)	Actuals

- Goods and Service Tax (GST) will be levied by the bank over and above the charges.
- The bank reserves the right to change these rates / charges or re-negotiate them depending upon relationship of a customer
- Charges for URC savings account will be in line with the defined charges for BSBDA
- In case of insufficient balance in your bank account, bank will not be able to recover applicable fees and GST. GST related information will be available in Bank statement