

## SERVICE CHARGES AND FEES (With effect from 01<sup>st</sup> Apr 2024)

### Cash Handling Charges:

Savings account schemes	
Free limit (per month) – Individual Customers	Charges beyond free limit
10 times of previous month's Average Monthly Balance (AMB), subject to a maximum of ₹ 15 lakhs per month.	₹ 3.25 / ₹ 1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹ 20,000 per remittance.
Free limit (per month) – Non-Individual Customers	Charges beyond free limit
10 times of previous month's Average Monthly Balance (AMB), subject to a maximum of ₹ 2 Cr per month.	₹ 3.25 / ₹ 1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹ 20,000 per remittance.

Other conditions:

- Remittance in the Cash Deposit machine (CDM) is eligible for 50% Concession in Charges beyond free limit.
- For newly opened accounts, cash handling charges will not be applicable for the first month.
- Remittance up to 2 Lakh per month, free for all accounts.

Current account schemes	
Free limit (per month)	Charges beyond free limit
10 times of previous month AMB, subject to a minimum of ₹ 2 L and maximum of ₹5 Cr per month.	₹ 4.00 / ₹ 1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹ 20,000 per remittance

- Remittance in the CDM is eligible for 50% Concession in Charges beyond free limit.
- For newly opened accounts, charges will not be applicable for the first month.
- Remittance up to 2 Lakh per month, free for all accounts.

Working capital limits	
Free limit (per quarter)	Charges beyond free limit
150% of limit sanctioned. (Will consider the limit as on previous quarter end for the calculations.)	₹2/₹1000 or part thereof with a minimum charge of ₹50 Per remittance

OD Sublimit Scheme (BUB)	
Free limit (per month)	Charges beyond free limit
Higher of the following limits: 1) 10 times of average balance for previous month 2) Remittance is free of charges if EOD balance on the day of remittance is higher than aggregate cash remitted for the day, up to a monthly upper ceiling of ₹1.25 Cr cash remittance per account	₹3.50 / ₹1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹20,000 per instance.

Counting charges for remittance of Coins & Small denomination Notes		
	Free Limit per day	Charges
<b>Small denomination Notes-</b> Currencies of small denomination notes (₹50 and lower denomination) remitted per day per remitter/customer	50 small denomination notes	₹ 5 per 50 Notes
<b>Coins-</b> All Coins	50 coins per day	₹ 5 per 50 coins

- Cash counting charge will be taken only where Cash handling charges are not applicable
- Cash counting charges are exempted for all BSBDA accounts.

Anywhere Banking Charges for Cash remittances at non-Home Branches (Other than CDMs/BNAs)	
Savings account schemes	Current account schemes
₹50/- per transaction or ₹0.50 per ₹1000/- whichever is higher.  First 4 instances of remittances for amounts less than or equal to ₹10,000/- will be free in a month.	₹50/- per transaction or ₹0.50 per ₹1000/- whichever is higher.  First 4 instances of remittances for amounts less than or equal to ₹ 2,00,000/- will be free in a month.
AWB Charge is waived for SB Accounts maintaining AMB greater than ₹50,000/- in the previous month.	AWB Charge is waived for Current Accounts maintaining AMB greater than ₹1,00,000/- in the previous month.

### Counter Cash Withdrawal Charges

Free Limit (Monthly)	Charges Beyond Free Limit
Based on Account average Monthly balance maintained during the previous Month If the AMB >= 1 Lakh - Unlimited AMB b/w 25,000-99,999 - 5 free AMB < 25,000- 3 Free.	Cash withdrawals above the monthly counter withdrawal limit will be charged at ₹50 per transaction.

### Counter Transactions Charges

Applicable for Fed-Book Selfie scheme – Free Limit	Charges Beyond Free Limit
Over the counter transactions free per month – 3 per month	₹25 per 'Over the counter' transaction upto a maximum of ₹100 per day

### Charges for Non-Maintenance of Average Minimum Balance

Penal Charges will be collected based on the shortage in actual AMB in the account vis-à-vis scheme of accounts:

#### AMB Non-Maintenance Charges – Savings Accounts Schemes

Item	Shortfall in AMB	Pride & NR	Club, Delite & Resident SB schemes with AMB requirement of 5000 & above *		All other schemes	
			Senior Citizen	Others	Sr Citizen & Rural	Others
1	Upto 20%	60	60	60	55	60
2	Above 20% upto 40%	105	105	120	85	95
3	Above 40% upto 60%	155	155	180	120	130
4	Above 60% upto 80%	200	200	240	155	180
5	Above 80% upto 100%	290	290	350	230	260

\* Not applicable for schemes for which AMB charges are specifically exempted.

Non-maintenance of average minimum balance will be intimated to customer and one month notice period will be given to restore the average balance to the stipulated level vis-à-vis scheme of account

#### AMB Non-Maintenance Charges – Current Accounts

Scheme Types	AMB Requirement	Charges (₹ Per Month)
Freedom Current	5,000	300
Current Plus	10,000	350
Fed Trade	25,000	400
Fed Trade 50	50,000	450
Fed Trade Plus	1,00,000	500
Fed Chit	1,00,000	500
Fed Vanijya	5,00,000	1000
Fed Vanijya Plus	10,00,000	1000
Fed Arogya	NIL	NIL
Fed Sahakari-Banks	NIL	NIL
Fed Sahakari-Others	NIL	NIL

Fed Prime Scheme		All other Current Account schemes	
Actual AMB Maintained	Charges (Per Month)	Actual AMB Maintained	Charges (Per Month)
<25000	5000	<25000	200
>25000-50000	4375	>25000-50000	175
>50000-100000	3750	>50000-100000	150
>100000-500000	3125	>100000-250000	125
>500000-1000000	2500	>250000-500000	100
>1000000-2500000	1875	>500000	75

#### Mode of calculation of minimum balance

Savings	Monthly
Current	Monthly

**ATM RELATED CHARGES:**

Monthly Free transactions at Other Bank ATMs			
Schemes		For accounts Inside Kerala	For accounts Outside Kerala
Regular Schemes	Club / Delite / Pride / Freedom SB / Fed Selfie	5	5
Salary Schemes	Basic	10	15
	Premium	Unlimited	Unlimited
Res & NR Schemes	AMB b/w 5,000 & 10,000	5	10
	AMB b/w 25,000 & 50,000	5	10
	AMB above 75,000	5	Unlimited
Celesta Schemes	AMB of 10Lakhs	Unlimited	Unlimited
Noor Schemes	All schemes	5	5
CA Schemes	AMB b/w 5,000 & 25,000	5	10
	AMB above 25,000 & 1,00,000	5	10
	AMB above 1,00,000	5	Unlimited

- Unlimited usage of Any Bank ATM in India for Celesta Resident & NRE Schemes
- Free limit includes both financial and non-financial transactions

ATM transaction charges	
Parameter	Usage of Debit card at Other Bank ATM's
Financial Transaction	₹ 21 per Transaction for SB and CA
Non-Financial Transaction	₹ 11 per Transaction for both SB and CA above free limit*

ATM transaction (Federal Bank ATM)	
Parameter	Charges
Financial	₹ 0
Non-Financial Transaction	₹ 0

Transactions decline charges due to insufficient fund in other bank ATMs	
Parameter	Charges
Withdrawal transactions in other Bank ATM's declined due to insufficient fund in customer account.	₹25 per cash decline at other bank ATMs*

\* Decline charges are applicable even if it is within the applicable monthly Other Bank ATM free limit.

Debit Card Charges -Contactless Cards				
Card Type	Joining Fees (One time)*	Annual Maintenance charges (Yearly)#	Add on card (One-time cost) / Replacement cost	Waiver condition based on POS/ECOM usage
Fed Card, Kisan credit card	Nil	Nil	Nil	Nil
Flash Pay-Smart Key Chain	499	199	499	Nil
Visa FedFirst	Nil	200	Nil	₹25,000/- or more for last 12 months
VISA gold, VISA fast biz silver	Nil	300	300	₹75,000/- or more for last 12 months
VISA EMV gold	Nil	300	300	
Rupay Classic	Nil	300	300	
Mastercard Classic	Nil	300	300	
Stellar	300	300	300	
Visa Platinum (Signet NR)	300	300	300	
Mastercard Crown	300	300	300	
Visa Classic Crown	300	300	300	
VISA fast biz platinum	Nil	500	500	
Rupay Platinum	Nil	500	500	
NRE EVE+	Nil	500	500	₹1,50,000/- or more for last 12 months
Visa Signature Imperio	Nil	750	750	
Visa Imperio Business	Nil	750	750	
Mastercard Imperio NR	Nil	750	750	

Mastercard Imperio	Nil	750	750	
Visa Celesta Business	Nil	1000	1000	₹ 2,00,000 /- or more for last 12 months
Visa Infinite (Celesta)	Nil	1000	1000	
Mastercard Celesta	Nil	1000	1000	
Mastercard Celesta NR	Nil	1000	1000	
Mastercard Celesta Executive	Nil	1000	1000	

#### Other conditions:

# For Rural & Senior Citizen customers, charges for base card types will be 10% less than the normal rates.

1. No Charges for auto renewal of card on expiry
2. Joining fee will be collected after 90 days from date of card issuance.
3. Joining fee will be waived for all Debit cards linked to accounts schemes with AMB requirement of ₹50,000 & above, and for cards issued in Seafarer Scheme.
4. Fed Classic, Fed Classic Premium, and BSBDA Accounts are exempted from AMC.
5. Accounts in **schemes**, having stipulated AMB requirement of ₹ 25000 & above, are exempt from Annual Maintenance charges, if the Average Balance for the previous year is above the stipulated AMB.
6. Annual maintenance charges are waived for Celesta & Imperio accounts holders if the scheme eligibility condition (any one out of eight defined eligibility criteria's) is maintained.

#### Debit Cards & Contactless Cards- Other Charges

Parameter	Charges	
International ATM transaction (Other Bank's ATM)*	Financial	₹ 100
	Non- Financial	₹ 25
Remittance of funds (by deposit of cash/cheques in ATM)	By cash	Cash handling Charges
	By cheque	Free
Transfer of funds through ATM	₹ 0	
Physical PIN Mailers (All Cards)	₹ 50 per instance ( for physical pin mailers only)	
Debit card <b>Mark-up fee</b> for International transaction	a) Visa & Mastercard Debit cards- <b>3.5%</b> b) Rupay Debit Cards - 3.50%	
Dynamic Currency Conversion Fee	1% of the DCC transaction amount plus GST	
Surcharge for POS transactions in Petrol pumps and Railways	2.50% of the amount of transaction or ₹10/- whichever is higher, will be debited from the customer later	

\* International ATM transaction charges will be exempted in Celesta cards for Celesta scheme holders.

#### Cheque Return charges calculated per Quarter

Parameter		Outward Return Charges	Over the Counter Return Charges
Outward return (inward clearing) of local cheques	SB – Rural & Senior Citizens	₹ 200 for first time	₹ 200 for first time
		₹ 400 for second time onwards	₹ 250 for second time onwards
	SB – Other	₹ 300 for first time	₹ 300 for first time
		₹ 500 for second time onwards	₹ 350 for second time onwards
	Current/OD/CC	₹ 300 for first time	₹ 300 for first time
		₹ 500 for second time onwards	₹ 400 for second time onwards

For instrument value more than 5 Lakh an additional interest for One Day will be charged at the prevailing lending rate for Non-priority personal lending.

#### Transaction Alerts Charges (SMS)\*

##### Charges

- 50 paise per SMS for Resident SB & CA/OD/CC
- Free for SB NRE/ONR
- Charges are not applicable for Mandatory SMS alerts

#### Collection of outstation/local bills

	Charges
₹ 0 – ₹ 5000	₹ 50 + out of pocket expense
₹ 5001 – ₹ 10,000	₹ 75 + out of pocket expense
Above ₹ 10,000	₹ 6 per 1000 subject to a min of ₹ 100 and max of ₹ 12,500

Documents/bills received for collection required to be delivered free of Charges to drawee or to be returned unrealised	Normal Collection Charges + out of pocket expenses
Documents/bills received for collection requiring change of original instructions in respect of inward/outward bill for collection	₹ 50 PER REQUEST from the proceeds of collection
Presentation of usance bill for acceptance	₹ 200 per bill
<b>Collection of cheques (outstation)/Inward LCC</b>	
	<b>Charges</b>
₹ 0 – ₹ 1000	₹ 15
₹ 1001 – ₹ 5000	₹ 25
₹ 5001 – ₹ 10,000	₹ 50
₹ 10,001 – ₹ 1,00,000	₹ 100
₹ 1,00,001 – ₹ 5,00,000	₹ 200
₹ 5,00,001 – ₹ 10,00,000	₹ 225
₹ 10,00,001 and above	₹ 250

<b>Locker Rent : Metro/Urban Branches</b>		
<b>Size of locker</b>	<b>Rent per annum (₹)</b>	<b>Key Deposit (₹)</b>
Small	2750	18250
Medium	3750	21250
Large	7000	31000
<b>Locker Rent: Rural/ Semi Urban Branches</b>		
Small	1800	15400
Medium	3100	19300
Large	5500	26500

Rent for Locker Sizes D,2B,2B1,4A,2D,4B,4D1,4D,H1,H in Rural/Semi-Urban Branches will be 80% of the rates in Metro/Urban branches.(Bigger size Lockers will be issued only on a case-to-case basis at Rural/Semi-Urban areas). Size of locker varies from standard structure and based on the type the rates will be different from the one mentioned in schedules. Kindly contact your Branch for actual details and rates.

<b>Metro/Urban branches according to type and dimension</b>					
<b>Size of locker</b>	<b>Height</b>	<b>Width</b>	<b>Depth</b>	<b>Rent (₹)</b>	<b>Key Deposit (₹)</b>
A Small	125	175	492	2750	18250
B Medium	159	210	492	3750	21250
2A Large	125	352	492	7000	31000
D	189	263	492	7250	31750
2B	159	423	492	7500	32500
2B1	321	210	492	7500	32500
4A	278	352	492	8500	35500
2D	189	529	492	8500	35500
4B	321	423	492	9500	38500
4D1	385	529	492	11500	44500
4D	404	529	492	13500	50500
H1	300	200	520	5500	26500
H	300	400	520	9000	37000

<b>Locker @ Federal Experience Centre &amp; Lulu Mall Branch</b>			
<b>S No</b>	<b>Locker Size</b>	<b>Annual Rent (₹)</b>	<b>Key Deposit (₹)</b>
1	A SMALL	5000	25,000
2	2A LARGE	9000	37,000
3	TYPE – D	10000	40,000
4	TYPE – 4A 1	11500	44,500
5	TYPE – 4A 2	12500	47,500
6	TYPE – 2D	14000	52,000
7	TYPE – 4D 1	23000	79,000
8	TYPE – 4D 2	24000	82,000

<b>Locker visit charges</b>	
<b>Free limits</b>	<b>Applicable Charge</b>
20 visits free per year	₹ 100/- per visit thereafter

Safe Deposit Services	Charges
Safe Deposit Custody: Bank's own deposit receipts	Free
Safe deposit of duplicate keys of other Banks/Financial institutions	₹1000
Safe Deposit of Sealed cover from reputed organizations including Govt. Bodies	₹ 50 per day subject to a minimum of ₹1000 and maximum of ₹ 10,000 in a year.
Safe Deposit of Sealed Boxes from reputed organizations including Govt. Bodies(Size upto 30x30x30 cm)#	

ECS / NACH : Credit Clearing Services	Charges
1. Sponsor Bank: Minimum Charges ₹2750/- + Charges payable to NPCI and Destination Bank, if any.	
Credit mandate registration (Card rate )	@ ₹10/- per registration (Concession provided on case to case basis based on volume )
a) Upto 10000 records	@ ₹3/- per record + Charges payable to NPCI and Destination Bank, if any
b) Above 10000 to 100000 records	@ ₹2/- per record (With a minimum of ₹30000/-)+ Charges payable to NPCI and Destination Bank, if any
c) Above 100000 records	@ ₹1/- per record (With a minimum of ₹200000/-)+ Charges payable to NPCI and Destination Bank, if any

2. Charges Payable to Destination Bank and /or NPCI: On actual basis, i.e. as waived/ prescribed by NPCI from time to time.

ECS / NACH : Debit Clearing Services	Charges
ECS / NACH (Electronic Clearing Services) : Debit Clearing	ECS/NACH: Debit Clearing ₹1/- per transaction Charges Minimum Charges ₹2750/- + Charges payable to RBI and Destination Bank, if any.

ECS / NACH -Other Charges	Charges
NACH Debit Physical mandate registration	₹ 200/- per mandate Online mandates are exempted from charges
ECS/NACH Return Charges	<b>For SB accounts</b> ₹ 250/- for first return of a particular ECS/NACH mandate. ₹ 500/- per return for subsequent returns. Return charges will be collected for a maximum of three returns per month for each mandate.
	<b>For CA/ODCC accounts</b> ₹ 350/- for first return of the particular ECS/NACH mandate. ₹ 750/- per return for subsequent returns. Return charges will be collected for a maximum of five returns per month for each mandate.

CMS Return charges	Charges
CMS Return Charges	₹ 300/- per return for SB accounts
	₹ 500/- per return for CA/ODCC accounts

#### Account maintenance Charges ( free transactions limits, as per scheme)

##### SB/CA/OD/CC – Charges

₹ 60 for every 50 transactions on pro-rata basis above the free limit

- Customer induced debit transactions are considered.
- NEFT/RTGS/UPI & IMPS transactions are exempted
- For SB & OD/CC accounts, free limit is calculated on quarterly basis while for CA accounts the same is on monthly basis.

All schemes other than mentioned below and those with scheme specific exemption of the charge, is having quarterly/monthly free limit of 50 customer induced transactions.

Scheme Code	Scheme Name	Scheme Type	Free Customer Induced Transactions per quarter
35047	FREEDOM SB	SB	50
35071	CLUB	SB	50
35072	DELITE	SB	50
35073	PRIDE	SB	50
35001	SB-RURAL	SB	50
35002	SB-SEMI URBAN	SB	50

35003	SB-URBAN	SB	50
35004	SB-METRO	SB	50
35005	SB-NO CHEQUE	SB	50
35011	SB-FEDFLEXI	SB	50
35012	SB-SALARY SAVINGS	SB	50
35013	SB-YUVA MITRA – STUDENTS	SB	50
35014	SB-YUVA MITRA –YOUTH	SB	50
35015	SB MAHILA MITRA	SB	50
35044	SBPLUS	SB	100
35010	SB-VISA GOLD	SB	100
35008	SB-PRIVILEGE-RURAL/SEM UR	SB	150
35009	SB-PRIVILEGE-URBAN/METRO	SB	150
36241	NRO NOOR	CA	500
36147	FEDTRADE	CA	150
36144	FEDTRADE 50	CA	100
36104	CA-PRIVILEGE	CA	100
78034	CC AS CA	CC	50
78001	CC-OTHER PRIORITY SECTOR	CC	150
78002	CC-NON PRIORITY SECTOR	CC	150
78003	CC-VANIJYA LOAN	CC	150
78026	CC- PARAMETERISED	CC	150

#### Issue of Cheque leaves / Book

Account	Charges
SB – Rural	₹ 2.50 per leaf beyond free limit
SB – Senior Citizens	₹ 2.50 per leaf beyond free limit
SB – Other	₹ 3 per leaf beyond free limit
Current/OD/CC	₹ 3 per leaf beyond free limit
Fed-Selfi Accounts	₹ 5 per leaf , No free limit applicable

#### Stop Payment Charges

Account	Charges
All Accounts	₹ 100 per instrument; ₹ 500 for a series of 3 cheques or more #₹ 75/- per instrument and ₹ 400 for a series of 3 Cheques and more for SB Rural and Senior citizens

#### Demand Draft/Manager's Cheque

	Charges	
DD issue by transfer from accounts	Amount upto and equal to ₹ 5,000	₹ 30
	Amount above ₹ 5,000 & upto and equal to ₹ 10,000	₹ 50
	Amount above ₹ 10,000 & upto and equal to ₹ 1,00,000	₹ 4 per 1000 subject to a minimum of ₹ 50
	₹ 1,00,001 and higher	₹ 4 per 1000 subject to a maximum of ₹10,000
DD issue against cash	Amount less than or equal to ₹ 10,000	₹ 100 (including GST)
	From ₹ 10,001 to a max of ₹ 49,999	₹ 8 per 1000 subject to a min of ₹ 100 (including GST)
DD cancellation	₹ 100 per instrument	
DD duplicate	₹ 100 per instrument	
DD revalidation	₹ 100 per instrument	

#### Statement/Pass book issue -All accounts

	Charges
Issue of duplicate statement	₹ 100 + ₹ 100 for page upto a maximum of ₹ 500 per instance. Monthly one printed statement is free for all current accounts. The charge is applicable for cases which exceeds the free limit.
Issue of duplicate passbook in case of lost/damaged etc of customer request	₹ 100/- per passbook.

Bills/Cheques returned (inward return)	
	Charges
Local cheques presented & returned unpaid	₹ 100 per instrument + out of pocket expense if any

Closure of Accounts		
	Charges	
Within 6 months	Savings	₹ 100
	Current	₹ 200
After 6 months before 12 months	SB – Rural	₹ 100
	SB – Senior Citizens	₹ 100
	SB – Other	₹ 300
	Current	₹ 300

Note: No charges if the account (Saving/Current) is closed within 14 days from the first deposit into the account.

Recurring deposits	
	Charges
If instalment not paid within due date plus grace period of 10 days	₹ 1 per ₹100 per month subject to a min of ₹ 10
Premature closure of RD within 1 year of opening	₹ 150 (Free for NRIs)

Standing instructions (intra-bank transactions towards FD, loan etc. are free)		
Parameter	Account	Charges
Registration (one-time)	All types of Accounts	₹ 100
Amendment	All types of accounts	₹ 50
Execution (per instance)	All types of accounts	₹ 10
Non-execution (due to lack of sufficient funds in the account)	Savings	₹ 100
	Current/OD/CC	₹ 200

Closure and payments of proceeds of term deposits/SB/CD through other Banks	
	Charges
Where outstation remittances are involved	Normal remittance Charges (DD comm). + Postage
Where proceeds are remitted locally	Normal remittance Charges

Handling Charges on Bills/Cheques Returned (Inward Return)		
		Charges
Local	All accounts	₹ 150 per instrument + out of pocket expense if any
Outside (OBC)	All accounts	₹ 150 per instrument + out of pocket expense if any

Service Charges for Temporary Over Draft (TOD)	
Account	Charges
Savings	₹ 100 per instance in addition to the interest
Current	₹ 200 per instance for TOD amount less than or equal to 5000 in addition to the interest
	₹ 500 per instance for TOD amount greater than 5000 in addition to the interest
OD/CC	₹ 200 per instance in addition to the interest

FedMobile ( Mobile Banking )	
Parameter	Charges
Intra –Bank transaction	Free
Inter Bank NEFT/RTGS	Free
IMPS	Applicable as per IMPS charges

IMPS fund transfer charges	
Amount	Charges
₹ 1 & upto ₹ 1,000	₹ 2.50
Above ₹ 1,000 & upto ₹ 25,000	₹ 5.00
Above ₹ 25,000 & upto ₹ 1 lakh	₹ 10.00
Above ₹ 1 Lakh	₹ 15.00



RTGS/NEFT Charges	
RTGS	Charges
Customer outward transactions	₹ 2 Lakhs to 5 Lakhs - ₹ 20.00 per transaction
	Above ₹ 5 lakh - ₹ 45.00 per transaction
Customer inward transactions	Free
NEFT	
Customer outward transactions	Up to ₹ 10,000 - ₹ 2.00 per transaction
	₹ 10001 to ₹ 100,000 - ₹ 4.00 per transaction
	₹ 100,001 to ₹ 2 lakh - ₹ 14.00 per transaction
	₹ 2,00,001 and above - ₹ 20.00 per transaction
Customer inward transactions	Free

POS Rent- Card Rate	
Period	Rates
1 Month	₹ 800
1 Year	₹ 6,999
2 Years	₹ 10,999

Card rate of Cash Pick-up Charges	
Daily Pick up Limits	Monthly cash pickup charge
Upto 5 Lakhs	₹ 12,000
5 Lakhs to 10 Lakhs	₹ 25,000
10 Lakhs to 50Lakh	₹ 54,000
Above 50Lakhs	₹ 75,000

\*Additional cost claimed by Vendor for modification of pick up arrangement conditions shall be extra and collected over and above the mentioned charge.

FedNet (Internet banking)		
Parameter	Charges	
Issue of DD/PO, issue of cheque book, standing instructions	Issue Charges plus applicable postal Charges	
Change internet transaction limit	Free	
Funds transfers	Intra –Bank accounts	Free
	Inter Bank NEFT/RTGS	Free
	IMPS	Applicable as per IMPS charges
Telephone bills (Any number of bills)	Free	
Booking railway tickets online through IRCTC website	₹10 Per transaction	
Corporate Fed-Net - One time registration fee	₹1500/- per user	
Corporate Fed-Net - Issue of duplicate Pin mailer	₹500/- per user	

Miscellaneous Charges	
	Charges
Return Charges for Auto-recovery/Standing Instruction, ECS Credit failure due to Insufficient Funds against loan repayment	₹ 200 Per return every month due to insufficient funds. (First return in a month only will be charged )
Balance certificate	₹ 100
Interest certificate	₹ 100 per certificate; one certificate per account free per year
Ordinary post	₹ 25 or actual postal Charges, whichever is higher
Registered post	₹ 50 or actual postal Charges, whichever is higher
Courier charge for sending Export Documents Overseas	₹ 1800
Failed post (due to customer fault)	No refund if already Charged. If not Charged, Charges according to above
Record inquiries (within last 12 months)	₹ 50 per request/document
Record inquiries (beyond last 12 months)	₹ 100 per request/document
Power of attorney operations	₹ 200 per annum
Change of authorized signatory	₹ 100 per occasion for all accounts
Use of Fax/Telephone/Internet	125% of actual
Photo/Signature /Document attestation	₹ 100 per instrument

Copy of cheque/draft paid by bank	₹ 50 per instrument
Issue of duplicate loan pass book/Gold loan token	₹ 50 per item
Reconstitution of account	₹ 150 per instance. No exemption for individuals
Demand/Call/Security deposit (non-interest bearing)	₹ 100 per deposit upto a maximum of ₹ 500 per instance.
Term deposit opened for the purpose of security deposit	₹ 100 per deposit upto a maximum of ₹ 500 per instance.
Issue of duplicate Demand/Security deposit receipts	₹ 50
No dues certificate	₹ 100 per certificate
Usage of international cards by foreigner in our ATMs	₹ 200
Card Rate for CMS transaction over counter (EFEE , ECOLLN cash transactions)	₹ 50
Doorstep Banking Service for Senior Citizens & Differently Aabled Persons	₹ 250 per visit
Escrow account AMC	0.10% of the amount routed through the escrow account, subject to minimum of ₹ 25000/-
FasTag Charges	On Boarding Fee - ₹ 100 Security Deposit - ₹ 100

- GST applicable on the above Charges will be additional.
- All Charges will be rounded off to the nearest rupee.

### Charge structure of FI & Jupiter scheme accounts

Fi Schemes					
		Basic 5555 (Partial KYC)	Standard	Max	Ultimate
Physical DC Issuance		₹199	₹499 (w.e.f 08.03.2024)	₹499 (w.e.f 08.03.2024)	NA
Physical DC Annual Fee		NA	₹299 (w.e.f 08.03.2024)	₹199**	NA
Virtual DC only Annual fee (w.e.f 08.03.2024)		NA	₹100	NA	NA
Replacement Card		₹499 (w.e.f 08.03.2024)	₹499 (w.e.f 08.03.2024)	₹499 (w.e.f 08.03.2024)	₹199
Domestic ATM (Non-Federal) – Monthly Free Limit (Effective from 01.12.2023)	Metro	3 Free	3 Free	3 Free	3 Free
	Non-Metro	5 Free	5 Free	5 Free	5 Free
Domestic ATM (Non-Federal) – Applicable charge above Free Limit	Financial Txn	₹21	₹21	₹21	₹21
	Non-Financial Txn	₹11	₹11	₹11	₹11
Int'l ATM withdrawal	Non-Financial	₹100	₹100	₹100	₹100
	Financial	₹100	₹100	₹100	₹100
	Markup Fee	Additional Forex markup as applicable (added as separate line item)			
ATM Txn decline charge *	Domestic Txn Federal Bank ATM	Nil	Nil	Nil	Nil
	Domestic Txn Other Bank ATM –	₹25/instance	₹25/instance	₹25/instance	₹25/instance
	International Txn	₹100/instance	₹100/instance	₹100/instance	₹100/instance
DC Purchase Transaction Decline Due* –	Free Limit Monthly	First 2 declines in a calendar month.	First 2 declines in a calendar month	First 2 declines in a calendar month	First 2 declines in a calendar month

	Charge From 3 <sup>rd</sup> Decline Onwards (Domestic)	₹ 25/instance	₹ 25/instance	₹ 25/instance	₹ 25/instance
	Charge From 3 <sup>rd</sup> Decline Onwards (International)	₹ 100/instance	₹ 100/instance	₹ 100/instance	₹ 100/instance
Forex Markup (DC Crypto Intl Txn)		2.5%	3.5% (w.e.f 08.03.2024)	3.5% (w.e.f 08.03.2024)	NA
Forex Markup (For non-crypto DC Intl txns)		2.5%	3.5% (w.e.f 08.03.2024)	Zero capped to 30k/ month. 3.5% thereafter 3.5% markup will be charged on all txns at first. It will be reversed for eligible txns within 30 days (w.e.f 08.03.2024)	NA
Fuel Surcharge on DC Txn		2.5% or ₹10, whichever is higher	2.5% or ₹10, whichever is higher	2.5% or ₹10, whichever is higher	2.5% or ₹10, whichever is higher
Cheque book		₹ 100 for 10 leaves	₹ 100 for 10 leaves	First 10 leaves free. ₹ 100 for every next 10 leaves	First 10 leaves free. ₹ 100 for every next 10 leaves

\* Decline Conditions: Insufficient funds, Invalid CVV, Transaction Channel Being Deactivated, Withdrawal Limit Exceeded, Incorrect PIN or Blocked due to Excessive PIN tries

\*\* Waived off if Debit Card spends are more than ₹25,000 only if spends occur in the last 12 months from card's anniversary date.

# Forex markup will be charged on all txns at first. It will be reversed for eligible txns within 30 days.

Jupiter Schemes			
		Basic and Verified Schemes	Salary-7777 Scheme
DC Issuance		₹299	₹299
Replacement Debit Card		₹299	₹299
Physical DC Annual Fee		₹300	₹300
Domestic ATM (Non-Federal) – Monthly Free Limit (Effective from 01.12.2023)	Metro	3 Free	10 Free
	Non Metro	5 Free	10 Free
ATM Txn Decline* Charge	Domestic Txn	₹25/instance	₹25/instance
	International Txn	₹100/instance	₹100/instance
Purchase Txn Decline* Charge	Free Monthly Limit	First 2 declines in a calendar month	First 2 declines in a calendar month
	Charge - Domestic Txn	From 3rd decline onwards - ₹25/instance	From 3rd decline onwards - ₹25/instance
	Charge - International Txn	From 3rd decline onwards - ₹100/instance	From 3rd decline onwards - ₹100/instance
Forex Markup	Offline and Online International Debit Card spends	Nil up to ₹25K/month for users maintaining average bank balances of >=₹10000/- in the preceding month. 3.5% thereafter.	Nil up to ₹1lac/month if there are consistent salary credits in the preceding months.
		For users maintaining balance <₹10000 3.5% will apply on all transactions.	3.5% thereafter
	International ATM Withdrawals	₹100 per withdrawal + 3.5% Forex Markup	₹100 per withdrawal + 3.5% Forex Markup

Jupiter Schemes			
		Basic and Verified Schemes	Salary-7777 Scheme
Fuel Surcharge		2.5% or ₹10/- whichever is higher	2.5% or ₹10/- whichever is higher
Cheque book Charges		First 5 leaves free. ₹ 100 per 10 leaves afterwards.	Free cheque book of 20 leaves per year (i.e. 2 cheque book of 10 leaves each free per year) ₹ 100 per 10 leaves afterwards.
Outstation Clearing	Free Limit	1 cheque Free	1 cheque Free
	Charge post Free limit	₹ 25 per instrument	₹ 25 per instrument

\*Decline reasons: Insufficient Funds, Transaction Channel Deactivated, Incorrect PIN, Blocked due to excessive PIN tries, Temporary Blocked Card, Hotlist/Permanently Blocked Card, Exceeds Withdrawal Limit, Invalid CVV, Decline at POS and PG

- Forex markup will be levied on all transactions and will be reversed for eligible txns on a weekly basis
- GST applicable on the above Charges will be additional.
- All Charges will be rounded off to the nearest rupee.