

**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: 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 beyond free limit
<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.

### **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>					
<b>Item</b>	<b>Shortfall in AMB</b>	<b>Club Scheme, Delite Scheme, All NR Schemes &amp; All Resident SB schemes with AMB requirement of 5000 &amp; above</b>		<b>All other SB schemes &amp; All Accounts in Rural Branches irrespective of Scheme</b>	
		<b>General</b>	<b>Sr Citizen</b>	<b>General</b>	<b>Sr Citizen</b>
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>		
<b>Scheme Types</b>	<b>AMB Requirement</b>	<b>Charges (₹ Per Month)</b>
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>	
<b>Actual AMB Maintained</b>	<b>Charges (Per Month)</b>	<b>Actual AMB Maintained</b>	<b>Charges (Per Month)</b>
<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> 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 A Small, B Medium, 2A Large, 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	5,000	25,000
2	B MEDIUM	7,000	31,000
2	2A LARGE	9,000	37,000
3	TYPE – D	10,000	40,000
4	TYPE – 4A 1	11,500	44,500
5	TYPE – 4A 2	12,500	47,500
6	TYPE – 2D	14,000	52,000
7	TYPE – 4D 1	23,000	79,000
8	TYPE – 4D 2	24,000	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 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 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 ₹ 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 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 (NA for Regular Basic 5555)	NA	₹299	₹199**	Nil	Nil	
Virtual DC only Annual fee		₹399 (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 (for customer induced closures)	Age of accounts Up to 14 days: No Charges  Age of accounts more than 14 days: ₹ 299	Age of accounts Up to 14 days: No Charges  Age of accounts more than 14 days: ₹ 299	Age of accounts Up to 14 days: No Charges  Age of accounts more than 14 days: ₹ 299	Age of accounts Up to 14 days: No Charges  Age of accounts more than 14 days: ₹ 299	Age of accounts Up to 14 days: No Charges  Age of accounts more than 14 days: ₹ 299	Age of accounts Up to 14 days: No Charges  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. ₹ 100 for every next 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.

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 Age of accounts more than 14 days: Rs 299	Age of accounts Up to 14 days: No Charges Age of accounts more than 14 days: Rs 299	Age of accounts Up to 14 days: No Charges Age of accounts more than 14 days: Rs 299	Age of accounts Up to 14 days: No Charges 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)  ₹ 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.

\*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.