

## Schedule of Charges, Rates and Tariffs

For Corporate Banking, [click here](#).

For Personal Banking, details are given below -

### Savings Accounts

#### Interest Rates:

- Domestic/Resident Savings Account - <https://www.dbs.com/digibank/in/rates-and-fees.page>
- NRE/NRO Savings Account – <https://www.dbs.com/in/treasures/nri-banking/nri-accounts/savings-accounts/nri-savings-account-interest-rates>

#### Savings Accounts schedule of charges:

- <https://www.dbs.com/digibank/in/schedule-of-charges.page>

### Term Deposits

#### Interest Rates:

- Domestic/Resident Term Deposit accounts – <https://www.dbs.com/digibank/in/rates-and-fees.page>
- NRO / NRE/ FCNR Term Deposit accounts – <https://www.dbs.com/in/treasures/nri-banking/deposits/nri-fixed-deposits/fd-interest-rates>

### Safe Deposit Locker

#### Fees and charges

- <https://www.dbs.com/digibank/in/deposit/deposit-type/safe-deposit-locker>

### Gold Loan

Gold Loan category	ROI	Facility amount up to lakhs	Processing Charges
Agri	12.00%	Rs 20 Lakhs	0.20% of the facility amount subject to a max. of ₹1000/- per limit.
Non- Agri	13.25%	Rs 30 Lakhs	0.40% of the facility amount without any cap.
Links to existing webpage Agri	<a href="https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-agri">https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-agri</a>		
Non – Agri	<a href="https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-nonagri">https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-nonagri</a>		

### Home Loan & Loan Against Property

Prime mortgage	ROI ( RBI repo rate + spre	Loan amount	Processing Charges
Home loan	RBI policy repo rate+ (upto 2.90% )	Any loan amount	Upto Rs 10000/-
Loan Against Property	RBI policy repo rate+ (upto 4.00% )	Any loan amount	Upto 1% as may be mutually agreed in the loan agreement
Links to existing webpage Mortgage Loan – Interest rate	<a href="https://www.dbs.com/in/treasures/common/interest-rates.page#PriGriforDBS_10">https://www.dbs.com/in/treasures/common/interest-rates.page#PriGriforDBS_10</a>		

Mortgage Loan- Schedule of charges of <https://www.dbs.com/in/iwov-resources/pdf/loans/schedule-of-charges.pdf>

### Consumer Loan Against Property

Consumer Loan Against Property	Loan amount	Rate of Interest	Processing Fees	Part payment charges (GST Applicable)	Penal Interest / Charges	Foreclosure charges for MSME (not applicable on floating rate loans to individual borrowers with end use being personal use)	Other Charges
	Minimum-10.01 Lakh  Maximum -100Lakh	Min -10%  Max- 18%	0-2% of the loan amount + GST as applicable	Part payment of up to 25% of loan outstanding allowed in a calendar year without charges	Penal Interest Levied in case of non-payment of the monthly payment. It is charged on the overdue installment for the defaulted period. - 24% per annum	Up to 24 Months: 5% of Loan outstanding >24 – 60 Months: 3% of Loan outstanding >60 months: 2% of loan outstanding OD: Up to 2% of Limit Outstanding	Cheque Bounce charges – Rs 500 + Taxes  Cheque / SI / ECS/NACH swapping charges – Rs ₹500 + tax  Loan Cancellation Charges - ₹5,000+ Tax Repricing Fee : Up to ₹50 Lacs Loan/ Limit Outstanding - ₹5,000 or 0.5% whichever is lower + tax Greater than ₹50 Lacs Loan/ Limit Outstanding - ₹10,000 or 0.25% whichever is lower + tax
	Link for Schedule of charges: <a href="https://www.dbs.com/digibank/in/loans/consumer-loan-against-property">https://www.dbs.com/digibank/in/loans/consumer-loan-against-property</a>						

### Affordable Housing Loan

Affordable Housing loans	ROI ( RBI repo rate + spread)	Loan amount	Processing Charges
Home loan	RBI policy repo rate+ (upto 9.50% )	Any loan amount	Upto 3% of sanction amount + applicable taxes
Home extension loan	RBI policy repo rate+ (upto 11.50% )	Any loan amount	Upto 3% of sanction amount + applicable taxes
Top up Loan / Loan Against Property	RBI policy repo rate+ (upto 13.50% )	Any loan amount	Upto 3% of sanction amount + applicable taxes
Links to existing webpage <b>AHL – Interest rate</b>	<a href="https://www.dbs.com/in/wealth-tr/common/interest-rates.page#PriGriforDBS_11">https://www.dbs.com/in/wealth-tr/common/interest-rates.page#PriGriforDBS_11</a>		
<b>AHL- schedule of charges</b>	<a href="https://www.dbs.com/in/iwov-resources/pdf/ahl/schedule-of-charges-ahl.pdf">https://www.dbs.com/in/iwov-resources/pdf/ahl/schedule-of-charges-ahl.pdf</a>		

### Personal Loan

Personal Loan Scheme - Core UL	Loan amount	Rate of Interest	Processing Fees	Part payment charges (GST Applicable)		Penal Interest / Charges	Foreclosure charges	
				Loan Tenure	Pre-payment Charges		Loan Tenure	Foreclosure Charges
	Minimum- 100 Maximum - 15Lacs	Min -9.99% Max- 28%	0-3% of the loan amount + GST as applicable	1-12 months	0-4.50%	0-2% per month on the overdue instalment + + GST as applicable	1-12 months	0-4.50%
				13-24 months	0-4.50%		13-24 months	0-4.50%
				25-36 months	0-2.50%		25-36 months	0-2.50%
				>36 months	0-2.00%		>36 months	0-2.00%
URL for Schedule of charges: <a href="https://www.dbs.com/digibank/in/app/schedule-of-charges-for-personal-loans.page">https://www.dbs.com/digibank/in/app/schedule-of-charges-for-personal-loans.page</a>								

### Credit Cards

Credit Cards	Vantage		Spark		Co-Brand Credit Card	
<b>Entrance Fees</b>	Customer Segment		Card Segment	Joining Fees	Card Segment	Joining Fees
	DBS Treasures Elite customers	Rs. 10,000	Spark5	Rs. 499	Bajaj Finserv DBS 5X Rewards SuperCard	0/499
	DBS Treasures customers	Rs. 20,000	Spark10	Rs. 999	Bajaj Finserv DBS 5X Plus Rewards SuperCard	0/999
	Any other segment/NTB customer	Rs. 50,000	Spark20	Rs. 1499	Bajaj Finserv DBS 7X Rewards SuperCard	1499
					Bajaj Finserv DBS 7X Plus Rewards SuperCard	1999
				Bajaj Finserv DBS 10X Signature SuperCard	0/2999	
				Bajaj Finserv DBS 10X Plus Signature SuperCard	0/4999	
<b>Annual Fees</b>	Customer Segment	Annual Fees	Customer Segment	Annual Fees	Bajaj Finserv DBS 5X Rewards SuperCard	499
	DBS Treasures Elite customers	Rs. 10,000	Spark5	Rs. 499	Bajaj Finserv DBS 5X Plus Rewards SuperCard	999
	DBS Treasures customers	Rs. 20,000	Spark10	Rs. 999	Bajaj Finserv DBS 7X Rewards SuperCard	1499
	Any other segment/NTB customer	Rs. 50,000	Spark20	Rs. 1499	Bajaj Finserv DBS 7X Plus Rewards SuperCard	1999
					Bajaj Finserv DBS 10X Signature SuperCard	2999



Live more,  
Bank less

					Bajaj Finserv DBS 10X Plus Signature SuperCard	4999
<b>Add on Card</b>	NA	NA	NA	NA	NA	NA
<b>Service charges on outstanding balance as below</b>						
<b>Overdue interest charges</b>					Monthly rate upto 4 % & annual rate upto 48%; applicable from the transaction date	
<b>Over limit penalty</b>					Flat Fee of Rs. 600	
<b>Late Payment charges</b>					Amount Due à Charge Upto Rs.100 à NIL Upto Rs.500 & More than Rs.100 à Rs.99 Upto Rs.5000 & More than Rs.500 à Rs.499 More than Rs.5000 à 10% of Amount due (max. Rs.1299)	
<b>Cash withdrawal fees</b>					Flat fee: 2.5% of cash amount (Min. Rs. 500)	
<b>Hot listing charges</b>	NA	NA	NA	NA	NA	NA
<b>Other Charges</b>	Please refer to KFS for other changes		Please refer to KFS for other changes		Please refer to KFS for other changes	
	<a href="https://www.dbs.com/in/credit-cards/vantage/terms-and-conditions.html">https://www.dbs.com/in/credit-cards/vantage/terms-and-conditions.html</a>		<a href="https://www.dbs.com/in/credit-cards/spark/terms-and-conditions.html">https://www.dbs.com/in/credit-cards/spark/terms-and-conditions.html</a>		<a href="https://www.dbs.com/in/credit-cards/supercard/terms-and-conditions.html">https://www.dbs.com/in/credit-cards/supercard/terms-and-conditions.html</a>	