

Sr. No.	Description of Charges*	Treasures Account		
1	Total Relationship Balance (TRB) in a combination of savings account balances (AQB), term deposits, insurance, investments - including PMS, Mortgage loan outstanding# <small>#40% of the Net balance of the Loan (Home Loan / LAP) will be considered towards TRB computation</small>	TRB - ₹ 5- ₹ 20 lacs	TRB ₹ 20- ₹ 200 lacs	TRB - > ₹ 200 lacs
2	AQB (Average Quarterly Balance)	AQB - ₹ 1 Lac	AQB - ₹ 5 Lacs	AQB - ₹ 10 Lacs
3	Quarterly Charge for the Non Maintenance of Balance	₹ 1,500	₹ 1,500	₹ 1,500
4	Monthly Account Statements	Free	Free	Free
5	Cheque Book	Free	Free	Free
6	Duplicate Account Statement (per statement charge)	₹ 100	Free	Free
	<b>Account Closure</b>			
7	Within 6 months of account opening	₹ 500	Free	Free
	<b>Branch Access</b>			
8	Branch Transactions	Free	Free	Free
	<b>Debit Cards Charges</b>			
9	Annual Fees - Primary Holder	Free	Free	Free
10	Annual Fees - Joint Holder	₹ 100	Free	Free
11	Replacement of Lost / Stolen / Damaged Card	₹ 250	Free	Free
12	Re-generation of PIN	Free	Free	Free
	<b>ATM Usage**</b>			
13	*Transactions on DBS ATMs in India	Free	Free	Free
14	**Transactions on Non DBS ATMs in India	Free	Free	Free
15	**Charges post the free ATM transactions	NIL	NIL	NIL
16	*Transactions on DBS/Non DBS ATMs outside India	NIL	NIL	NIL
17	*FX Mark Up	3.50%	1.75%	1.75%
18	*Fuel Surcharge Waiver	Yes	Yes	Yes
	<b>Daily Card Limits</b>			
19	Cash Withdrawal/POS limit	₹ 1,50,000	₹ 3,00,000	₹ 3,00,000
	<b>Payment Services</b>			
	<b>International Fund Transfers</b>			
20	Outward Remittances	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)
	- Remittance to Singapore	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)
21	Inward Remittances			
	- Credit to DBS Account for Inward Remittance from other Banks	Free	Free	Free
	- Credit to DBS Account for Inward Remittance received from Singapore	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)	Free (Correspondent bank and third party charges apply)
22	Returned funds for unapplied OTT/ITT	All ₹ 500+Swift charges	All ₹ 500+Swift charges	All ₹ 500+Swift charges

\*With effect from 1st Dec 2016 \*\*With effect from 1st July 2017

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	<b>Domestic Fund Transfers</b>			
23	Outward - RTGS (Real Time Gross Settlement)			
	1. ₹ 2,00,000 to ₹ 5,00,000	Free	Free	Free
	2. ₹ 5,00,000 & above	Free	Free	Free
24	Inward - RTGS	Free	Free	Free
25	Outward RTGS Returns (subject to no transaction/ application error on DBS part)			
	1. ₹ 2,00,000 to ₹ 5,00,000	₹ 250	Free	Free
	2. ₹ 5,00,000 & above	₹ 250	Free	Free
26	Outward NEFT (National Electronic Funds Transfer)			
	1. upto ₹ 10,000	Free	Free	Free
	2. ₹ 10,001 - ₹ 2,00,000	Free	Free	Free
	3. ₹ 2,00,000 & above	Free	Free	Free
27	Inward NEFT	Free	Free	Free
28	Outward NEFT Returns (subject to no transaction/ application error on DBS part)			
	1. upto ₹ 2,00,000	₹ 250	Free	Free
	2. ₹ 2,00,000 and above	₹ 250	Free	Free
29	Cashier Order/Bankers cheque/ Payable at Par Demand Draft	Free	Free	Free
30	Revalidation/Reissuance of DBS Cashier Order/Payable at Par	Free	Free	Free
31	Cancellation of DBS Cashier Order/ DBS Payable at Par	₹ 100 per transaction	₹ 100 per transaction	₹ 100 per transaction
32	Demand Drafts Issuance			
	- On RBI Location	Free	Free	Free
	- Non RBI Location (Correspondent bank Category 1)	Only correspondent bank and third party charges apply	Only correspondent bank and third party charges apply	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	Only correspondent bank and third party charges apply	Only correspondent bank and third party charges apply
33	Cancellation of Correspondent Bank Demand Draft (per instruction)	₹ 100	₹ 100	₹ 100
34	Revalidation/Reissuance of Demand Drafts (per instruction)	Cancellation charges (₹ 100) +correspondent bank and third party charges apply for Draft issuance	Cancellation charges (₹ 100) +correspondent bank and third party charges apply for Draft issuance	Cancellation charges (₹ 100) +correspondent bank and third party charges apply for Draft issuance
35	Stop Payment for lost Demand Drafts (per instrument)	Only correspondent bank and third party charges apply	Only correspondent bank and third party charges apply	Only correspondent bank and third party charges apply
36	Demand Drafts Issuance Foreign Currency	₹ 500	₹ 500	₹ 500

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37	Cancellation of Foreign Currency Demand draft	₹ 10	₹ 10	₹ 10
38	Reissuance of Foreign Currency Demand draft	₹ 500	₹ 500	₹ 500
39	Courier charges	Domestic - Free, Overseas - ₹ 750	Domestic - Free, Overseas - ₹ 750	Domestic - Free, Overseas - ₹ 750
40	Remote location payment (Payable at Correspondent Bank location)	Only correspondent bank charges ₹ 25 +applicable courier charges, if any.	Only correspondent bank charges ₹ 25 +applicable courier charges, if any.	Only correspondent bank charges ₹ 25 +applicable courier charges, if any.
	<b>Collection Services</b>			
41	Outstation Cheque for collection without CMS arrangement			
	- Upto ₹ 5000	₹ 25 per instrument	₹ 25 per instrument	₹ 25 per instrument
	- ₹ 5000 to ₹ 10,000	₹ 50 per instrument	₹ 50 per instrument	₹ 50 per instrument
	- ₹ 10,000 to ₹ 100,000	₹ 75 per instrument	₹ 75 per instrument	₹ 75 per instrument
	- ₹ 1,00,001 and above	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
42	Cheque Collection under Speed Clearing			
	- Upto and including ₹ 1,00,000	Nil	Nil	Nil
	- ₹ 1,00,001 and above	₹ 100 per instrument	Free	Free
43	Foreign Currency Cheque drawn on foreign bank sent for collection overseas			
	- USD	₹ 10	Free	Free
	- Other currencies	₹ 10 + correspondent bank and third party charges apply	correspondent bank and third party charges apply	correspondent bank and third party charges apply
44	Cheque return charges	₹ 100	₹ 100	₹ 100
45	ECS/ NECS return charges	₹ 100	₹ 100	₹ 100
46	Stop payment of cheque	Free	Free	Free
47	Return of Foreign Currency cheque	₹ 10 + out of Pocket expenses	₹ 10 + out of Pocket expenses	₹ 10 + out of Pocket expenses
	<b>Other Services</b>			
48	Issuance of Foreign Inward Remittance Certificate	Free	Free	Free
49	Issuance of Foreign Inward Remittance Certificate (After 1 year)	₹ 75	Free	Free
50	Old Investigations (above 1 year for Copies of old records e.g. paid cheques, deposit slips)			
	- for period < 3 months	₹ 50	Free	Free
	- for period > 3 months upto 1 year	₹ 50	Free	Free
	- for period (above 1 year)	₹ 100	₹ 100	Free
51	Balance/TDS/Interest Certificates	Free	Free	Free
52	Issuance of Miscellaneous certificate	₹ 100	Free	Free

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53	Telex/Swift enquiry	₹ 50	Free	Free
54	Standing Instruction creation	Free	Free	Free
55	Amendment of Standing Instruction	Free	Free	Free
56	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 RTGS/NEFT/PO/DD.	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 RTGS/NEFT/PO/DD.	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 RTGS/NEFT/PO/DD.
57	Postages (Regd Post)	Actuals	Actuals	Actuals
	<b>Internet Banking (IDEAL) charges</b>			
58	Account enquiry services	Free	Free	Free
59	Transaction Initiation services	Free	Free	Free
60	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	RTGS - same as item 14 above NEFT- same as item 17 above Free PO - Free DD - Only correspondent bank and third party charges apply	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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1. Goods and Service Tax (GST) will be levied by the bank over and above the charges.
2. The bank reserves the right to change these rates/charges or re-negotiate them depending upon relationship of a customer.