

Schedule of Benefits

Sr. No	Description of Charges	Savings Power Plus
	Monthly Average Balance	MAB of ₹ 100,000
1	Monthly Charge for Non-Maintenance of MAB^^	4% of balance shortfall subject to a maximum cap of ₹ 500. Charge levy on monthly frequency.
2	Monthly Account Statements	Free
3	Cheque Book	Free
4	Duplicate Account Statement	Free
5	A/C Closure within 6 mths of opening Within 14 days of account opening – free	Free
6	Branch Transactions	Free
7	Limitation Of Transactions	No
	Debit Card Charges/ATM Charges	
8	Annual Fees - Primary Holder	₹ 150 (2nd year onwards)
9	Annual Fees - Joint Holder	₹ 150 (2nd year onwards)
10	Replacement of Lost / Stolen / Damaged Card	₹ 150
11	Regeneration of PIN	Free
12	Transactions at DBS Bank ATM's	Free
13	Transactions on Non DBS ATM's in India	Free
14	Charges Applicable After Free ATM Transactions	Free
15	Foreign Exchange Mark Up	3.50%
16	International Cash Withdrawal	₹ 125
17	International Balance Inquiry	₹ 25 per transaction
	Payment Services	
	International Funds Transfer	
18	Outward Remittances	₹ 500
	International Balance Inquiry	₹ 25 per transaction
19	Inward Remittances	
	Credit to DBS Bank A/C from other banks	Free
	Credit to DBS Bank A/C from other Singapore	Free (Correspondent Bank +Third party Charges)
	For Non DBS Customer	₹200 plus charges of mode of payment used
20	Returned Funds for unapplied OTT / ITT	Free
	Domestic Funds Transfer	
21	Outward - RTGS	
	1. ₹2,00,000 - ₹5,00,000	Free
	2. ₹5,00,000 & above	Free
22	Inward RTGS	Free

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23	Outward RTGS Returns (no txn/appln DBS error)	
	1. ₹2,00,000 - ₹5,00,000	Free
	2. ₹5,00,000 & above	Free
24	Outward NEFT	
	1. upto ₹10,000	Free
	2. ₹10,001 - ₹2,00,000	Free
	3. ₹2,00,000 & above	Free
25	Inward NEFT	Free
26	Outward NEFT Returns (no txn/appln DBS error)	
	1. upto ₹2,00,000	Free
	2. ₹2,00,000 & above	Free
27	Cashier Order / PO / Payable at Par DD	Free
28	Revalidation / Re-issuance of DD / PO	Free
29	Cancellation of DBS DD / PO	NIL
30	DD Issuance	
	On RBI location	Free
	on RBI Location (Correspondent Bk-Cat I)	Only Correspondent bank & third party charges apply
	On other location not covered by Correspondent Bank (Purchase)	Only Correspondent bank & third party charges apply
31	Cancellation of Correspondent Bank DD	Free
32	Revalidation/Re-issuance of DD (per instruction)	Free (Correspondent bank & third party DD Issuance charges as given above)
33	Stop Payment for Lost DD (per instrument)	Only Correspondent bank & third party charges apply
34	DD Issuance Foreign Currency	Free
35	Cancellation of Foreign Currency DD	Free
36	Courier Charges	Domestic ₹50, Overseas ₹1000
37	Remote Location Payment (Payable at Correspondent Bank Location)	Free

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38	Collection Services	
	Outstation Chq. for collection (w/o CMS arrangement)	
	Upto ₹5000	Free
	Above ₹5000 and upto and including ₹10000	Free
	Above ₹10,000 and upto and including ₹1,00,000	Free
	₹1,00,001 and above	Free
39	Cheque Collection under Speed Clearing	
	Upto and including ₹1,00,000	NIL
	₹1,00,001 and above	Free
40	Foreign Currency Cheque drawn on foreign bank sent for collection overseas	
	USD	Free
	Other Currencies	Free
41	Cheque return charges	₹ 350
42	ECS/ NECS return charges	NIL
43	Stop Payment of Cheque	Free
44	Return of Foreign Currency Cheque	Free
	Other Services	
45	Issuance of Foreign Inward Remittance Certificate	Free
46	Issuance of Foreign Inward Remittance Certificate (after 1 year)	Free
47	Old Investigations	
	For period < 3 mths	Free
	For periods 3 mths - 1 year	Free
	For periods > 1 year	Free
48	Balance / TDS / Interest Certificates	Free
49	Issuance of Misc Certificates	Free
50	Telex / Swift Inquiry	Free
51	Standing Instruction Creation	Free
52	Amendment of Standing Instruction	Free
53	Postages (Regd Post)	Actuals



*MAB of ₹ 1,00,000 will be applicable for new customers effective 1st March 2021. For customers onboarded prior to 1st March 2021, the schedule of benefits will be effective 1st July 2021.

- Goods and Service Tax (GST) will be levied by the bank over and above the charges.
- The bank reserves the right to change these rates / charges or re-negotiate them depending upon relationship of a customer
- ^^ %charges will be levied to the extent of shortfall in balance.
- Charges such as Monthly Account Balance, Debit Card Annual Fee, ATM transactions will not be levied for empaneled corporates and/or customer receiving salary credit
- Customer maintaining TRV >= INR 2lacs: Charges will not be charged for Monthly Account Balance, Debit Card Annual Fee, ATM transactions and Payment services
- Total Relationship Value (TRV) is across all accounts in a family and calculated by aggregating average monthly saving account balances and end of period term deposits, insurance and investments.
- In case of insufficient balance in your bank account, bank will not be able to recover applicable fees and GST. GST related information will be available in Bank statement
- Customers holding an outstanding loan product (personal loan or mortgage loan) with DBS shall not be charged for non-maintenance of Monthly Average Balance. Once the loan account is closed, customers will be required to maintain the required minimum Monthly Average Balance, failing which appropriate charge shall be levied as captured above.
- Other services: Postages (Registered Post) will be charged at actuals.