

## SERVICE CHARGES AND FEES (With effect from 01<sup>st</sup> Oct 2023)

### Cash Handling Charges:

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

Other conditions:

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

| Current account schemes   |   |
|---|---|
| Free limit (per month)  | Charges beyond free limit   |
| 10 times of previous month AMB, subject to a minimum of ₹ 2 L and maximum of ₹5 Cr per month. | ₹ 4 / ₹ 1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹ 20,000 per remittance |

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

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

| OD Sublimit Scheme (BUB)   |  |
|--|--|
| Free limit (per month)   | Charges beyond free limit  |
| Higher of the following limits:<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          |
| <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.

| 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.<br><br>First 4 instances of remittances for amounts less than or equal to ₹10,000/- will be free in a month. | ₹50/- per transaction or ₹0.50 per ₹1000/- whichever is higher.<br><br>First 4 instances of remittances for amounts less than or equal to ₹ 2,00,000/- will be free in a month. |
| AWB Charge is waived for SB Accounts maintaining AMB greater than ₹50,000/- in the previous month.   | AWB Charge is waived for Current Accounts maintaining AMB greater than ₹1,00,000/- in the previous month.   |

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

| Counter Transactions Charges for Fedbook Selfie Scheme     |   |
|--|---|
| Free Limit   | Charges Beyond Free Limit   |
| Over the counter transactions free per month – 3 per month | ₹25 per 'Over the counter' transaction upto a maximum of ₹100 per day |

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

Penal Charges will be collected based on the shortage in AMB vis-à-vis scheme stipulation:

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

\* Not applicable for schemes in which AMB non – maintenance 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 level stipulated in the account scheme

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

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

| Mode of calculation of minimum balance |         |
|--|---------|
| Savings                                | Monthly |
| Current                                | Monthly |

**ATM RELATED CHARGES:****Monthly Free transactions at Other Bank ATMs**

| Schemes                         |   | For accounts Inside Kerala | For accounts Outside Kerala |
|---------------------------------|---|----------------------------|-----------------------------|
| Regular Schemes                 | Club / Delite / Pride / Freedom SB / Fed Selfie | 5                          | 5                           |
| Salary Schemes                  | Basic   | 10                         | 15                          |
|                                 | Premium   | Unlimited                  | Unlimited                   |
| Celesta Schemes                 | AMB of 10Lakhs                                  | Unlimited                  | Unlimited                   |
| All other Resident & 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                   |
| Noor Schemes                    | All schemes                                     | 5                          | 5                           |
| CA Schemes                      | AMB b/w 5,000 & 25,000                          | 5                          | 10                          |
|                                 | AMB above 25,000 & 1,00,000                     | 5                          | 10                          |
|                                 | AMB above 1,00,000                              | 5                          | Unlimited                   |

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

**ATM transaction charges**

| Parameter                 | Usage of Debit card at Other Bank ATMs                    |
|---------------------------|---|
| Financial Transaction     | ₹ 21 per Transaction for SB and CA                        |
| Non-Financial Transaction | ₹ 11 per Transaction for both SB and CA above free limit* |

**ATM transaction (Federal Bank ATM)**

| Parameter                 | Charges |
|---------------------------|---------|
| Financial Transaction     | ₹ 0     |
| Non-Financial Transaction | ₹ 0     |

**Transactions decline charges due to insufficient fund in other bank ATMs**

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

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

**Debit Card Charges**

| Card Type                        | Joining Fees (One time) * | Annual Maintenance charges (Yearly)# | Add on card (One-time cost) / Replacement cost | Waiver of AMC based on minimum POS/ECOM usage |
|----------------------------------|---------------------------|--------------------------------------|--|---|
| Fed Card, Kisan credit card      | Nil                       | Nil                                  | Nil  | Nil   |
| Visa FedFirst#                   | Nil                       | 200                                  | 200  | ₹25,000/- or more for last 12 months          |
| VISA gold, VISA fast biz silver# | Nil                       | 300                                  | 300  | ₹75,000/- or more for last 12 months          |
| VISA EMV gold#                   | Nil                       | 300                                  | 300  |   |
| Rupay Classic#                   | Nil                       | 300                                  | 300  |   |
| Mastercard Classic#              | Nil                       | 300                                  | 300  |   |
| Visa Platinum (Signet NR)#       | 300                       | 300                                  | 300  |   |
| Mastercard Crown#                | 300                       | 300                                  | 300  |   |
| Visa Classic Crown#              | 300                       | 300                                  | 300  |   |
| VISA fast biz platinum           | Nil                       | 500                                  | 500  |   |
| Rupay Platinum                   | Nil                       | 500                                  | 500  |   |
| NRE EVE+                         | Nil                       | 500                                  | 500  |   |
| 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   |   |

|                              |     |      |      |   |
|------------------------------|-----|------|------|---|
| Visa Infinite (Celesta)      | Nil | 1000 | 1000 | ₹ 2,00,000 /- or more<br>for last 12 months |
| 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 - 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 <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   |                               | Outward Return Charges        | Over the Counter Return Charges |
|---|-------------------------------|-------------------------------|---------------------------------|
| Outward return (inward clearing) of local cheques | SB – Rural & Senior Citizens  | ₹ 200 for first time          | ₹ 200 for first time            |
|   |                               | ₹ 400 for second time onwards | ₹ 250 for second time onwards   |
|   | SB – Other                    | ₹ 300 for first time          | ₹ 300 for first time            |
|   |                               | ₹ 500 for second time onwards | ₹ 350 for second time onwards   |
| Current/OD/CC                                     | ₹ 300 for first time          | ₹ 300 for first time          |                                 |
|   | ₹ 500 for second time onwards | ₹ 400 for second time onwards |                                 |

**Transaction Alerts Charges (SMS):**

**Charges**

- 50 paise per SMS for Resident SB & OD/CC
- Free for SB NRE/ONR

**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 : Metro/Urban Branches**

| Size of locker | Rent per annum (₹) | Key Deposit (₹) |
|----------------|--------------------|-----------------|
| Small          | 2750               | 18250           |
| Medium         | 3750               | 21250           |
| Large          | 7000               | 31000           |

**Locker Rent: Rural/ Semi Urban Branches**

|        |      |       |
|--------|------|-------|
| Small  | 1800 | 15400 |
| Medium | 3100 | 19300 |
| Large  | 5500 | 26500 |

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

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

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

**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 |

**Safe Deposit Services**

| Safe Deposit Services                             | Charges |
|---|---------|
| Safe Deposit Custody: Bank's own deposit receipts | Free    |

|  |   |
|--|---|
| Safe deposit of duplicate keys of other Banks/Financial institutions                                   | ₹1000   |
| Safe Deposit of Sealed cover from reputed organizations including Govt. Bodies                         | ₹ 50 per day subject to a minimum of ₹1000 and maximum of ₹ 10,000 in a year. |
| Safe Deposit of Sealed Boxes from reputed organizations including Govt. Bodies(Size upto 30x30x30 cm)# |   |

| ECS / NACH : Credit Clearing Services | Charges |
|---------------------------------------|---------|
|---------------------------------------|---------|

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

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

| ECS / NACH : Debit Clearing Services | Charges |
|--------------------------------------|---------|
|--------------------------------------|---------|

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

| ECS / NACH -Other Charges | Charges |
|---------------------------|---------|
|---------------------------|---------|

|                                 |  |
|---------------------------------|--|
| NACH Debit mandate registration | ₹ 200/- per mandate  |
| ECS/NACH Return Charges         | <b>For SB accounts</b><br>₹ 250/- for first return of a particular ECS/NACH mandate.<br>₹ 500/- per 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 subsequent returns.<br>Return charges will be collected for a maximum of five returns per month for each mandate. |

| CMS Return charges | Charges |
|--------------------|---------|
|--------------------|---------|

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

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

| SB/CA/OD/CC – Charges |
|-----------------------|
|-----------------------|

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

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

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

| Scheme Code | Scheme Name   | Scheme Type | Free Customer Induced Transactions per quarter |
|-------------|---------------|-------------|--|
| 35047       | FREEDOM SB    | SB          | 50   |
| 35071       | CLUB          | SB          | 50   |
| 35072       | DELITE        | SB          | 50   |
| 35073       | PRIDE         | SB          | 50   |
| 35001       | SB-RURAL      | SB          | 50   |
| 35002       | SB-SEMI URBAN | SB          | 50   |
| 35003       | SB-URBAN      | SB          | 50   |
| 35004       | SB-METRO      | SB          | 50   |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

| IMPS fund transfer charges            |         |
|---------------------------------------|---------|
| Amount                                | Charges |
| Amount upto and equal to ₹ 1000       | Nil     |
| Amount above ₹ 1000 & upto ₹ 1 lakh   | ₹ 5     |
| Amount above ₹ 1 lakh & upto ₹ 2 lakh | ₹ 15    |
| Above 2 Lakh                          | ₹ 17    |



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

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

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

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

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

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

|  |  |
|--|--|
| Copy of cheque/draft paid by bank  | ₹ 50 per instrument  |
| Issue of duplicate loan pass book/Gold loan token                            | ₹ 50 per item  |
| Reconstitution of account  | ₹ 150 per instance. No exemption for individuals                                       |
| Demand/Call/Security deposit (non-interest bearing)                          | ₹ 100 per deposit upto a maximum of ₹ 500 per instance.                                |
| Term deposit opened for the purpose of security deposit                      | ₹ 100 per deposit upto a maximum of ₹ 500 per instance.                                |
| Issue of duplicate Demand/Security deposit receipts                          | ₹ 50   |
| No dues certificate  | ₹ 100 per certificate  |
| Usage of international cards by foreigner in our ATMs                        | ₹ 200  |
| Card Rate for CMS transaction over counter (EFEE , ECOLLN cash transactions) | ₹ 50   |
| Doorstep Banking Service for Senior Citizens & Differently Abled Persons     | ₹ 250 per visit  |
| Escrow account AMC   | 0.10% of the amount routed through the escrow account, subject to minimum of ₹ 25000/- |
| FasTag Charges   | On Boarding Fee - ₹ 100<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  |  |   |                                      |                                      |                                      |
|---|--|---|--------------------------------------|--------------------------------------|--------------------------------------|
|   |  | Basic 5555 (Partial KYC)  | Standard                             | Max                                  | Ultimate                             |
| Physical DC Issuance  |  | ₹199  | ₹499 (w.e.f 08.03.2024)              | ₹499 (w.e.f 08.03.2024)              | NA                                   |
| Physical DC Annual Fee  |  | NA  | ₹299 (w.e.f 08.03.2024)              | ₹199**                               | NA                                   |
| Virtual DC only Annual fee (w.e.f 08.03.2024)                               |  | NA  | ₹100                                 | NA                                   | NA                                   |
| Replacement Card  |  | ₹499 (w.e.f 08.03.2024)   | ₹499 (w.e.f 08.03.2024)              | ₹499 (w.e.f 08.03.2024)              | ₹199                                 |
| Domestic ATM (Non-Federal) – Monthly Free Limit (Effective from 01.12.2023) | Metro  | 3 Free  | 3 Free                               | 3 Free                               | 3 Free                               |
|   | Non-Metro  | 5 Free  | 5 Free                               | 5 Free                               | 5 Free                               |
| Domestic ATM (Non-Federal) – Applicable charge above Free Limit             | Financial Txn  | ₹21   | ₹21                                  | ₹21                                  | ₹21                                  |
|   | Non-Financial Txn                                      | ₹11   | ₹11                                  | ₹11                                  | ₹11                                  |
| Int'l ATM withdrawal  | Non-Financial  | ₹100  | ₹100                                 | ₹100                                 | ₹100                                 |
|   | Financial  | ₹100  | ₹100                                 | ₹100                                 | ₹100                                 |
|   | Markup Fee   | Additional Forex markup as applicable (added as separate line item) |                                      |                                      |                                      |
| ATM Txn decline charge *  | Domestic Txn Federal Bank ATM                          | Nil   | Nil                                  | Nil                                  | Nil                                  |
|   | Domestic Txn Other Bank ATM                            | ₹25/instance  | ₹25/instance                         | ₹25/instance                         | ₹25/instance                         |
|   | International Txn                                      | ₹100/instance   | ₹100/instance                        | ₹100/instance                        | ₹100/instance                        |
| DC Purchase Transaction Decline Due* –                                      | Free Limit Monthly                                     | First 2 declines in a calendar month.                               | First 2 declines in a calendar month | First 2 declines in a calendar month | First 2 declines in a calendar month |
|   | Charge From 3 <sup>rd</sup> Decline Onwards (Domestic) | ₹ 25/instance   | ₹ 25/instance                        | ₹ 25/instance                        | ₹ 25/instance                        |

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

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

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

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

| Jupiter Schemes   |  |   |   |
|---|--|---|---|
|   |  | Basic and Verified Schemes  | Salary-7777 Scheme  |
| DC Issuance   |  | ₹299  | ₹299  |
| Replacement Debit Card  |  | ₹299  | ₹299  |
| Physical DC Annual Fee  |  | ₹300  | ₹300  |
| Domestic ATM (Non-Federal) – Monthly Free Limit (Effective from 01.12.2023) | Metro  | 3 Free  | 10 Free   |
|   | Non Metro  | 5 Free  | 10 Free   |
| ATM Txn Decline* Charge   | Domestic Txn                                       | ₹25/instance  | ₹25/instance  |
|   | International Txn                                  | ₹100/instance   | ₹100/instance   |
| Purchase Txn Decline* Charge  | Free Monthly Limit                                 | First 2 declines in a calendar month  | First 2 declines in a calendar month  |
|   | Charge - Domestic Txn                              | From 3rd decline onwards - ₹25/instance   | From 3rd decline onwards - ₹25/instance   |
|   | Charge - International Txn                         | From 3rd decline onwards - ₹100/instance  | From 3rd decline onwards - ₹100/instance  |
| Forex Markup  | Offline and Online International Debit Card spends | Nil up to ₹25K/month for users maintaining average bank balances of >=₹10000/- in the preceding month. 3.5% thereafter. | Nil up to ₹1lac/month if there are consistent salary credits in the preceding months. |
|   |  | For users maintaining balance <₹10000 3.5% will apply on all transactions.  | 3.5% thereafter   |
|   | International ATM Withdrawals                      | ₹100 per withdrawal + 3.5% Forex Markup   | ₹100 per withdrawal + 3.5% Forex Markup   |
| Fuel Surcharge  |  | 2.5% or ₹10/- whichever is higher   | 2.5% or ₹10/- whichever is higher   |

| Jupiter Schemes     |                        |   |  |
|---------------------|------------------------|---|--|
|                     |                        | Basic and Verified Schemes                              | Salary-7777 Scheme   |
| Cheque book Charges |                        | First 5 leaves free.<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>₹ 100 per 10 leaves afterwards. |
| Outstation Clearing | Free Limit             | 1 cheque Free   | 1 cheque Free  |
|                     | Charge post Free limit | ₹ 25 per instrument                                     | ₹ 25 per instrument  |

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

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