

Schedule of Charges



Live more,
Bank less

| Savings Account Name | SB Others | Growth One Savings Account | digibank Savings Account | Growth Savings Account | Growth Plus Savings Account |
|---|--|--|--|--|-------------------------------|
| Monthly Average Balance requirement | INR 1000 | INR 5000 | INR 10000 | INR 10000 | INR 25000 |
| Balance Non-Maintenance Charges | 4% of shortfall up to INR 40 | 4% of shortfall up to INR 200 | 4% of shortfall up to INR 400 (INR 200 for a/c till 14-02-2022) | 4% of shortfall up to INR 400 | 4% of shortfall up to INR 500 |
| Charge frequency | Monthly | | | | |
| Debit Card | | | | | |
| Debit Card Annual Fee (2nd year onwards) | DBS Visa Classic Card - INR 150 DBS bigbasket Visa Classic Card - INR 150 DBS Rupay Classic Card - INR 150 DBS Visa Platinum Card - INR 150 DBS Rupay Platinum Card - INR 150 DBS Visa Signature Card - INR 299 | | | | |
| DC Annual Fee Waiver Conditions | NA | Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit | Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit | Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit | TRV > 2L or Salary credit |
| DC Replacement Fee (Charges in INR) | 150 | | | | |
| International cash withdrawal per transactions (Charges in INR) | 125 | | | | |
| International balance enquiry/non financial per transactions (Charges in INR) | 25 | | | | |
| DBS Bank ATM - Cash Withdrawal (Charges in INR) | Free | | | | |
| DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR) | Free | | | | |
| Non DBS Bank ATM - Cash Withdrawal | 3 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit | | | | |
| Non DBS Bank ATM - Domestic balance enquiry/non financial transactions | 7 Metro and 11 Non-Metro transactions free INR 8.5 per transaction beyond free limit | | | | |
| FX Markup | Classic, Platinum: up to 3.5%, Signature: up to 2.5% | | | | |
| Payment Service | | | | | |
| RTGS, NEFT, IMPS, UPI P2P (Online) | Free | | | | |
| RTGS in Branch | Up to INR 2 lakhs : NIL INR 2 lakhs to INR 5 lakhs : Fee INR 20 More than INR 5 lakh : Fee INR 45 | | | | |
| NEFT in Branch | Up to INR 10,000 : NIL Above INR 10000 TO 1 Lakh : Fee INR 5 Above INR 1 Lakh to INR 2 Lakh : Fee INR 15 Above INR 2 Lakh : Fee INR 25 | | | | |
| Cash Deposit in Base Branch | Free 1st five transactions per month (OR) Up to INR 5 lakhs per month (whichever is earlier). Thereafter, INR2 per INR 1000. (Inclusive of Base and | Free | | | |
| Cash Deposit in Non-Base Branch | | Free upto INR 50000 per month at any branches. Thereafter INR 1 per 1000 | Free | Upto INR 25000 per day : NIL Thereafter : Fee INR 1 per INR 1000 | Free |
| Cash Withdrawal limits and charges in Base Branch | Free | | | | |
| Cash Withdrawal limits and charges in Non-Base Branch | INR 50000 | INR 25000 per day | Free | INR 50,000 per day (Self.withdrawals only. No third party withdrawals) | Free |
| Standing Instruction creation | Free | | | | |
| Amendment of Standing Instruction | Free | | | | |
| Credit to account from an Overseas bank / International credit (Charges in INR) | 25 | | | | Free |
| Cashier's order/payment order/payable at par demand draft (Charges in INR) | 30 | | | | |
| Revalidation/reissuance of payment order/demand draft (Charges in INR) | 100 | | | | |
| Cancellation of DBS payment order/demand draft (Charges in INR) | 200 | | | | 350 |
| Cheque return charges (Charges in INR) | 100 per cheque | | | | |
| Stop payment of cheque (Charges in INR) | NA | 100 per cheque | | | |
| Return of foreign currency cheque (Charges in INR) | NA | Free | | | |
| ECS/NECS/NACH/eNACH return charges (Charges in INR) | 200 | | | | |
| DD Issuance Fees | | | | | |
| At an RBI location | 0.05% 0.05% Min INR 75 Max INR 2000 | | | | |

| Savings Account Name | SB Others | Savings Account | digibank Savings Account | Growth Savings Account | Growth Plus Savings |
|---|-----------|---------------------------------|--|-----------------------------|---------------------|
| Non-RBI location (correspondent bank Cat I) | | 0.10% Min INR 75 Max INR 2000 | 0.10% Min INR 75 Max INR 2000 | | |
| Any other location not covered by the correspondent bank – purchase | | 0.25% Min INR 75 Max INR 2000 | 0.25% Min INR 75 Max INR 2000 | | |
| Cancellation of correspondent bank DD | | | 100 | | |
| Revalidation/reissuance of DD – per instruction | | | 100 cancellation + reissuance as per above | | |
| Stop payment for lost DD – per instrument (INR) | | | 25 | | |
| DD issuance in foreign currency | | 0.1% Min INR 550 Max INR 2000 | 0.1% Min INR 550 Max INR 2000 | | |
| Cancellation of foreign currency DD (INR) | | | 750 | | |
| Courier charges (INR) | | | Domestic 50, International 1000 | | |
| Remote location payment – payable at correspondent bank location (INR) | | | 30 + courier charges if any | | |
| Other Services | | | | | |
| Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR) | | | 75 | | |
| Duplicate account statement (INR) | | | 75 | | |
| Telex / Swift Inquiry (INR) | | | Free | | 75 |
| Postages (Regd Post) | | | Actuals | | |
| Cheque Book | | | NA | | Free |
| SMS Charges | | Charges of INR 0.50 per SMS | Free | Charges of INR 0.50 per SMS | Free |
| Old investigations | | | Up to 3 Months: Free, from 3 Months to 1 Year: 75, above 1 Year: 150 | | |
| Investments in Mutual Fund through digbank – Transaction Fees* | | | Free | | |
| Internet Banking services | | | Free | | |
| Remittances Fees & Charges | | | | | |
| Currency and Country | | | | | |
| USD to USA | | | | | |
| GBP to United Kingdom | | | | | |
| AUD to Australia | | | | | |
| EUR to Eurozone | | | Free | | |
| HKD to Hong Kong | | | | | |
| SGD to Singapore | | | | | |
| CAD to Canada | | | | | |
| Any other currency / country combination^ (Return Charges & other charges like Tracer Fees may apply) (Charges in INR) | | | 500 + Agent Fees if applicable | | 500 |
| Inward Remittances | | | | | |
| Credit to DBS A/c from other banks | | | Free | | |
| Credit to DBS A/c from othe than Singapore | | | | | |
| For non-DBS custome (Charges in INR) | | | 200 + charges for mode of payment | | |
| Returned funds for unapplied OTT/ITT | | | | | |
| All currency 500 swift charges | | | | | |
| Collection Services | | | | | |
| Outstation cheque for collection | | | Free | | |
| Cheque collection under speed clearing | | | | | |
| Foreign currency cheque drawn on foreign bank sent for collection Overseas | | | USD: 25 Other currency: 0.25% (min. 200) | | |

- Charges for these services are Free: Standing Instruction creation, Amendment of Standing Instruction, Investments in Mutual Fund through digbank – Transaction Fees*, Internet Banking services
- GST (Goods & Service Tax) will be levied on the converted gross INR amount. This charge would be deducted from the amount to be paid to the beneficiary.
- The Bank reserves the right to change these rates/charges or re-negotiate them depending upon relationship of a customer. Please refer the latest fees and charges on the DBS Bank website or at <https://www.dbs.com/digibank/in/schedule-of-charges.page>

*Please note that there may be additional charges levied by intermediary or correspondent bank in some cases.