

SERVICE CHARGES AND FEES (With effect from 01st Oct 2020)

Cash Handling Charges:

Savings account schemes*	
Free limit (per month) **	Charges beyond free limit
15 times of previous month AMB maintained, subject to a minimum of ₹ 2L and maximum of ₹ 1 Cr per month.	₹ 3.25/ ₹ 1000 or part thereof with a minimum of ₹ 50 and maximum of ₹ 10,000 per remittance.

*Remittance in the CDMs are eligible for 50% Concession in Charges beyond free limit.

**For newly opened accounts, above mentioned AMB Condition shall not be applicable for the first month, however minimum and maximum limits shall apply.

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 ₹ 3 Cr per month.	₹ 4.25 / ₹ 1000 or part thereof with a minimum of ₹ 50 and maximum of ₹ 20,000 per remittance.

*Remittance in the CDMs are eligible for 50% Concession in Charges beyond free limit.

**For newly opened accounts, above mentioned AMB Condition shall not be applicable for the first month, however minimum and maximum limits shall apply

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 credit 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.

Cash Counting Charges	
Parameter	Charges
Currencies of lower denomination notes upto ₹50 and less per day per remitter/customer	₹ 10 per 50 Notes or part thereof
More than 40 coins per day per remitter/ customer	₹ 10 per 40 Coins or part thereof

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.	₹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.	First 4 instances of remittances for amounts less than or equal to ₹1, 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 (Revised wef 01-12-2019)

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

AMB NON-MAINTENANCE CHARGES:

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

Item	Shortfall in AMB	Pride	Club & Delight		All other schemes	
			Senior Citizen	Others	Sr Citizen & Rural	Others
1	Upto 20%	50	50	50	40	40
2	Above 20% upto 40%	90	90	100	70	80
3	Above 40% upto 60%	130	130	150	100	110
4	Above 60% upto 80%	170	170	200	130	150
5	Above 80% upto 100%	210	210	250	170	180

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(wef 01 Feb 2019) except Fed Prime scheme

Scheme Types	AMB Requirement	Charges (₹ Per Month)
Freedom Current	5,000	200
Current Plus	10,000	300
Fed Trade	25,000	350
Fed Trade 50	50,000	400
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

*Charges for all other schemes will continue as before.

AMB Non Maintenance Charges for Fed Prime Scheme

Actual AMB Maintained	Charges (Per Month)
<25000	5000
>25000-50000	4375
>50000-100000	3750
>100000-500000	3125
>500000-1000000	2500
>1000000-2500000	1875

ATM RELATED CHARGES: (w.e.f 24th Nov 2020)

ATM Monthly Free limits at other than Federal Bank ATMs

Schemes		For accounts Inside Kerala	For accounts Outside Kerala
Basic Schemes	Club / Delite / Pride / Freedom SB / Fed Selfie	5	5
Salary Schemes	Basic	10	Unlimited
	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

ATM transaction

Parameter	Usage of Debit card at Other Bank ATM's
Financial Transaction	₹ 20 per Transaction for SB and CA
Non-Financial Transaction	₹ 10 per Transaction for both SB and CA above free limit

ATM transaction (Federal Bank ATM)

Parameter	Charges
Financial	₹ 0
Non-Financial Transaction	₹ 0

*Free limit includes both financial and non-financial transactions

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 within the applicable monthly Other Bank ATM free limit.

Debit Card - Annual Fee (Other than Contactless cards)

Card Type	Charges
Fed Card, Kisan credit card	₹ 0
Rupay, Mastercard classic, VISA shop n save	₹ 150/Yr
VISA gold, VISA fast biz silver	₹ 200/Yr
Rupay Platinum	₹ 500/Yr (wef 01feb2019)
Mastercard premium, VISA EMV gold	₹ 300/Yr
VISA platinum	₹ 400/Yr
VISA fast biz platinum	₹ 500/Yr

1. Fed Classic, Fed Classic Premium, BSBDA Accounts are exempted from AMC.
2. For Accounts in schemes having stipulated AMB of ₹.25000 & Above are exempted from charges if the stipulated Average Balance for the previous year is above stipulated AMB.
3. Rupay, Mastercard classic, VISA shop n save, VISA gold, VISA fast biz silver, Rupay Platinum = AMC is exempted if the annual spend is above ₹.50,000 through ECOM/POS
4. MasterCard premium, VISA EMV gold, VISA platinum, VISA fast biz platinum = AMC is exempted if the annual spend is above ₹. 1,00,000 through ECOM/POS

Debit Cards – Issuance

Parameter	Card Type	Charges
Registration/issuance	All Savings Bank cards	Free
Registration/issuance	Business debit cards silver	₹ 100
	Business debit cards platinum	₹ 500
Replacement (customer fault)	Chip card (Except Platinum)	₹ 200
	Platinum Card	₹ 500
Add-on/duplicate card	Chip card	₹ 200
	RuPay Platinum	₹ 1000 (wef 01feb2019)
	Business debit cards platinum	₹ 500
Renewal (on expiry of card)		Free

Debit 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	
Duplicate PIN(All Cards)	₹ 50 per instance	
Debit card Mark-up fee for International transaction (wef 01-06-2019)	a) Visa & Mastercard Debit cards-	3.5% (wef 01-06-2019)
	b) Rupay Debit Cards -	3.50%
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	

Contactless Debit Card Charges

Card Type	Joining Fees (One time)*	Annual Maintenance charges (Yearly)	Add on card (One-time cost) / Replacement cost	Renewal (On expiry of card)
Celesta	Nil	750	1000	Free
Celesta NR	Nil	750	1000	
Celesta Executive	Nil	750	1000	
Celesta Business	Nil	750	1000	
Imperio	500	500	1000	
Imperio NR	500	500	1000	
Imperio Business	500	500	500	
Rupay Platinum	Nil	500	1000	
Rupay Classic	Nil	150	200	
Signet NR	300	300	300	
Crown	150	150	150	

1. Joining fee shall be collected on a quarterly basis, i.e joining fee will be recovered in four installments at the end of every quarter (anniversary quarter i.e 90days from card issuance date).
2. Fed Classic, Fed Classic Premium, BSBDA Accounts are exempted from AMC.
3. For Accounts in schemes having stipulated AMB of ₹.25000 & above are exempted from charges if the stipulated Average Balance for the previous year is above stipulated AMB.
4. Rupay, Mastercard crown, Imperio business, Rupay Platinum - AMC is exempted if the annual spend is above ₹ 50,000 through ECOM/POS.
5. Imperio, Signet NR, Celesta Business - AMC is exempted if the annual spend is above ₹ 1,00,000 through ECOM/POS.
6. Celesta and Celesta NR - AMC is exempted if the annual spend is above ₹. 2, 00,000 through ECOM/POS

Contactless Debit 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	
Duplicate PIN(All Cards)	₹ 50 per instance	
Debit card Mark-up fee for International transaction(w.e.f. 01-06-2019)	a) Visa & Mastercard Debit cards-	3.5% (wef 01-06-2019)
	b) Rupay Debit Cards -	3.50%
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	

Transaction Alerts – Structure (SMS):

Charges
➤ 50 paise per SMS for Resident SB & CA/OD/CC
➤ Free for SB NRE/ONR

Cheque Return charges calculated per Quarter

Parameter		Outward Return Charges	Over the Counter Return Charges
Outward return (inward clearing) of local cheques	SB – Rural	₹ 100 for first time	₹ 100 for first time
		₹ 200 for second time	₹ 150 for second time
		₹ 400 for third time onwards	₹ 200 for third time onwards
	SB – Senior Citizens	₹ 100 for first time	₹ 100 for first time
		₹ 200 for second time	₹ 150 for second time
		₹ 400 for third time onwards	₹ 200 for third time onwards

SB – Other	₹ 125 for first time	₹ 100 for first time
	₹ 250 for second time	₹ 250 for second time
	₹ 500 for third time onwards	₹ 150 for third time onwards
Current/OD/CC	₹ 200 for first time	₹ 200 for first time
	₹ 400 for second time	₹ 300 for second time
	₹ 800 for third time onwards	₹ 400 for third time onwards
For instrument value more than 5 Lakh an additional interest for One Day will be charges at the prevailing lending rate for Non-priority personal lending.		

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

Collection of cheques (outstation)/Inward LCC	Charges
₹ 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

Locker Charges: Metro/Urban Branches		
Size of locker	Rent per annum (₹)	Key Deposit (₹)
Small	2250	15000
Medium	3250	20000
Large	6500	25000
Locker Charges : Rural/ Semi Urban Branches		
Small	1500	10000
Medium	2600	15000
Large	5000	20000

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 size and based on the type the rates will be different from the one mentioned in schedules. Kindly contact your Branch for further details.

Metro/Urban branches according to type and dimension					
Size of locker	Height	Width	Depth	Rent (₹)	Key Deposit (₹)
A Small	125	175	492	2000	15000
B Medium	159	210	492	3000	20000
2A Large	125	352	492	6000	25000
D	189	263	492	6500	30000
2B	159	423	492	7000	35000
2B1	321	210	492	7000	35000
4A	278	352	492	7800	40000
2D	189	529	492	8000	40000
4B	321	423	492	9000	45000
4D1	385	529	492	11000	50000
4D	404	529	492	13000	55000
H1	300	200	520	4600	25000
H	300	400	520	8500	35000

Locker visit charges

Free limits	Applicable Charge
20 visits free per year	₹ 100/- per visit thereafter

Locker Rent at FEDERAL EXPERIENCE CENTRE

Sl	Locker				Rent			Key
	size	Height	Width	Depth	Annual (₹)	Quarterly (₹)	Monthly (₹)	Deposit(₹)
1.	A	125	175	492	4200	1050	350	20000
2.	2A	125	352	492	8200	2050	683	30000
3.	D	189	263	492	9500	2375	792	35000
4.	4A	278	352	492	11000	2750	917	40000
5.	2D	189	529	492	13500	3375	1125	50000
6.	4D	404	529	492	22500	5625	1875	60000

Over Due Charges : Over Due status Upto 3 Months - 10% of Annual Rent For the First Quarter; More than 3 Months - 20% of the annual rent for cumulative basis for each quarter.

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	Card rate of ₹.6,000 per Box /Cover per annum or part thereof with minimum of ₹.1,000/- .
Safe Deposit of Sealed Boxes from reputed organizations including Govt. Bodies(Size upto 30x30x30 cm)#	Concession if any from the minimum rate shall be obtained from respective Zonal offices.

ECS / NACH (Electronic Clearing Services): Credit Clearing	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) About 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 / CMS: 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.
NACH Debit mandate registration	₹ 100/- per mandate , Registrations charges will be exempted for services /allied products provided by our Bank.
ECS/NACH/CMS Return Charges	₹ 300/- per transaction for SB accounts (₹ 150/- for return of ECS/NACH transaction for the first time) ₹ 500/- per transaction for CA/ODCC accounts (₹ 250/- for return of ECS/NACH transaction for the first time)

Whenever there is a return under ECS/NACH facility due to want of funds for three times, the registration will automatically get cancelled and for re-registration, the re-registration Charges of ₹200/- will apply

Account maintenance (free transactions if any, as per scheme)

SB/CA/OD/CC – Charges

₹ 60 for every 50 transactions or part thereof above the free limit.

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

Scheme Code	Scheme Name	Scheme Type	Free Customer Induced Transactions per quarter
35047	FREEDOM SB	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-VANIYA LOAN	CC	150
78026	CC- PARAMETERISED	CC	150

Issue of Cheque leaves

Account	Charges
SB – Rural	₹ 1.50 per leaf beyond free limit
SB – Senior Citizens	₹ 2 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	₹ 3 per 1000 subject to a maximum of 10,000
DD issue against cash	Amount less than or equal to ₹ 10,000	₹ 70
	From ₹ 10,001 to a max of ₹ 49,999	₹ 6 per 1000 subject to a min of ₹ 70.
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/Passbook	₹ 100 + ₹ 100 for every 40 previous transactions

Bills/Cheques returned (inward return)

	Charges
Local cheques presented by us returned unpaid for any reason other than our fault (Clearing)	₹ 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 Accounts	₹ 100
Amendment	All accounts	₹ 50
Execution (per instance)	All accounts	₹ 10
Non-execution (due to lack of sufficient funds in the account)	Savings	₹ 100
	Current/OD/CC	₹ 200

Mode of calculation of minimum balance

Savings	Monthly
Current	Monthly

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
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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

Fed Mobile	
Parameter	Charges
Intra –Bank accounts	Free
Inter Bank Neft / Rtgs	Free
IMPS	Applicable as per IMPS charges

RTGS/NEFT/SFMS Charges (Revised w.e.f 01 st July 2019)	
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

SFMS(for Bank Guarantee & Inland LC Facility)	
Bank Guarantee & Inland LC	
Upto ₹ 10 Lakhs	₹ 500
More than ₹ 10 Lakhs	₹ 1000
IMPS fund transfer charges	
Amount	Charges
Amount upto and equal to ₹ 1000	Nil
Amount above ₹ 1000 & upto ₹ 1 lakh	₹ 5
Amount above ₹ 1 lakh & upto ₹ 2 lakh	₹ 10

Fed Net (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	
e-shopping payment	Free	
Funds transfers	Intra –Bank accounts	Free
	Inter Bank Neft / Rtgs	Free w.e.f 01 st July 2019
	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. (wef 01feb2019) (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

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

Trade Current Accounts

Scheme Name	Trade Silver Account	Trade Gold Account	Trade Platinum Account
Forex Turnover	Quarterly Throughput USD 50000	Quarterly Throughput USD 150000	Quarterly Throughput USD 250000
Inward Remittances	Nil	Nil	Nil
E-BRC	Nil	Nil	Nil
Swift Charges	Nil	Nil	Nil
Export LC Advising	Nil	Nil	Nil
Export - Collection Bill (LC / Non LC)	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Advance Export Bill	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Non Trade Outward Remittances	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Advance Payments for Import	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Direct Imports Bill	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Import Bill for Collection (LC / Non LC)	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
GR Release	₹ 400/- per Bill	₹ 300/- per Bill	₹ 200/- per Bill
Non-Maintenance Charge (Quarterly Turnover)	₹ 1,000/-	₹ 2,500/-	₹ 4,000/-
Non-Maintenance Charge (AMB)	₹ 175/-	₹ 200/-	₹ 200/-
AMB Requirement	₹ 25,000/-	₹ 1,00,000/-	₹ 5,00,000/-

- GST and FCC Tax applicable as per prevailing rates