

DBS Group

- Headquartered and listed in **Singapore**
- Present in the three key Asian axes of growth: **Greater China, Southeast Asia and South Asia**
- Accorded **"Safest Bank in Asia"** award by Global Finance for **17 consecutive years**
- Our **"AA-" and "Aa1" credit ratings** are among the highest in the world

Income (SGD)

22.9 billion ▲ 3% YoY

Profit before Tax (SGD)

13.1 billion ▲ 1% YoY

Return on equity

16.2%



Who we are | About DBS

Full-service bank providing a range of banking services for **large, medium, and small enterprises** and **individual consumers** in India



Operating in India
for **~30 years**



First among large foreign banks in
India to operate as a **wholly
owned subsidiary**



~ **35,000** corporate customers
~ **3.4 Mn** retail customers

In 2026, CRISIL Ratings reaffirmed its **'CRISIL AAA/Stable'** rating for DBS Bank India Ltd (DBIL)'s corporate credit facility.

Branch footprint | 350+ locations in **19** Indian states



Awards and Accolades



**World's Best:
5 Years Running**

Best Bank in the World 2018 – 2022,
Global Finance, Euromoney, The Banker



**Asia's Safest Bank
2009-2025
Global Finance**

Only wholly owned subsidiary

approved by RBI as eligible for
Government Agency Business
(incl GST payments)

Largest MNC Bank

in India (by Network Size)

Curated Lending Solutions



Working Capital Financing

- Funding in INR & FCY available
- Loan tenor : 12/6/3 months
- Working capital loan can be provided in form of :
 - Overdraft/Cash Credit
 - Short Term Demand Loan
 - Export Finance
 - Domestic Trade Financing o sales & purchase side
 - Buyers Credit
- Customised offering fo Mfg/Distributor/ Trading / Services
- CGTMSE backed facility is offered

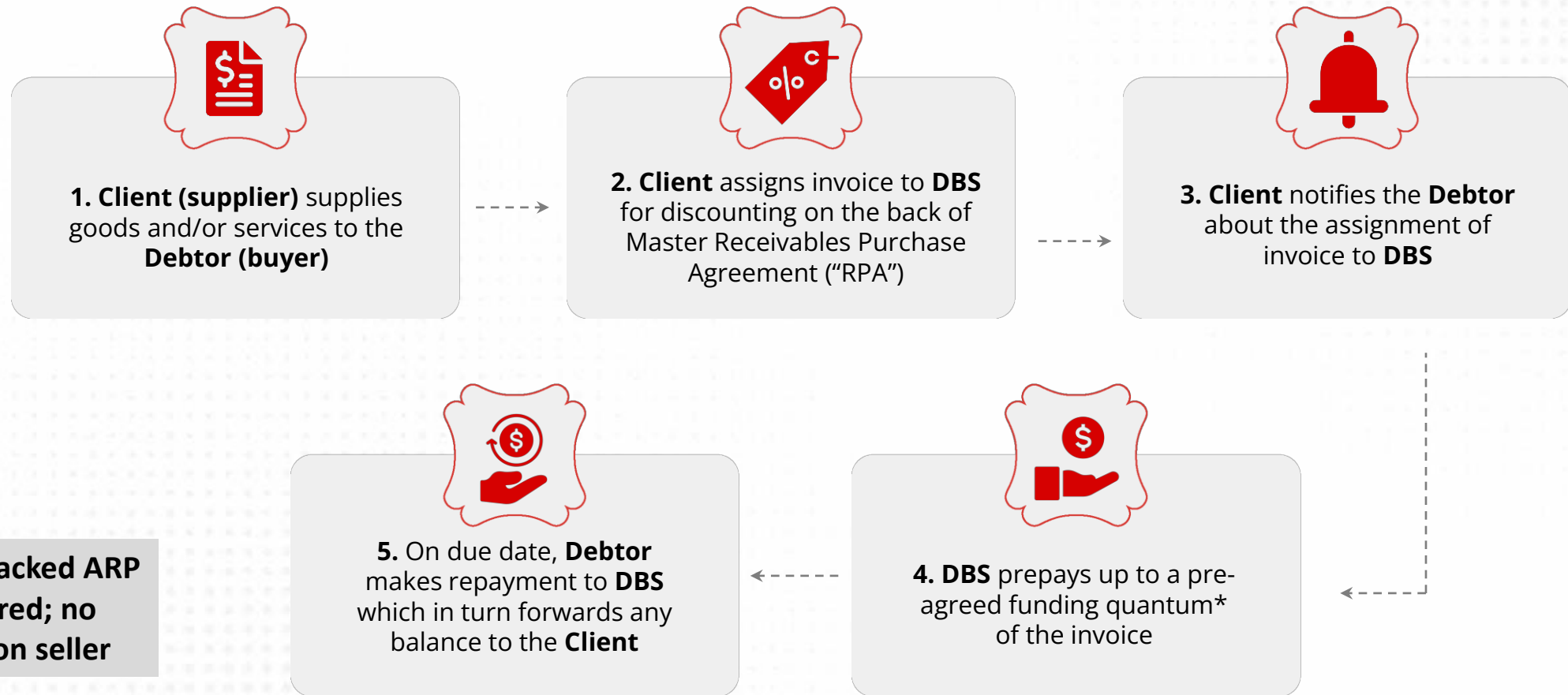
Long Term Financing

- Term Funding in INR & FCY available
- ECB Funding at competitive rates through GIFT city
- LAP Financing available up to 15 years
- Re-financing on existing Term as per RBI guidelines
- CAPEX Buyers Credit available for Importers
- Timely support for CAPEX growth; loan repayments can be customized.

Structured Trade Financing

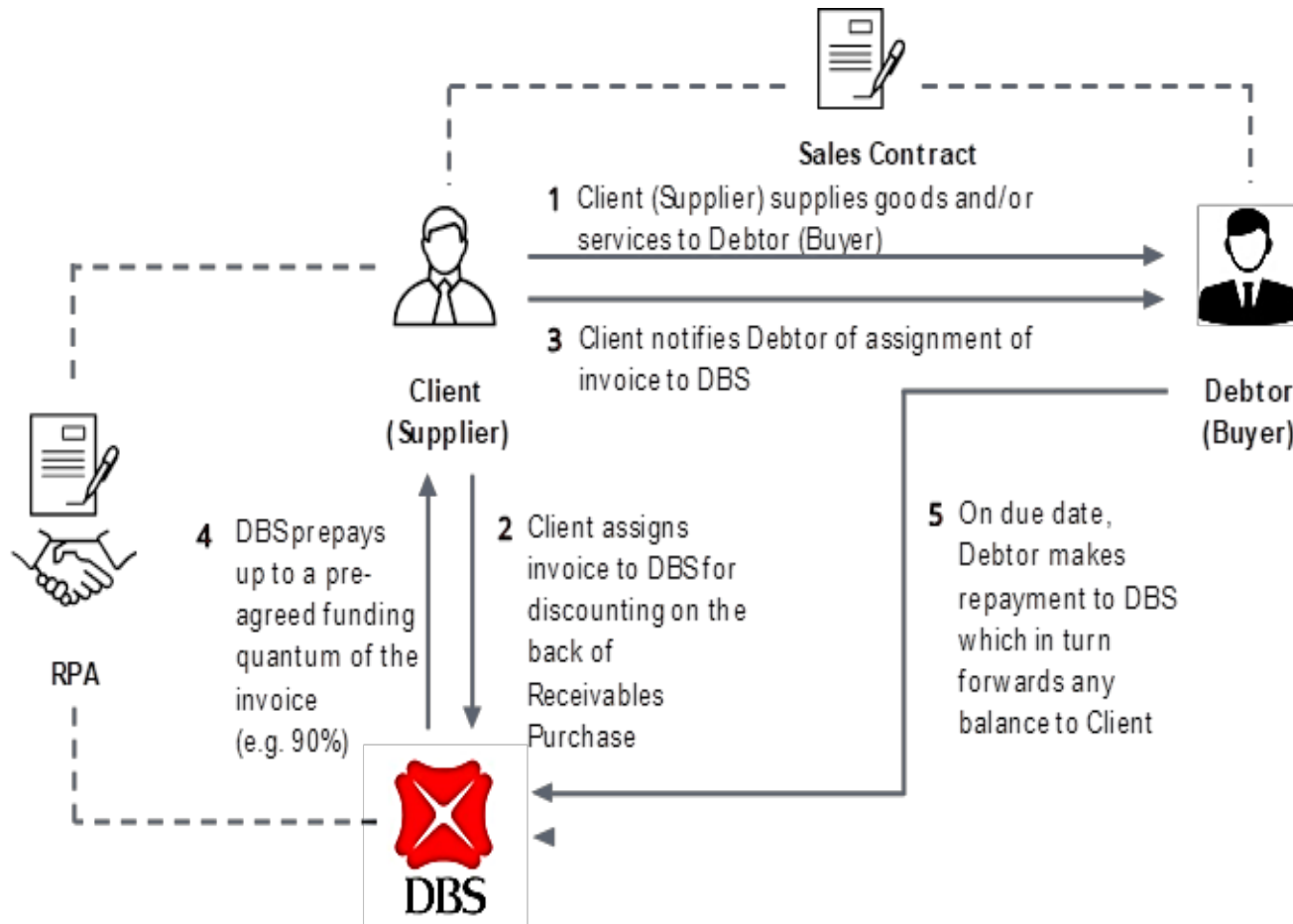
- End-to-end supply chain financing solutions (Unsecured)
- Insurance backed Domestic / Export ARP offered to SME customers (without recourse)
- Alternate Lending for Trade for SME customers in B2B platforms (e.g. Mjunction)
- External bench-mark linked INR Financing
- Standalone PIF/SIF backed by CGTMSE.
- Customized Standalone ARP and PCE offering specially for Exporters

Account Receivables Purchase (ARP) Solution



DBS has pre-approved limits on Client's customers

Domestic & Export Invoice Financing (Accounts Receivable Financing)



•How does ARP work?

- The client (seller) enters into a Receivables Purchase Agreement (RPA) with DBS.
- DBS purchases the client's receivables and the client legally transfers the title of the receivables to DBS.
- When the invoice is due, client's buyers make payment directly to DBS or to client's DBS Business Account.

•What are the benefits of ARP?

- Account Receivable Purchase (ARP) is a sale of receivables and does not appear as borrowing on the Seller's Balance Sheet.
- ARP improves the debtor days outstanding.
- Eliminates credit risk on customers.
- Improves liquidity.
- Sales ledger management undertaken by the Bank.
- Online platform available for seamless flow of transactions

Indian Exporters – Offshore FCY Export Collection Account

1 Regulatory guidelines allow Indian exporters to open FCY accounts with a bank outside India to credit export receivables, hold FCY and make import payments in FCY.



2 GIFT City is considered as an offshore location.



3 Exporters can open account in GIFT City



4 Provision to exporters to hold FCY in GIFT City for 3 months vis-à-vis 1 month



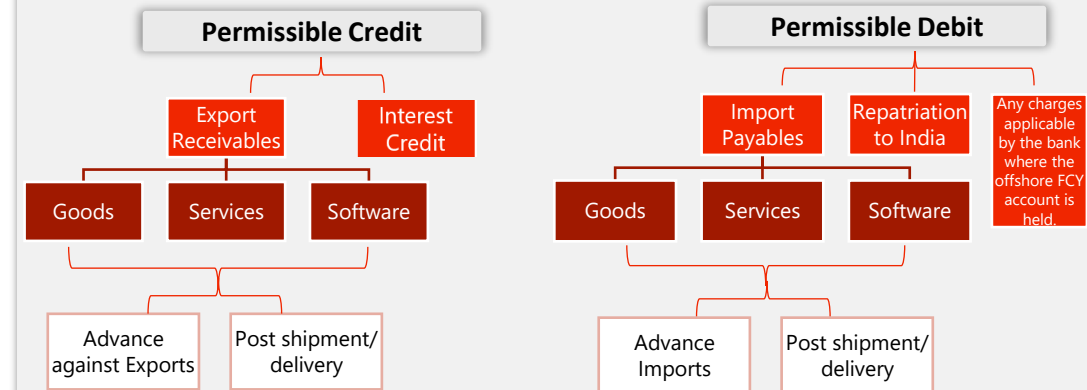
5 Foreign Currency Settlement System faster payment settlements



DBS Value Proposition

- ❑ DBS presence in GIFT City since 2023
- ❑ Fastest growing IBUs – Asset book size above USD 7 Billion as on Dec 2025.
- ❑ Asia's safest bank now offers full stack transaction banking in GIFT City.

Offshore FCY Permissible Transactions



Earn interest for 3 months on FCY balances in GIFT City.



Use FCY balance in GIFT City to make import payments.



Repatriate net FCY balances to EEFC or INR account in India.



Digital payments from GIFT City Account, 1 single view in India



Regularisation of export receivables and import payables at gross level in India.

DBS

Flexi Fixed Deposits (FFD)



Deposits linked
to your current
account



Automatic
'sweep-in' and
'sweep-out'



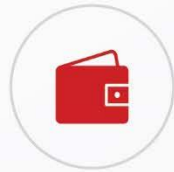
Full amount
deposit creation -
no clusters



Liquidate deposits
to the extent of your
withdrawals



FFD withdrawal on
Last In First Out
(LIFO) **basis**



Nil penalty on
pre-mature
withdrawal



Better yield on
idle funds in your
current account



Best-in-class FFD
proposition from
Asia's Safest Bank

Making banking Digital & Hassle-free



iOAT | Digitize Supply Chain Financing

Facilitating post-shipment and pre-shipment financing for domestic suppliers via **iOAT™** online platform.



ENCORE™ | Enriched Reconciliation

Reduction in Manual Data Collation. One output for faster reconciliation irrespective of the bank that is managing collections.



PRISM™ | Cross Border Cash Management

A digital solutioning platform to quantify relative benefits and costs of cash management solutions.

Real-time insights on regulatory, tax & cost/benefit calculation considering interest, tax, bank costs & corporate costs.



Host-to-Host | Online Integrated Channels

Multi ERP integration capabilities and multiple channels.
IDEAL™ functionality for Single Token sign-on for cross-border view

API's – transactional / information reports



Digital FX Delivery | Online FX booking platforms

Online platforms (**DOL™**, FXGO, FXALL, 360T) allows booking of FX Cash / Tom / Spot / Forward transactions
Ensures consistency & transparency of pricing with minimum latency from market prices.



Virtual Account / Digitize Collections

Static & dynamic Virtual accounts which covers IMPS & export receivables as well along with NEFT/RTGS.

DBS MAX™ – Merchant app for UPI real-time collections at POS

RAPID API's | SWIFT GPI | Future of Payments

DBS | Live on **Enhanced SWIFT GPI** enabling customers have transparency on cross border payments.
Instant Payments through RAPID API's

DBS Bank **Government Tax Capabilities**

DBS Bank India Limited (DBIL) is the **first foreign bank** in India to attain an **Agency License** from the Reserve Bank of India

Product	CBDT (Direct Tax)	CBIC (GST & Customs Duty)	State Taxes (Telangana & AP)	Railway e-Freight (CRIS)	GeM (Government E- Marketplace)	Local State Municipal
Overview	- CBDT stands for Central Board of Direct Tax. - DBS customer will be now able to make their Direct Tax payments directly from Govt Portal	- CBIC stands for Central Board of Indirect Tax. - DBS customer will be now able to make their Indirect Tax payments directly from Govt Portal	DBS customer will be now able to make their State Tax payments directly from Govt Portal	DBS customer will be now able to make their e-Freight payments directly using their DBS account by visiting nearby railway zones.	DBS customer will be now able to procure goods from GeM portal directly using their DBS GeM pool account.	- DBS customer will be now able to make their local State Municipal payments directly using their DBS account by visiting state portals. - SBI e-Pay will act as a payment aggregator for DBS Bank here.
Channel	- Ideal/Govt Portal - OTC *H2H/Bulk File (Phase 2)	- Ideal/Govt Portal - OTC (GST) *H2H/Bulk File (Phase 2)	Ideal/Govt Portal	STP process through DBS API's	STP process through DBS API's	SBI e-Pay (Payment Gateway)
Target Customer	- All IBG Clients - All CBG clients - Non-Agency Banks/ other FIG's	- All IBG Clients - FIG's	- All IBG Clients - All CBG clients - FIG's	IBG 1/2/3 majorly manufacturing/cement industry.	- All Govt Entities - PSU Entities	- All IBG Clients - All CBG clients - other FIG's
Timeline*	Sep'25	- Aug'25 (GST) - Sep'26 (Customs)	Feb'26	Mar'26	Sep'25	Mar'26

FOREX @ YOUR FINGERTIPS

One-stop platform for all your FX needs

POWERFUL FEATURES. ENDLESS POSSIBILITIES.



Customizable watchlist
to display 11 ccy pairs



FX Forwards &
Time Options*



Perform Termination &
Early Utilization of contracts



Multiple Deal booking
(Block Deal)



Access DBS Group
research reports & Charts



Forex on the GO -
FX Online on Mobile



Time-option
(Flexible forward booking)



Easy access via **IDEAL**



Live **STREAMING** rate



Book FX rates **upto**
1 year in advance*

*Applicable only for customers
with DBS FX credit line

