

Interest rates, fees & charges applicable to key products & services of DBS Bank India Ltd.

Corporate Banking –

Current Accounts: [Schedule of Charges](#)

Business Loan Products: [Related Charges](#)

For Personal Banking –

Savings Accounts

- Domestic/Resident Savings Account: [Interest Rates](#)
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- Savings Account: [Schedule of Charges](#)

Term Deposits

- Domestic/Resident Term Deposits: [Interest Rates](#)
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Safe Deposit Locker

- [Locker fees and details](#)
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Gold Loan

Pricing Grid			
Loan Range	Agri	Non-Agri	PF
	ROI (%)	ROI (%)	
<= 2.5 lakh	13.00%	13.00%	0.40% (Max INR 2000/-)
> 2.5 lakh <= 5 lakh	12.50%	12.50%	0.40% (Max INR 2000/-)
> 5 lakh	12.00%	12.00%	0.40% (Max INR 2000/-)
Facility amounts up to lakhs	Rs 20 lakhs	Rs 30 lakhs (CIF level total exposure under Non-Agri -Rs. 50 lakhs)	
Links to existing webpage			
Agri	Schedule of charges		
Non-Agri	Schedule of charges		

Home Loan & Loan Against Property

Prime mortgage	ROI (RBI repo rate + spread)	Loan amount	Processing Charges
Home loan	RBI policy repo rate+ (upto 3.50%)	Any loan amount	Upto Rs 10000/-
Loan Against Property	RBI policy repo rate+ (upto 5.50%)	Any loan amount	Upto 1% as may be mutually agreed in the loan agreement
Links to existing webpage Mortgage Loan – Interest rate	Interest Rates		
Mortgage Loan- Schedule of Charges	Schedule of charges		

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
Consumer Loan Against Property	Minimum - 10.01 lakh Maximum -100 lakh	Min -10% Max- 18%	0-3% of the loan amount + GST as applicable	NA	Please refer the below given SoC	NA	Please refer the below given SoC
Consumer Loan Against Property	Schedule of Charges						

Affordable Housing Loan

Affordable Housing loans	ROI (RBI repo rate + spread)	Loan amount	Processing Charges
Home loan	RBI policy repo rate+ (up to 9.50%)	Any loan amount	Upto 3% of sanction amount + applicable taxes
Home extension loan	RBI policy repo rate+ (up to 11.50%)	Any loan amount	Upto 3% of sanction amount + applicable taxes
Top up Loan / Loan Against Property	RBI policy repo rate+ (up to 13.50%)	Any loan amount	Upto 3% of sanction amount + applicable taxes
Links to existing webpage AHL – Interest rate	Interest Rates		
AHL- Schedule of Charges	Schedule of Charges		

Personal Loan

Personal Loan Scheme - Core UL	Loan amount	Rate of Interest	Processing Fees	Part payment charges (GST Applicable)		Penal Charges	Foreclosure charges	
				Loan Tenure	Pre-payment Charges		Loan Tenure	Foreclosure Charges
	Minimum-100 Maximum -15 lakh	Min - 9.99% Max- 28%	0-3% of the loan amount + GST as applicable	1-12 months	0-4.50%	Overdue EMIs for the defaulting period will be subjected to a 3% annual interest rate. This amount is required to be paid monthly, on the EMI due date. EMI overdue amount = Principal + Interest + 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%
Personal Loan	Schedule of Charges							

Credit Cards

Card Name	Cardholder Variant	Joining Fee*	Annual Fees*	Minimum Spend for waiver of annual membership fee / renewal charges for next year *
DBS Vantage Card	DBS non-Treasures customers	Rs. 50,000	Rs. 50,000	Rs. 10,00,000
	DBS Elite customers	Rs. 10,000 (getting a benefit of Rs.40,000)	Rs.10,000(getting a benefit of Rs.40,000)	
	DBS Treasures customers	Rs. 20,000 (getting a benefit of Rs.30,000)	Rs.20,000 getting a benefit of Rs.30,000)	
DBS Spark Credit Card	Spark5	499	499	Rs. 1,50,000
	Spark10	999	999	Rs. 2,00,000
	Spark20	1499	1499	Rs. 2,50,000
Bajaj Finserv DBS Bank SuperCard^	Bajaj Finserv DBS Bank 5X Rewards SuperCard	499	499	NA
	Bajaj Finserv DBS Bank 5X Plus Rewards SuperCard	999	999	NA
	Bajaj Finserv DBS Bank 7X Rewards SuperCard	1499	1499	NA
	Bajaj Finserv DBS Bank 7X Plus Rewards SuperCard	1999	1999	NA
	Bajaj Finserv DBS Bank 10X Signature SuperCard	2999	2999	NA
	Bajaj Finserv DBS Bank 10X Plus Signature SuperCard	4999	4999	NA
DBS SuperX Credit Card	DBS SuperX Credit Card	NA	1499	NA
DBS SuperX Plus Credit Card	DBS SuperX Plus Credit Card	NA	2999	NA

(ii) Other Fees and Charges

Finance / Overdue interest charges / Annualised Percentage Rate (APR)	DBS Vantage Card	42 - 48% per annum#	3.5% - 4% per month
	Bajaj Finserv DBS Bank Credit Card		
	DBS SuperX Credit Card and DBS SuperX Plus Credit Card		

	DBS Spark Credit Card	48% per annum	4% per month
Late Payment Charges (LPC) on your card is a function of the Total Amount Due (TAD) on Payment Due Date (PDD)	Total Amount Due*	Late Payment Charges	
	Up to Rs. 100	Nil	
	Greater than Rs 100 up to Rs 500	Rs. 99	
	Greater than Rs 500 up to Rs 5,000	Rs. 499	
	Greater than Rs 5,000	10% of Total Amount Due greater than Rs 5,000, subject to maximum of Rs. 1299	
*If customer makes partial payment which is less than MAD, then LPC will be calculated on the payment due date (PDD) as per TAD after adjusting for the partial payment made.			
Charge slip retrieval charges	Rs. 100		
Card Replacement (Lost/ Stolen/ Re-issue/ any other replacement)	DBS Vantage Card	Rs. 3000 per reissued card	
	DBS Spark Credit Card	Rs. 200 per reissued card	
	Bajaj Finserv DBS Bank SuperCard		
	DBS SuperX Credit Card and DBS SuperX Plus Credit Card		
Physical Statement/ Re-print of physical statement Fee	Rs. 100 per statement		
Digital statement fee prior to 2 years	Rs. 100 per statement		
Return Payment charges (including but not limited to Cheque Return, cheque bounce, Standing Instruction Failure, Automated Clearing House, Insufficient Fund.)	Rs. 500 Per instance		
Cash Payment at branches	Rs.250/- Per Credit Card bill payment made through cash at DBS Bank branches		

Fuel Surcharge and Fuel Surcharge Waiver	Product	Eligible fuel transaction amount	Max. Fuel surcharge waiver
	DBS Vantage Card	Minimum fuel transactions of Rs. 1000 and maximum of Rs. 6000	Capped at Rs. 200 per billing cycle
	DBS Spark Credit Card	Minimum fuel transactions of Rs. 400 and maximum of Rs. 4000	Capped at Rs. 100/150/200 per billing cycle (depending on the card variant for Product TnC for details)
	Bajaj Finserv DBS Bank SuperCard DBS SuperX Credit Card and DBS SuperX Plus Credit card		
Fee on rental transactions**	1% on Transaction Amount or Rs. 199, whichever is higher, Applicable for Rent (Merchant Category Code("MCC")– 6513)		
Fee on Utility transactions** (Not applicable for DBS Vantage Card)	1% of the cumulative transaction amount spent on utilities in a statement cycle, if cumulative spends on merchants tagged under utility MCC (4900) are Rs 20,000 or more in the statement cycle		
Fee on Fuel transactions** (Not applicable for DBS Vantage Card)	1% of the transaction amount or Rs. 199, whichever is higher, on transactions of Rs. 15,000 or more on merchants tagged under fuel category MCCs (Fuel Merchant Category Codes - 1361, 5172, 5541, 5542, 5983, 9752)		
Fee on Education Payments** (Not applicable for DBS Vantage Card)	1% of transaction amount or Rs. 199, whichever is higher on education payments made through third party mobile applications/websites like (but not limited to) CRED, PayTM, Cheq, Mobikwik. For education payments made through college/school websites or their Point of Sale (POS) machines, there will be no additional fees applicable on such transactions. International education payments are excluded from this charge. Applicable for Education Merchant Category Codes– 8211, 8220, 8241, 8244, 8249, 8299		
Fee on Wallet Load transactions (Not applicable for DBS Vantage Card)	Effective 1 st April 2026, a fee of 1% of transaction on transactions of ₹5,000 or more will be applicable on wallet-load transactions. Applicable for Merchant Category Code – 6540		
Fee on Travel Transactions (Applicable MCCs: 4111, 4131, 4784) (Not applicable for DBS Vantage Card)	Effective 1 st April 2026, a fee of 1% of total spends if cumulative spends exceed ₹10,000 in a statement cycle will be applicable on select travel transactions. Applicable for Travel Merchant Category Codes: 4111 - Local and suburban commuter passenger transportation, including ferries, 4131 - Bus lines, 4784 - Tolls and bridge fees.		
Fee on Travel Transactions (Applicable MCCs: 4112) (Not applicable for DBS Vantage Card)	Effective 1 st April 2026, a fee of 1% of total spends if cumulative spends exceed ₹20,000 in a statement cycle will be applicable on select travel transactions (Passenger Railways). Applicable for Travel Merchant Category Codes- 4112 – Passenger Railways.		

Foreign Currency Transaction (Forex markup)	DBS Vantage Card	0% at Singapore and	
		all overseas transactions (except Singapore) are levied with a 1.75% transaction fee.	
	DBS Spark Credit Card	3.5% of transaction Amount	
	Bajaj Finserv DBS Bank SuperCard		
DBS SuperX Credit Card and DBS SuperX Plus Credit Card			
Reward Redemption Fees	Rs. 99+ GST will be levied on each redemption.		
Goods and Service Tax	GST may be charged as may be applicable from time-to-time, presently the applicable GST rate is at 18% (applicable on all fees, interest, surcharge and other charges)		