

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	https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-agri		
Non – Agri	https://www.dbs.com/digibank/in/loans/gold-loan/dbs-gold-loan-nonagri		

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	https://www.dbs.com/in/treasures/common/interest-rates.page#PriGriforDBS_10		

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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: https://www.dbs.com/digibank/in/loans/consumer-loan-against-property						

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 AHL – Interest rate	https://www.dbs.com/in/wealth-tr/common/interest-rates.page#PriGriforDBS_11		
AHL- schedule of charges	https://www.dbs.com/in/iwov-resources/pdf/ahl/schedule-of-charges-ahl.pdf		

Personal Loan

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

Credit Cards

Credit Cards	Vantage		Spark		Co-Brand Credit Card	
Entrance Fees	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
Annual Fees	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



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						Bajaj Finserv DBS 10X Plus Signature SuperCard	4999
Add on Card	NA	NA		NA	NA	NA	NA
Service charges on outstanding balance as below							
Overdue interest charges				Monthly rate upto 4 % & annual rate upto 48%; applicable from the transaction date			
Over limit penalty				Flat Fee of Rs. 600			
Late Payment charges				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)			
Cash withdrawal fees				Flat fee: 2.5% of cash amount (Min. Rs. 500)			
Hot listing charges	NA	NA		NA	NA	NA	NA
Other Charges	Please refer to KFS for other changes			Please refer to KFS for other changes		Please refer to KFS for other changes	
	https://www.dbs.com/in/credit-cards/vantage/terms-and-conditions.html			https://www.dbs.com/in/credit-cards/spark/terms-and-conditions.html		https://www.dbs.com/in/credit-cards/supercard/terms-and-conditions.html	