

# Tariff of Charges for Payments and Collection Services

(No Frills & Savings Account)



Sr. No.	Product Services	Currency	No Frills Savings Account
1	Minimum Balance	INR	Rs 250
2	Quarterly Charge per month for the non maintenance of Balance	INR	Rs 25 per month
3	Quarterly Statements		Free
	<b>Cheque Book and Pay in Slip / Transaction Slips</b>		
4	Cheque Book		Free
5	Cheque books collected at Branch	INR	Rs 200 per cheque book
6	Duplicate Account Statement (per statement charge)	INR	Rs 150
	<b>Account Closure</b>		
7	Within 6 months of opening	INR	Rs 200
	<b>Branch Access</b>		
8	Branch Transactions		Initial 2 free per month and thereafter Rs 100 per transaction

Sr. No.	Product Services	Currency	Savings Account
	<b>Payment Services</b>		
	<b>International Fund Transfers</b>		
9	Outward Remittances	INR	0.10% (min Rs 250 Max Rs 2000)
	- Remittance to Singapore	INR	0.05% (min Rs 200)
10	Inward Remittances		
	- Credit to DBS Account for Inward Remittance from other Banks	INR	Rs 25
	- Credit to DBS Account for Inward Remittance received from Singapore.	INR	Rs 25
	- For Non DBS customer	INR	Rs 200 + applicable charges of mode of payment used
11	Returned funds for unapplied OTT/ITT	All	Rs 500 Swift charges
	<b>Domestic Fund Transfers</b>		
12	Outward Local Transfers - RTGS	INR	
	1. Rs 1 to 5 lakhs		Rs 25 per transaction
	2. Rs 5 lakhs & above		Rs 50 per transaction
13	Inward Local Transfers - RTGS	INR	Free
14	Outward Local Transfer Returns (subject to no transaction/application error on DBS part)	INR	
	1. Rs 1 to 5 lakhs		Rs 25 per transaction
	2. Rs 5 lakhs & above		Rs 50 per transaction
15	Outward NEFT	INR	
	1. upto Rs 1 lac		Rs 5 per transaction
	2. Rs 1 lac and above		Rs 25 per transaction
16	Inward NEFT	INR	Free
17	Outward NEFT Returns (subject to no transaction/application error on DBS part)		
	1. upto Rs 1 lac		Rs 5 per transaction
	2. Rs 1 lac and above		Rs 25 per transaction
18	Cashier Order/Bankers cheque/PAP Demand Draft	INR	Rs 30
19	Revalidation/Reissuance of DBS CO/PAP	INR	Rs 30
20	Cancellation of DBS CO/ DBS PAP	INR	Rs 100
21	Demand Drafts Issuance (INR)		
	On RBI location	INR	0.05% (Min Rs 75 - Max Rs 2000)
	Non RBI Location (Corr bank Category 1)	INR	0.10% (Min Rs 75 - Max Rs 2000)
	On Other location not covered by Corr bank (Purchase)	INR	0.25% (Min Rs150 - Max Rs 5000) or (out of pocket expense whichever is higher)
22	Cancellation of Correspondent Bank DD	INR	Rs 100
23	Revalidation/Reissuance of Demand Drafts (per instruction)	INR	Cancellation charges (Rs100) + issuance charges as mentioned above in point 13
24	Stop Payment for lost Demand Drafts (per instrument)	INR	Rs 25

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(No Frills & Savings Account)



Sr. No.	Product Services	Currency	Savings Account
25	Demand Drafts Issuance (FCY)	INR	0.10% (Min Rs 550-Max Rs 2500)
	Cancellation of FCY Demand draft	INR	Rs 750
26	Reissuance of FCY Demand draft	INR	Cancellation charges (Rs 750) + Draft issuance charges as mentioned above in point 17
27	Courier charges	INR	Domestic-Rs 50, oversea - Rs 1000
28	Remote location payment (Payable at Corr Bank location)	INR	Rs 30 + applicable courier charges, if any
	<b>Collection Services</b>		
29	Outstation Cheque for collection without CMS arrangement	INR	
	- Upto Rs 10,000		Rs 50 per instrument
	- Rs 10,000 to Rs 100,000		Rs 100 per instrument
	- Rs 100,001 and above		Rs.150 per instrument
30	FCY Cheque drawn on foreign bank sent for collection overseas	INR	Rs 25
	USD	INR	Rs 25
	Other currencies	INR	0.25% (Min Rs 200)
	Cheque return charges	INR	Rs 200
	Stop payment of cheque	INR	Rs 100 per cheque
31	Return of FCY cheque	INR	Rs 200 + out of pocket expenses
	<b>Other Services</b>		
32	Cheque Book issuance	INR	Free
33	Issuance of FIRC	INR	Rs 100
34	Issuance of FIRC (after 1 year)	INR	Rs 250
35	Duplicate statement	INR	Rs 75
36	Old Investigations (above 1 year for Copies of old records e.g. paid cheques, deposit slips)	INR	
	for period < 3 months		Free
	for period > 3 months upto 1 year		Rs 75
	for period (above 1 year)		Rs 150
37	Balance / TDS / Interest Certificates	INR	Rs 75 for adhoc certificate
38	Issuance of Miscellaneous certificate	INR	Rs 75 for adhoc certificate
39	Telex/Swift enquiry	INR	Rs 75
40	Standing Instruction creation	INR	Rs 200
41	Amendment of Standing Instruction	INR	Rs 25
42	Payable at Par cheque book	INR	Free
43	Premature Withdrawal of Fixed deposits (partial/full)	INR	No penalty for deposits less than Rs 15 lacs on the applicable interest rate for effective FD tenor. No interest applicable for any deposit withdrawal < 7 days. No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD.
44	Postages (Regd Post)	INR	Actuals
45	Account closure (before 6 months from date of opening)	INR	Rs 500
	<b>Internet Banking (IDEAL) charges</b>		
46	Account enquiry services	INR	Rs 100 p.a.
47	Transaction Initiation services	INR	Rs 1100 per token device (one time charge)
48	Transaction initiated from IDEAL for RTGS/NEFT/PO/DD	INR	RTGS - same as item 14 above NEFT - same as item 17 above PO - Rs 25, DD - 0.10% (Min Rs 75 - Max Rs 2000)

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

## Tariff of Charges Payments and Collection Services

Sr. No.	Product Services	Currency	Treasures Account
	<b>Payment Services</b>		
	<b>International Fund Transfers</b>		
1	Outward Remittances	INR	Rs 10+ Correspondent bank and third party charges apply
	- Remittance to Singapore	INR	Rs 10+ Correspondent bank and third party charges apply
2	Inward Remittances		
	- Credit to DBS Account for Inward Remittance from other Banks	INR	Rs 10
	- Credit to DBS Account for Inward Remittance received from Singapore.	INR	Rs 10+ Correspondent bank and third party charges apply
3	Returned funds for unapplied OTT/ITT	All	
	<b>Domestic Fund Transfers</b>		
4	Outward Local Transfers - RTGS	INR	
	1. Rs 1 to 5 lakhs		Rs.25 per transaction
	2. Rs 5 lakhs & above		Rs.50 per transaction
5	Inward Local Transfers - RTGS	INR	Free
6	Outward Local Transfer Returns (subject to no transaction/application error on DBS part)	INR	
	1. Rs 1 to 5 lakhs		Rs 25 per transaction
	2. Rs 5 lakhs & above		Rs 50 per transaction
7	Outward NEFT	INR	
	1. upto Rs 1 lac		Rs 5 per transaction
	2. Rs 1 lac and above		Rs 25 per transaction
8	Inward NEFT	INR	Free
9	Outward NEFT (subject to no transaction/application error on DBS part)		
	1. upto Rs 1 lac		Rs 5 per transaction
	2. Rs 1 lac and above		Rs 25 per transaction
10	Cashier Order/Bankers cheque/PAP Demand Draft	INR	Free
11	Revalidation/Reissuance of DBS CO/PAP	INR	Free
12	Cancellation of DBS CO/ DBS PAP	INR	Rs 100
13	Demand Drafts Issuance (INR)		
	On RBI location	INR	Free
	Non RBI Location (Corr bank Category 1)	INR	Only correspondent bank and third party charges apply
	On Other location not covered by Corr bank (Purchase)	INR	Only correspondent bank and third party charges apply
14	Cancellation of Correspondent Bank DD	INR	Rs 100
15	Revalidation/Reissuance of Demand Drafts (per instruction)	INR	Cancellation charges (Rs100) + correspondent bank and third party charges apply for Draft issuance
16	Stop Payment for lost Demand Drafts (per instrument)	INR	Only correspondent bank and third party charges apply
17	Demand Drafts Issuance (FCY)	INR	Rs 500
18	Cancellation of FCY Demand draft	INR	Rs 10
19	Reissuance of FCY Demand draft	INR	Rs 500

## Tariff of Charges Payments and Collection Services

Sr. No.	Product Services	Currency	Treasures Account
20	Courier charges	INR	Domestic -Rs 30, Overseas - Rs750
21	Remote location payment (Payable at Corr Bank location)	INR	Only correspondent bank charges Rs 25 + applicable courier charges, if any .
	<b>Collection Services</b>		
22	Outstation Cheque for collection without CMS arrangement - Upto Rs 10,000 - Rs 10,000 to Rs 100,000 - Rs 100,001 and above	INR	Rs 50 per instrument Rs 75 per instrument Rs 100 per instrument
23	FCY Cheque drawn on foreign bank sent for collection overseas		
	USD	INR	Rs 10
	Other currencies	INR	Rs 10+ Correspondent bank and third party charges apply
24	Cheque return charges	INR	Rs 100
	Stop payment of cheque	INR	Rs 100 per cheque
25	Return of FCY cheque	INR	Rs 10+ Out of Pocket expenses
	<b>Other Services</b>		
26	Cheque Book issuance	INR	Free
27	Issuance of FIRC	INR	Free
28	Issuance of FIRC (After 1 year)	INR	Rs 75
29	Duplicate statement	INR	Free
30	Old Investigations (above 1 year for Copies of old records e.g. paid cheques, deposit slips)	INR	
	for period < 3 months		Free
	for period > 3 months upto 1 year		Rs 50
	for period (above 1 year)		Rs 100
31	Balance / TDS / Interest Certificates	INR	Free
32	Issuance of Miscellaneous certificate	INR	Free
33	Telex/Swift enquiry	INR	Rs 50
34	Standing Instruction creation	INR	Free
35	Amendment of Standing Instruction	INR	Free
36	Payable at Par cheque book	INR	
37	Premature Withdrawal of Fixed deposits (partial/full)	INR	No penalty on deposits < Rs15 lacs
38	Service charges applicable incase of non maintenance of minimum quarterly average balance	INR	Rs 1500 per quarter
39	Postages (Regd Post)	INR	Actuals
40	Account closure (before 6 months from date of opening)	INR	Rs 500
	<b>Internet Banking (IDEAL) charges</b>		
41	Account enquiry services	INR	Free
42	Transaction Initiation services	INR	Free
43	Transaction initiated from IDEAL for RTGS/NEFT/PO/DD	INR	RTGS - same as item 14 above NEFT - same as item 17 above Free PO - Free DD - Only correspondent bank and third party charges apply

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
	<b>Transaction Type</b>	<b>Normal account</b>	<b>Premium Account</b>
	Minimum Average Quarterly Balance	INR 10,000	INR 5,00,000
	<b>Product Description</b>	<b>Standard Charges</b>	<b>Standard Premium Charges</b>
	<b>Payment Services</b>		
	<b>International Fund Transfers</b>		
1	Outward Remittances	0.15% (Min Rs 1000,Max Rs 2000)	0.15% (Min Rs 500,Max Rs 1000)
	- Remittance to Singapore	0.05% (Min Rs 250)	0.05% (Min Rs 250)
2	Inward Remittances		
	- Credit to DBS Account for Inward Remittance from other Banks	Rs 200	Rs 50
	- Credit to DBS Account for Inward Remittance received from Singapore	Rs 100	Rs 50
3	Returned funds for unapplied OTT/ITT	Rs 1000 Swift charges	Rs 500 Swift charges
	<b>Domestic Fund Transfers</b>		
4	Outward Local Transfers – RTGS		
	1. Rs 1 to 5 lakhs	Rs 25 per transaction	Free
	2. Rs 5 lakhs and above	Rs 50 per transaction	Free
5	Inward Local Transfers – RTGS	Free	Free
6	Outward Local Transfer Returns (subject to non transaction/application error on DBS part)		
	1. Rs 1 to 5 lakhs	Rs 25 per transaction	Rs 25 per transaction
	2. Rs 5 lakhs and above	Rs 50 per transaction	Rs 25 per transaction
7	Outward NEFT		
	1. upto Rs 1 lac	Rs 25 per transaction	Rs 5 per transaction
	2. Rs 1 lac and above	Rs 50 per transaction	Rs 5 per transaction
8	Inward NEFT	Rs 5 per transaction	Free
9	Outward NEFT Returns (subject to non transaction/application error on DBS part)	Free	
	1. upto Rs 1 lac	Rs 5 per transaction	Rs 5 per transaction
	2. Rs 1 lac and above	Rs 25 per transaction	Rs 25 per transaction
	<b>On DBS Branches/ Correspondent Bank locations</b>		
10	Cashier Order / Bankers cheque / PAP Demand Draft	Rs 50	Free
11	Revalidation / Reissuance of DBS CO/PAP	Rs 100	Free
12	Cancellation of DBS CO/ DBS PAP	Rs 200	Rs 100
13	Demand Drafts Issuance (INR) on Correspondent Bank location	Rs 200	Free
	DD on Other location not covered by Correspondent bank (Purchase)	0.30% (Min Rs 300, Max Rs 7000) + out of pocket expense whichever is higher).	0.30% (Min Rs 250, Max Rs 5000) + out of pocket expense whichever is higher).
14	Cancellation of Correspondent Bank DD	Rs 200	Rs 100
	Cancellation of Other location DD (Purchase)	Rs 200 + Out of pocket expense	Rs 100 + Out of pocket expense
15	Revalidation / Reissuance of Demand Drafts (per instruction)	Cancellation charges (200) + 0.30% (Min Rs 300, Max Rs 7000) + out of pocket expense whichever is higher)	Cancellation charges (Rs 100) + draft issuance charges (0.50 per thousand (Min Rs 250, Max Rs 2500)).
16	Stop Payment for lost Demand Drafts (per instrument)	Rs 100	Free
17	Demand Drafts Issuance (FCY)	0.25% (Min Rs 1000,Max Rs 5000)	Rs 750
18	Cancellation of FCY Demand draft	Rs 1000	Rs 50
19	Reissuance of FCY Demand draft	Cancellation charges (1000) + 0.25% (Min Rs 1000, Max Rs 5000)	Rs 750
20	Courier charges	domestic Rs 100, overseas Rs 2000	domestic Rs 50, overseas Rs 1000
21	Remote location payment (Payable at Correspondent Bank location)	Rs 100 + applicable courier charges, if any.	Only correspondent bank charges Rs 25 + applicable courier charges, if any.

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
	<b>Collection Services</b>		
22	Outstation Cheque for collection without CMS arrangement – Upto Rs 10,000	Rs 50 per instrument	Rs 25 per instrument
	- Rs 10,000 to Rs 100,000	Rs 100 per instrument	Rs 50 per instrument
	- Rs 100,001 and above	Rs 150 per instrument	Rs 75 per instrument
23	FCY Cheque drawn on foreign bank sent for collection overseas USD	Rs 100	Rs 50
24	Other currencies	0.25% (Min Rs 200)	0.25% (Min Rs 200)
25	Cheque return charges	Rs 200	Rs 100
26	Stop Payment of Cheques	200 per cheque	Free
27	Return of FCY Cheque	Rs 200 + out of pocket expenses	Rs 100 + out of pocket expenses
	<b>Other Services</b>		
28	Cheque Book issuance	Free	Free
29	Issuance of FIRC	Rs 150	Free
30	Issuance of FIRC (After 1 year)	Rs 300	Rs 150
31	Duplicate statement	Rs 100	Free
32	Old Investigations (above 1 year for Copies of old records e.g. Paid Cheques, deposit slips)		
	for period < 3 months	Rs 100	Free
	for period > 3 months upto 1 year	Rs 200	Rs 100
	for period (above 1 year)	Rs 300	Rs 200
33	Balance / TDS / Interest Certificates	Rs 100 for adhoc certificate	Rs 50 for adhoc certificate
34	Issuance of Miscellaneous Certificate	Rs 100 for adhoc certificate	Rs 50 for adhoc certificate
35	Telex / Swift enquiry	Rs 500	Rs 100
36	Standing Instruction creation	Rs 500	Rs 250
37	Amendment of Standing Instruction	Rs 100	Rs 50
38	Premature Withdrawal of Fixed deposits (partial/full)	"1% penalty on the applicable interest rate for effective FD tenor. No interest applicable for any deposit withdrawal < 7 days. No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD."	"1% penalty on the applicable interest rate for effective Fd tenor. No interest applicable for any deposit withdrawal < 7 days. No charges applicable on FD proceeds payments made using RTGS/NEFT/PO/DD."
39	Service charges applicable incase of non maintenance of minimum quarterly average balance	Rs 750	Rs 1000
40	Postages (Thru Regd Post)	Actuals	Actuals
41	Account closure (before 6 months from date of opening)	Rs 500	Rs 500
	<b>Internet Banking (IDEAL) charges</b>		
42	Account enquiry services	Rs 200 per annum	Free
43	Transaction Initiation services	Rs 1100 per token device (one time charge)	Rs 1100 per token device (one time charge)
44	Transaction initiated from IDEAL for RTGS	"RTGS – Same as item 4 NEFT- Same as item 7	"RTGS – Same as item 4 NEFT- Same as item 7
	1. Rs 1 to 5 lakhs	Rs 25 per transaction	Free
	2. Rs 5 lakhs and above	Rs 50 per transaction	Free
45	Transaction initiated from IDEAL for NEFT		
	1. upto Rs 1 lac	Rs 25 per transaction	Rs 5 per transaction
	2. Rs 1 lac and above	Rs 50 per transaction	Rs 25 per transaction
46	Transaction initiated from IDEAL for PO	Free	Free
47	Transaction initiated from IDEAL for DD	0.15% (Min Rs 100, Max Rs 2000)	0.10% (Min Rs 100, Max Rs 2000)
	<b>Doorstep banking</b>		
48	Cheque pick up services	Rs 500 per pick up per location	Rs 300 per pick up per location
49	Cash pick up services	For amount upto Rs 200000 Rs 3 per thousand	For amount upto Rs 200000 Rs 2.5 per thousand

Sr. No.	Product Services	DBS ENTREPRENEUR'S	DBS BUSINESS EDGE
	<b>TRADE SERVICES</b>		
	<b>Exports</b>		
	<b>Exports Negotiations and Collections</b>		
50	Full Scrutiny / Examination of documents under confirmed / unconfirmed Lc's	15 bps Subject to INR 2000 min	Rs 1000
51	Exports Bills on collections	6.25 bps flat as commission Subject to INR 1000 min	Rs 750 flat
52	Exports Bills on collections- under LC	6.25 bps flat as commission Subject to INR 1500 min	Rs 750 flat
53	EBC softex processing and Advanced payment bills (no dispatch)	2500 flat	Rs 1000 flat
54	Courier	Rs 750	Rs 500 flat
55	Handling	Rs 750	500 flat
	<b>Letter of Credit</b>		
56	Advising L/C's	Rs 1500 flat	Rs 1000 flat
57	Advising L/C Amendments	Rs 1500 flat	Rs 1000 flat
58	Cable charges	Rs 750	Rs 500
59	Export LC Confirmation (Till the end of the usance period)	Governed by the FI pricing Subject to USD 150 min	Governed by the FI pricing
	<b>Other Charges</b>		
60	Cable charges	Rs 750	Rs 500
61	GR Waivers	Rs 1500 flat	Rs 750 flat
62	BRC's	Rs 300 flat	Rs 300
63	True Copy Certification- Invoices/BRC	Rs 300 flat	Rs 300
64	Approval for extension of time, Invoice Reduction, Writeoff, Change in buyer	Rs 500 flat	Rs 300
65	Request of signature verification of Lc's received from other banks	Rs 500 flat	Rs 250 flat
66	Customer's request	Rs 750 (cable charges)	Rs 500 (cable charges)
	<b>Documentary Collection</b>		
67	Import bill under collection	0.25% flat + cable Subject to INR 2000 min	Rs 1000 flat
68	Import bills- direct collections	0.125% flat + cable Subject to INR 1250 min	Rs 750 flat
69	Advance remittances	0.125% flat + cable Subject to INR 1250 min	Rs 750 flat
70	to the account of applicant	Rs 750	Rs 750 flat
71	Swift	Rs 500	Rs 500

Note - Service tax and education cess @ prevailing rates will be levied over and above the charges