

# Schedule of Charges



Live more,  
Bank less

Savings Account Name	LAKSHMI 2-IN-1 DYNAMIC CA LINKED SAVINGS	TASC Savings Account
Monthly Average Balance requirement	0	10000
Balance Non-Maintenance Charges	NIL	4% of shortfall up to INR 400
Charge frequency	NA	Monthly
<b>Debit Card</b>		
Debit Card Annual Fee (2nd year onwards)		Free
DC Annual Fee Waiver Conditions		
DC Replacement Fee (Charges in INR)	NA	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)		
DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR)		Free
Non DBS Bank ATM - Cash Withdrawal		
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions		
FX Markup		Classic, Platinum: up to 3.5%, Signature: up to 2.5%
<b>Payment Service</b>		
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	Free
NEFT in Branch	Up to INR 10,000 : NIL Above INR 10000 TO 1Lakh : Fee INR 5 Above INR 1Lakh to INR 2 Lakh : Fee INR 15 Above INR 2 Lakh : Fee INR 25	
Cash Deposit in Base Branch		
Cash Deposit in Non-Base Branch		
Cash Withdrawal limits and charges in Base Branch		Free
Cash Withdrawal limits and charges in Non-Base Branch		
Standing Instruction creation		
Amendment of Standing Instruction		
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	Free
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	350
Stop payment of cheque (Charges in INR)	100 per cheque	Free
Return of foreign currency cheque (Charges in INR)		Free
ECS/NECS/NACH/eNACH return charges (Charges in INR)	200	Free
<b>DD Issuance Fees</b>		
At an RBI location		0.05%   Min INR 75 Max INR 2000

Savings Account Name	LAKSHMI 2-IN-1 DYNAMIC CA LINKED SAVINGS	TASC Savings Account
Non-RBI location (correspondent bank Cat I)		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
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
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
<b>Other Services</b>		
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)		75
Duplicate account statement (INR)		Free
Telex / Swift Inquiry (INR)		Free
Postages (Regd Post)		Actuals
Cheque Book		NA
SMS Charges	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
<b>Remittances Fees &amp; Charges</b>		
<b>Currency and Country</b>		
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
<b>Inward Remittances</b>		
Credit to DBS A/c from other banks		Free
Credit to DBS A/c from othe than Singapore		Free
For non-DBS custome (Charges in INR)		200 + charges for mode of payment
<b>Returned funds for unapplied OTT/ITT</b>		All currency 500 swift charges
<b>Collection Services</b>		
Outstation cheque for collection		Free
Cheque collection under speed clearing		Free
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.