

SERVICE CHARGES AND FEES

CASH HANDLING CHARGES:

Savings account schemes*		Current account schemes	
Free limit (per month)	Charges beyond free limit	Free limit (per month)	Charges beyond free limit
<ul style="list-style-type: none"> • First five cash remittance • Upto ₹ 5 Lakh • 25 times the actual AMB of previous month The free limit per month will be higher of the above three.	₹2 for every additional ₹1000 of transaction	25 times the actual AMB of previous month	₹ 2 for every additional ₹ 1000 of transaction

* Schemes FedSmart, FedSelect, FedSelect +, FedClassic Premium are exempted

- The amount eligible for cash remittance without Charges is determined based on the actual AMB Maintained for the previous month
- Cash remittance towards loans repayments, RD and term deposits will not attract cash handling Charges

Working capital limits	
Free limit (per quarter)	Charges beyond free limit
a) 250 % of the working capital limit sanctioned. On renewal of the existing credit limit, 250% of the revised credit limit will be applicable from the subsequent quarter of change of limit. Quarter will be the quarter beginning from Jan, Apr, July & October OR b) ₹ 5 Lakh per quarter The free limit per quarter will be higher of the above two	₹0.50 for every ₹1000 of transaction over and above the free limit

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. AWB Charge are waived for SB Accounts maintaining AMB greater than ₹50000/- in the previous month.	₹50/- per transaction or ₹0.50 per ₹1000/- whichever is higher. First 4 instances of remittances for amounts less than or equal to ₹1,00,000/- will be free in a month. AWB Charge are waived for Current Accounts maintaining AMB greater than ₹100000/- in the previous month.

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 – SB					AMB Non Maintenance Charges – CA	
Item	Rural and Senior Citizens		Other		Actual AMB Maintained	Charges (₹ Per Month)
	Shortfall in AMB	Charges* (₹ Per month)	Shortfall in AMB	Charges* (₹ Per month)		
1	Upto 20%	27	Upto 20%	30	<25000	200
2	Above 20% upto 40%	54	Above 20% upto 40%	60	>25000-50000	175
3	Above 40% upto 60%	81	Above 40% upto 60%	90	>50000-100000	150
4	Above 60% upto 80%	108	Above 60% upto 80%	120	>100000-250000	125
5	Above 80% upto 100%	135	Above 80% upto 100%	150	>250000-500000	100
					>500000	75

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

ATM RELATED CHARGES:
ATM transaction (at ATMs other than Federal Bank ATMs)

Parameter	Charges from 6 th transaction onwards (5 transactions are free* per month)
Financial Transaction	Usage of Debit card at ATMs other than Federal Bank ATMs
	₹ 20 per Transaction for SB and CA
Non-Financial Transaction	₹ 10 per Transaction for both SB and CA above free limit

For Accounts maintained outside Kerala : Following savings bank schemes shall be given concessions from charges for usage of Debit card at ATMs other than Federal Bank ATMs: SB Plus, Mahila Mithra, Fedclassic, Fedclassic Premium, Fed Power+, Fed excel, Fed Smart, Fed Select, Fed NRI Select, Fed Select +, Fed NRI Select +, Fed Select Premia, Fed NRI Select Premia, Fed Select Premia Plus, Fed NRI Select Premia Plus, Fed NRI Eve, Fed NRO Privilege, NRE CA and No charges shall be levied in the current month for Customers maintaining Monthly Average Balance of Rs.25000 or more in the previous month in SB/CA. For Accounts maintained in Kerala: Scheme-Fed Classic Premium.

ATM transaction (Federal Bank ATM)

Parameter	Charges
Financial	₹ 0
Non-Financial Transaction	₹ 0

*Free limit includes both financial and non-financial transactions

Debit Card - Annual Fee

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

**Premium schemes are exempted of this Charges-Fed Classic premium, Fed NRI Premium, NRI CA, Mahilamitra, Fed Smart, Fed Excel, Fed NRI Eve, Fed NRI Privilege, Fed NRI Power, Fed Select, Fed Select+, NRI Select, NRI Select+, Fed NRI Select Premia, FedNRI Select Premia+, Fed Select Premia, Fed Select Premia+, FCRA Fed Select.*

ATM/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
	Business debit cards platinum	₹ 500
Renewal (on expiry of card)		Free

ATM/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	

In Point of Sales (POS) transactions by default, primary account is selected. POS transactions in Petrol pumps and Railways attract surcharges @ 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 (Outward Return)

Parameter	Charges	
	SB – Rural	₹100 for first time
		₹ 200 for second time

Outward return (inward clearing) of local cheques		₹ 400 for third time onwards
	SB – Senior Citizens	₹ 100 for first time
		₹ 200 for second time
		₹ 400 for third time onwards
	SB – Other	₹ 125 for first time
		₹ 250 for second time
		₹ 500 for third time onwards
	Current/OD/CC	₹ 200 for first time
		₹ 400 for second time
		₹ 800 for third time onwards

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	
₹ 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	1500	9000
Medium	2500	12000
Large	5000	20000
Locker Charges : Rural/ Semi Urban Branches		
Size of locker		
Small	1000	7000
Medium	2000	10000

Large	3000	13000
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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)

Metro/Urban branches according to type and dimension

Size of locker	Height	Width	Depth	Rent (₹)	Key Deposit (₹)
A Small	125	175	492	1500	9000
B Medium	159	210	492	2500	12000
2A Large	125	352	492	5000	19000
D	189	263	492	5500	21000
2B	159	423	492	6000	22000
2B1	321	210	492	6000	22000
4A	278	352	492	6800	25000
2D	189	529	492	7000	25000
4B	321	423	492	8000	28000
4D1	385	529	492	10000	34000
4D	404	529	492	12000	40000
H1	300	200	520	4000	20000
H	300	400	520	7500	25000

Locker Rent at FEDERAL EXPERIENCE CENTRE

Sl No.	Locker size	Height	Width	Depth	Rent			Key Deposit(₹)
					Annual (₹)	Quarterly (₹)	Monthly (₹)	
1.	A	125	175	492	3600	900	300	15000
2.	2A	125	352	492	7200	1800	600	25000
3.	D	189	263	492	8400	2100	700	30000
4.	4A	278	352	492	9600	2400	800	35000
5.	2D	189	529	492	12000	3000	1000	40000
6.	4D	404	529	492	20400	5100	1700	50000

Safe Deposit Services	Charges
Safe Deposit Custody: Bank's own deposit receipts	Free
Safe Deposit of Sealed covers from reputed organizations including Govt. Bodies	₹350/Cover
Safe deposit of duplicate keys of other Banks/Financial institutions#	₹1000
Safe Deposit of Sealed Boxes from reputed organizations including Govt. Bodies(Size upto 30x30x30 cm)#	Rs 3000/Box / per annum or part thereof with a minimum of Rs 1000/-
# For security reasons, these services are not to be provided to general public without specific permission from Planning department.	

Electronic Clearing Services: Credit Clearing	Charges
1. Sponsor Bank: Minimum Charges ₹2750/- + Charges payable to RBI and Destination Bank, if any.	
a) Upto 10000 records	@ ₹3/- per record + Charges payable to RBI and Destination Bank, if any
b) Above 10000 to 100000 records	@ ₹2/- per record (With a minimum of ₹30000/-)+ Charges payable to RBI and Destination Bank, if any

c) Above 100000 records	@ ₹1/- per record (With a minimum of ₹200000/-)+ Charges payable to RBI and Destination Bank, if any
2. Charges Payable to Destination Bank and /or RBI: On actual basis, i.e. as waived/ prescribed by RBI from time to time.	
Electronic Clearing Services: Debit Clearing	
Electronic Clearing Services: Debit Clearing	Charges
Electronic Clearing Services: Debit Clearing	ECS: Debit Clearing ₹1/- per transaction Charges Minimum Charges ₹2750/- + Charges payable to RBI and Destination Bank, if any.
ECS Registration	Free of Charges
ECS Return Charges	₹300/- per transaction for SB accounts (₹150/- for return of ECS for the first time)
	₹500/- per transaction for CA/ODCC accounts (₹250/- for return of ECS for the first time)
Whenever there is a return under ECS due to want of funds for three times, the ECS registration will automatically get cancelled and for re-registration, the re-registration Charges of ₹200/- will apply	

Account maintenance (free folios if any, as per scheme)
SB/CA/OD/CC - Charges

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

Issue of Cheque leaves

Account	Charges
SB – Rural br	₹ 1.50 per leaf beyond free limit
SB – Senior Citizens	₹ 2 per leaf beyond free limit
SB – Other	₹ 2 per leaf beyond free limit
Current/OD/CC	₹ 3 per leaf beyond free limit

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/Managers' Cheque

	Charges	
DD issue by transfer from accounts	Worth less than or equal to ₹ 10,000	₹ 25
	Between ₹ 10,001 to ₹ 1,00,000	₹ 2.50 per 1000 subject to a minimum of ₹ 25
	₹ 1,00,001 and higher	₹ 2 per 1000 subject to a maximum of 10,000

DD issue against cash	Worth less than or equal to ₹ 10,000	₹ 30
	From ₹ 10,001 to a max of ₹ 49,999	₹ 3 per 1000 + ₹ 1 per 1000 as cash handling Charges subject to a min of ₹ 30.
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	₹ 50
	SB – Senior Citizens	₹ 50
	SB – Other	₹ 100
	Current	₹ 100

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

Account	Mode of calculation
Savings	Monthly
Current	Monthly

Closure and payments of proceeds of term deposits/SB/CD through other Banks

Scenario	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)

Category	Account	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 cheque in addition to the interest

Current/OD/CC	₹ 200 per cheque in addition to the interest
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Fed Mobile

Parameter	Charges
Transfer from all type of SB, Current & OD/CC accounts	Free. There will be a daily cap of ₹ 10 Lakh per customer

Tele banking

Parameter	Charges
Funds transfer (Savings accounts)	Free
Funds transfer (Current accounts)	

RTGS/NEFT/SFMS Charges

RTGS		Charges
Customer outward transactions	₹ 2 to 5 lakh - ₹ 25 per transaction	Above ₹ 5 lakh - ₹ 50 per transaction
Customer inward transactions	Free	
NEFT		
Customer outward transactions	Up to ₹ 10,000	- ₹ 2.50 per transaction
	₹ 10001 to Rs 100,000	- ₹ 5.00 per transaction
	₹ 100,001 to ₹ 2 lakh	- ₹ 15.00 per transaction
	₹ 2,00,001 and above	- ₹ 25.00 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

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

e-shopping payment	Free
Funds transfer (Savings accounts)	Free
Funds transfer (Current accounts)	Free
Telephone bills (Any number of bills)	Free
Booking railway tickets online through IRCTC website	₹10 Per transaction
Miscellaneous Charges	
Charges	
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
Failed post (due to customers' 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)	₹ 50
Term deposit opened for the purpose of security deposit	₹ 50
Issue of duplicate Demand/Security deposit receipts	₹ 50
No dues certificate	₹ 100 per certificate
Usage of international cards by foreigners in our ATMs	₹ 200

- *Service tax applicable on the above Charges will be additional*
- *All Charges will be rounded off to the nearest rupee*