

**SERVICE CHARGES AND FEES (With effect from 01<sup>st</sup> June 2025)****Cash Handling Charges:**

| Savings account schemes   |   |
|---|---|
| Free limit (per month) – Individual Customers   | Charges beyond free limit   |
| 5 cash transactions (deposits and withdrawals*) or ₹ 5L whichever is earlier.                         | ₹ 4 / ₹ 1000 or part thereof with a minimum of ₹ 100 per transaction. |
| 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. | ₹ 4 / ₹ 1000 or part thereof with a minimum of ₹ 100 per remittance.  |

\*ATM Withdrawals are not counted for arriving count of transactions

| Current account schemes  |  |
|--|--|
| Free limit (per month)   | Charges beyond free limit  |
| 10 times of previous month's Average Monthly Balance (AMB), subject to a maximum of ₹5 Cr per month. | ₹ 3.50 / ₹ 1000 or part thereof with a minimum of ₹ 50 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 in the case of Non-Individual Savings accounts/Current 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:<br>1) 10 times of average balance for previous month<br>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 beyond free limit |
| <b>Small denomination Notes-</b><br>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.

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

Charges will be collected based % shortfall in AMB as per the stipulated AMB of the account scheme:

| <b>AMB Non-Maintenance Charges – Savings Accounts Schemes</b> |                     |   |            |  |            |
|---|---------------------|---|------------|--|------------|
| Item  | Shortfall in AMB    | Club Scheme, Delite Scheme, All NR Schemes & All Resident SB schemes with AMB requirement of 5000 & above |            | All other SB schemes & All Accounts in Rural Branches irrespective of Scheme |            |
|   |                     | General   | Sr Citizen | General  | Sr Citizen |
| 1   | Upto 20%            | 75  | 60         | 60   | 50         |
| 2   | Above 20% upto 40%  | 150   | 120        | 120  | 100        |
| 3   | Above 40% upto 60%  | 225   | 180        | 180  | 150        |
| 4   | Above 60% upto 80%  | 300   | 240        | 240  | 200        |
| 5   | Above 80% upto 100% | 375   | 300        | 300  | 250        |

\* 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 as per the scheme of account

| <b>AMB Non-Maintenance Charges – Current Accounts</b> |                 |                       |
|---|-----------------|-----------------------|
| 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                   |

| <b>Fed Prime Scheme</b> |                     | <b>All other Current Account schemes</b> |                     |
|-------------------------|---------------------|--|---------------------|
| 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 for Savings and Current accounts will be 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                         | 10                          |
|                  | 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                          | 5                           |
|                  | AMB above 25,000 & 1,00,000                     | 5                          | 5                           |
|                  | 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     | ₹ 23 per Transaction for SB and CA                       |
| Non-Financial Transaction | ₹ 12 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/ECOM/POS**

| Parameter   | Charges  |
|---|--|
| Withdrawal transactions in other Bank ATM's/ECOM/POS declined due to insufficient fund in customer account. | ₹25 per cash decline at other bank ATMs* /ECOM/POS |

\* 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                     | 250                                  | 250  | ₹35,000/- or more for last 12 months     |
| Esteem                          | Nil                     | Nil                                  | 300  | ₹1,00,000/- or more for last 12 months   |
| VISA gold, VISA fast biz silver | Nil                     | 350                                  | 350  |  |
| VISA EMV gold                   | Nil                     | 350                                  | 350  |  |
| Rupay Classic                   | Nil                     | 375                                  | 375  |  |
| Mastercard Classic              | Nil                     | 350                                  | 350  |  |
| Stellar                         | 350                     | 350                                  | 350  |  |
| Visa Platinum (Signet NR)       | 350                     | 350                                  | 350  |  |
| Mastercard Crown                | 350                     | 350                                  | 350  |  |
| Visa Classic Crown              | 350                     | 350                                  | 350  |  |
| VISA fast biz platinum          | Nil                     | 500                                  | 500  |  |
| Rupay Platinum/Gov Earn         | Nil                     | 750                                  | 750  | ₹75,000/- or more for last 12 months     |
| NRE EVE+                        | Nil                     | 600                                  | 600  |  |

|                              |     |      |      |  |
|------------------------------|-----|------|------|--|
| Visa Signature Imperio       | Nil | 750  | 750  | ₹1,50,000/- or more for last 12 months   |
| 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  | ₹ 125                 |
|   | 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><br>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                                    |                              | Inward Return Charges and Over the Counter Return Charges |
| Inward cheque return charges                 | SB – Rural & Senior Citizens | ₹ 400 per instance  |
|  | SB – Other                   | ₹ 500 per instance  |
|  | Current/OD/CC                |   |

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) |   |
|----------------------------------|---|
| ➤                                | 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                                     |

#### 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 Rent : Rural/ Semi Urban Branches

| Size of locker | Rent per annum (₹) | Key Deposit (₹) |
|----------------|--------------------|-----------------|
| Small          | 2,000              | 16,000          |
| Medium         | 3,300              | 19,900          |
| Large          | 5,500              | 26,500          |

#### Locker Rent: Metro/Urban Branches (Locker(s) rentals vary based on locker size and branch location)

|        |                |                 |
|--------|----------------|-----------------|
| Small  | 2,950 – 5,000  | 18,850 – 25,000 |
| Medium | 3,950 – 6,800  | 21,850 – 30,400 |
| Large  | 7,400 – 12,800 | 32,200 – 48,400 |

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.

#### Metro/Urban branches according to type and dimension

| Size of locker | Height | Width | Depth | Rent (₹)        | Key Deposit (₹) |
|----------------|--------|-------|-------|-----------------|-----------------|
| A Small        | 125    | 175   | 492   | 2,950 – 5,000   | 18,850 – 25,000 |
| B Medium       | 159    | 210   | 492   | 3,950 – 6,800   | 21,850 – 30,400 |
| 2A Large       | 125    | 352   | 492   | 7,400 – 12,800  | 32,200 – 48,400 |
| D              | 189    | 263   | 492   | 7,700 – 13,200  | 33,100 – 49,600 |
| 2B             | 159    | 423   | 492   | 7,900 – 13,700  | 33,700 – 51,100 |
| 2B1            | 321    | 210   | 492   | 7,900 – 13,700  | 33,700 – 51,100 |
| 4A             | 278    | 352   | 492   | 9,000 – 15,600  | 37,000 – 56,800 |
| 2D             | 189    | 529   | 492   | 9,000 – 15,600  | 37,000 – 56,800 |
| 4B             | 321    | 423   | 492   | 10,000 – 17,300 | 40,000 – 61,900 |
| 4D1            | 385    | 529   | 492   | 12,000 – 20,800 | 46,000 – 72,400 |
| 4D             | 404    | 529   | 492   | 14,000 – 24,200 | 52,000 – 82,600 |
| H1             | 300    | 200   | 520   | 5,500 – 9,500   | 26,500 – 38,500 |
| H              | 300    | 400   | 520   | 9,500 – 16,400  | 38,500 – 59,200 |

#### Locker @ Federal Experience Centre & Lulu Mall Branch

| S No | Locker Size | Annual Rent (₹) | Key Deposit (₹) |
|------|-------------|-----------------|-----------------|
| 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          |

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

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

| CMS Mandate Return charges                            | Charges                                 |
|---|---|
| CMS (Cash Management Services) Mandate Return charges | ₹ 350/- per return for SB accounts      |
|   | ₹ 550/- per return for CA/ODCC accounts |

| 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) |   |

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

| 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 |

| 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/duplicate/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                    |   |
|---|---|
|   | 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/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 |

| 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     |              |  |
|--|--------------|--|
|  |              | 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 |                       | ₹ 7.00                         |
| 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   |
| <b>Miscellaneous Charges</b>   |   |
|  | <b>Charges</b>  |
| 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 Charge  | ₹ 250 per visit ( Exempted for customers above 65 years & Differently Abled Persons )                   |
| Escrow account AMC   | 0.10% of the amount routed through the escrow account, subject to minimum of ₹ 25000/-                  |
| FasTag Charges   | On Boarding Fee - ₹ 100<br>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  |   |   |                                       |                                      |  |                                      |                                      |  |
|---|---|---|---------------------------------------|--------------------------------------|--|--------------------------------------|--------------------------------------|--|
|   |   | Regular Basic 5555 & Regular 5555 Scheme                            | Standard Basic 5555                   | Standard                             | Plus   | Infinite                             | Prime                                |  |
| Physical DC Issuance (additional ₹150 for express delivery) |   | ₹299  | ₹299                                  | ₹299                                 | ₹299   | Nil                                  | Nil                                  |  |
| Physical DC Annual Fee                                      |   | ₹399<br>(NA for Regular Basic 5555)                                 | NA                                    | ₹299                                 | ₹199**   | Nil                                  | Nil                                  |  |
| Virtual DC only Annual fee                                  |   | ₹399<br>(NA for Regular Basic 5555)                                 | NA                                    | Nil                                  | Nil  | Nil                                  | Nil                                  |  |
| Replacement Card  |   | ₹299  | ₹299                                  | ₹299                                 | ₹299   | ₹299                                 | ₹299                                 |  |
| Int'l ATM Transaction Fees                                  | Non-Financial                                   | ₹200  | ₹200                                  | ₹200                                 | ₹200   | ₹200                                 | ₹200                                 |  |
|   | Financial                                       | ₹200  | ₹200                                  | ₹200                                 | ₹200   | ₹200                                 | ₹200                                 |  |
|   | 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  | Nil                                  | Nil                                  |  |
|   | Domestic Txn Other Bank ATM                     | ₹25/instance  | ₹25/instance                          | ₹25/instance                         | ₹25/instance   | ₹25/instance                         | ₹25/instance                         |  |
|   | International Txn                               | ₹200/instance   | ₹200/instance                         | ₹200/instance                        | ₹200/instance  | ₹200/instance                        | ₹200/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   | First 2 declines in a calendar month | First 2 declines in a calendar month |  |
|   | Charge From 3rd Decline Onwards (Domestic)      | ₹ 25/instance   | ₹ 25/instance                         | ₹ 25/instance                        | ₹ 25/instance  | ₹ 25/instance                        | ₹ 25/instance                        |  |
|   | Charge From 3rd Decline Onwards (International) | ₹ 200/instance  | ₹ 200/instance                        | ₹ 200/instance                       | ₹ 200/instance   | ₹200/instance                        | ₹200/instance                        |  |
| Forex Markup (DC Crypto Intl Txn)                           |   | 3.5%  | 3.5%                                  | 3.5%                                 | 3.5%   | 3.5%                                 | 3.5%                                 |  |
| Forex Markup (For non-crypto DC Intl txns)                  |   | 3.5%  | 3.5%                                  | 3.5%                                 | 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) | Nil                                  | Nil                                  |  |

|  | Regular Basic 5555 & Regular 5555 Scheme  | Standard Basic 5555   | Standard  | Plus  | Infinite  | Prime   |
|--|---|---|---|---|---|---|
| Account Closure Charges<br>(for customer induced closures)         | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 | Age of accounts Up to 14 days: No Charges<br><br>Age of accounts more than 14 days: ₹ 299 |
| Debit Card Dynamic Currency charges (DCC)                          | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  |
| AMB Non-Maintenance Charges  | AMB should be maintained – INR 5000/- Else charges of ₹ 300/month                         | NA  | NA  | NA  | NA  | NA  |
| AMB Shortfall Charges for Regular Basic 5555 & Regular 5555 Scheme | Shortfall in AMB  |   |   | General Charges (In Rs)   |   |   |
|  | Up to 20%   |   |   | Rs. 60/-  |   |   |
|  | Above 20% up to 40%   |   |   | Rs. 120/-   |   |   |
|  | Above 40% up to 60%   |   |   | Rs. 180/-   |   |   |
|  | Above 60% up to 80%   |   |   | Rs. 240/-   |   |   |
|  | Above 80% up to 100%  |   |   | Rs. 300/-   |   |   |
| Cheque book  | ₹ 100 for 10 leaves   | ₹ 100 for 10 leaves   | ₹ 100 for 10 leaves   | First 10 leaves free.<br>₹ 100 for every next 10 leaves                                   | First 10 leaves free.<br>₹ 100 for every next 10 leaves                                   | First 10 leaves free.<br>₹ 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.

Charges which are not mentioned in the above table will be applicable as per the Bank's standard service charge structure.

| Jupiter Schemes                       |  |  |                            |                    |        |
|---------------------------------------|--|--|----------------------------|--------------------|--------|
|                                       |  | Regular Basic 7777 & Regular 7777 Scheme | Basic and Verified Schemes | Salary-7777 Scheme | Pro    |
| DC Issuance (Plastic Card)            |  | ₹350                                     | ₹350                       | Nil                | ₹350   |
| Replacement Debit Card (Plastic Card) |  | ₹350                                     | ₹350                       | ₹350               | ₹350   |
| DC Issuance (Metal Card)              |  | ₹ 9999                                   | ₹ 9999                     | ₹ 9999             | ₹ 9999 |
| Replacement Debit Card (Metal Card)   |  | ₹ 9999                                   | ₹ 9999                     | ₹ 9999             | ₹ 9999 |

|  |  | Regular Basic 7777 & Regular 7777 Scheme   | Basic and Verified Schemes   | Salary-7777 Scheme  | Pro   |
|--|--|--|--|---|---|
| Physical DC Annual Fee   |  | ₹299   | ₹299   | Nil   | Nil   |
| Virtual DC only Annual fee   |  | ₹299   | ₹299   | Nil   | Nil   |
| ATM Txn Decline* Charge  | Domestic Txn                                       | ₹25/instance   | ₹25/instance   | ₹25/instance  | ₹25/instance  |
|  | International Txn                                  | ₹200/instance  | ₹200/instance  | ₹200/instance   | ₹200/instance   |
| Purchase Txn Decline* Charge                                       | Free Monthly Limit                                 | 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 - Domestic Txn                              | From 3rd decline onwards - ₹25/instance  | From 3rd decline onwards - ₹25/instance  | From 3rd decline onwards - ₹25/instance   | From 3rd decline onwards - ₹25/instance   |
|  | Charge - International Txn                         | From 3rd decline onwards - ₹200/instance   | From 3rd decline onwards - ₹200/instance   | From 3rd decline onwards - ₹200/instance  | From 3rd decline onwards - ₹200/instance  |
| Account Closure Charges (for customer induced closures)            |  | Age of accounts Up to 14 days: No Charges<br>Age of accounts more than 14 days: Rs 299 | Age of accounts Up to 14 days: No Charges<br>Age of accounts more than 14 days: Rs 299   | Age of accounts Up to 14 days: No Charges<br>Age of accounts more than 14 days: Rs 299                | Age of accounts Up to 14 days: No Charges<br>Age of accounts more than 14 days: Rs 299      |
| Debit Card Dynamic Currency charges (DCC)                          |  | 1% of the transaction value across all Schemes   | 1% of the transaction value across all Schemes   | 1% of the transaction value across all Schemes  | 1% of the transaction value across all Schemes  |
| AMB Non-Maintenance Charges  |  | AMB should be maintained – INR 5000/- Else charges of ₹ 300/month                      | NA   | NA  | NA  |
| AMB Shortfall Charges for Regular Basic 7777 & Regular 7777 Scheme |  | Shortfall in AMB   |  | General Charges (In Rs)   |   |
|  |  | Up to 20%  |  | Rs. 60/-  |   |
|  |  | Above 20% up to 40%  |  | Rs. 120/-   |   |
|  |  | Above 40% up to 60%  |  | Rs. 180/-   |   |
|  |  | Above 60% up to 80%  |  | Rs. 240/-   |   |
|  |  | Above 80% up to 100%   |  | Rs. 300/-   |   |
|  | Offline and Online International Debit Card spends | 3.5% will apply on all transactions.   | Nil up to ₹25K/month for users maintaining average bank balances of >=₹10000/- in the preceding month. 3.5% thereafter. For users maintaining balance <₹10000 3.5% will apply on all transactions. | Nil up to ₹1lac/month if there are consistent salary credits in the preceding months. 3.5% thereafter | Nil up to ₹25K/month for customers under Pro scheme in the preceding month 3.5% thereafter. |

|                     |                                     | Regular Basic 7777 & Regular 7777 Scheme | Basic and Verified Schemes                           | Salary-7777 Scheme   | Pro  |
|---------------------|-------------------------------------|--|--|--|--|
| Forex Markup        | International ATM Enquiry           | ₹200 per enquiry                         | ₹200 per enquiry                                     | ₹200 per enquiry   | ₹200 per enquiry   |
|                     | International ATM Withdrawals       | ₹200 per withdrawal + 3.5% Forex Markup  | ₹200 per withdrawal + 3.5% Forex Markup              | ₹200 per withdrawal + 3.5% Forex Markup  | ₹200 per withdrawal + 3.5% Forex Markup  |
| IMPS Charge waiver  | First 3 transactions free per Month | First 3 transactions free per Month      | First 3 transactions free per Month                  | IMPS Charges not applicable  | IMPS Charges not applicable  |
| Cheque book Charges |                                     | ₹ 100 per 10 leaves                      | 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)<br><br>₹ 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)<br><br>₹ 100 per 10 leaves afterwards. |

\*Decline reasons: Insufficient Funds, Transaction Channel Deactivated, Incorrect PIN, Blocked due to excessive PIN tries, Temporary 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.

Charges which are not mentioned in the above table will be applicable as per the Bank's standard service charge structure.