

Schedule of Charges



Live more,
Bank less

Savings Account Name	BASIC SAVINGS BANK DEP ACCT (BSBDA-PMJDY)	Aspire / Corporate Salary Account	LAKSHMI SAVINGS YOUTH POWER	LAKSHMI SAVINGS YOUTH POWER	Corporate Salary Account
Monthly Average Balance requirement	0		100		0
Balance Non-Maintenance Charges	NIL		25% of shortfall up to INR 25	25% of shortfall up to INR 25	NIL
Charge frequency	NA		Monthly		NA
Debit Card					
Debit Card Annual Fee (2nd year onwards)	Free		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 DBS EMT Visa Signature Card - INR 299		
DC Annual Fee Waiver Conditions	NA				Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit
DC Replacement Fee (Charges in INR)	Free		150	150	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)			3 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit		
Non DBS Bank ATM - Cash Withdrawal	5 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit	Free	3 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit		Free
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	Free	7 Metro and 11 Non-Metro transactions free INR 8.5 per transaction beyond free limit		Free
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	Free		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	Free		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		Free up to INR 2,00,000/- or 5 transactions per month whichever is lower, thereafter charged at INR 2 per INR 1,000/- subject to a minimum of INR 50/- per transaction
Cash Deposit in Non-Base Branch	Free		Free up to INR 25000 per day. Thereafter INR 1 per INR 1000.	Free up to INR 25000 per day. Thereafter INR 1 per INR 1000.	Free up to INR 2,00,000/- or 5 transactions per month (whichever is lower). Thereafter charged at INR 2 per INR 1,000 subject to a minimum of INR 50 per transaction
Cash Withdrawal limits and charges in Base Branch	Free		No Limit	No Limit	Free
Cash Withdrawal limits and charges in Non-Base Branch	Free		Totally INR 50,000/- per day - Self.withdrawals only. No third party withdrawals	Totally 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		
Cashier's order/payment order/payable at par demand draft (Charges in INR)			30		
Revalidation/reissuance of payment order/demand draft (Charges in INR)			30		
Cancellation of DBS payment order/demand draft (Charges in INR)			100		
Cheque return charges (Charges in INR)			200		
Stop payment of cheque (Charges in INR)			100 per cheque		
Return of foreign currency cheque (Charges in INR)			Free		
ECS/NECS/NACH/eNACH return charges (Charges in INR)			200		
DD Issuance Fees					
At an RBI location			0.05% Min INR 75 Max INR 2000		

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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	100	
Revalidation/reissuance of DD – per instruction			100 cancellation + reissuance as per above	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		
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)	Free			75	
Duplicate account statement (INR)	Free				
Telex / Swift Inquiry (INR)			Free		
Postages (Regd Post)			Actuals		
Cheque Book			NA		
SMS Charges	Free	Free		Charges of INR 0.50 per SMS	
Old investigations	Free			Up to 3 Months: Free, from 3 Months to 1 Year: 75, above 1 Year: 150	
Investments in Mutual Fund through digbank – Transaction Fees*					
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 + Agent Fees if applicable	
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 if mode of payment		
Returned funds for unapplied OTT/ITT	All currency 500 swift charges	Free		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)	Free		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.

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