

Master Schedule of Standard Charges

The Standard Charges and Fees provide an overview of the various charges collected. A detailed Product/Service wise fees and charges is available on the website under the respective Links.

Standard charges and fees (Applicable upper cap of each charge/fee)

1	Liability Products.	
	Particulars	Standard Charges
1.1	Cash Handling Charges Savings Account: Current Account: Working Capital: (Charges are beyond free limit)	₹4 / ₹ 1000 or part thereof with a minimum of ₹ 100 per transaction. ₹4 / ₹ 1000 or part thereof with a minimum of ₹ 100 per transaction. ₹2 / ₹ 1000 or part thereof with a minimum of ₹ 50 per transaction.
1.2	Counting charges for remittance of Coins & Small denomination Notes	₹ 5 per 50 coins/Notes
1.3	Charges for Non-Maintenance of Average Minimum Balance Savings Account: Current Account:	₹ 60- ₹ 5000 based on scheme/product variants (Charges will be collected proportionate to shortfall in AMB under various slabs) ₹300 - ₹5000 based on scheme / product variants
1.4	Monthly Free transactions at Other Bank ATMs	5
1.5	Charges after Free transactions at Other Bank ATM-Financial	₹ 23 per transaction
1.6	Charges after Free transactions at Other Bank ATM-Non-Financial	₹ 12 per transaction
1.7	Transactions decline charges due to insufficient fund in ATMs/ECOM/POS	₹ 25 at another bank ATMs /ECOM/POS
1.8	Debit Card Charges	Joining Fee-Upto ₹ 499 AMC-Upto ₹ 2000 Add on card/Replacement Fee-Upto ₹ 1000
1.9	International ATM transaction (Other Bank's ATM)-Financial	₹ 125
1.10	International ATM transaction (Other Bank's ATM)-Non-Financial	₹ 25
1.11	Physical PIN Mailers (All Cards)	₹ 50 per instance
1.12	Debit card Mark-up fee for international transaction	3.50%
1.13	Dynamic Currency Conversion Fee	1% of DCC transaction amount plus GST
1.14	Surcharge for POS transactions in Petrol pumps and Railways	2.50% of the amount of transaction or ₹10 whichever is higher
1.15	Cheque Return-Inward return and over the counter return charges	₹ 500 Per Instance
1.16	Transaction Alerts Charges (SMS)	50 paise per SMS



1.17	Collection of outstation/local bills	₹ 6 per 1000 subject to a min of ₹ 100 and max of ₹ 12,500
1.18	Documents/bills received for collection required to be delivered free of Charges to drawee or to be returned unrealized	Normal Collection Charges + out of pocket expenses
1.19	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
1.20	Presentation of usance bill for acceptance	₹ 200 per bill
1.21	Collection of cheques (outstation)/Inward LCC	₹ 250
1.22	Locker Rent	
	Rural and Semi Urban Branches Small Medium Large Metro and Urban Branches Small Medium Large According to type and Dimension of Lockers	Upto ₹2300 Upto ₹3800 Upto ₹6330 Upto ₹5000 Upto ₹6800 Upto ₹12800 Upto ₹24200
1.23	Locker visits charges	₹ 100 per visit after 20 free visits (Yearly)
1.24	ECS / NACH: (Credit Clearing Services) Sponsor Bank	Minimum Charges ₹2750 + Charges payable to NPCI and Destination Bank, if any
1.25	Credit mandate/ Fed E Pay transaction execution (Card rate)	₹ 10 per transaction (Concession provided on case-to-case basis based on volume)
1.26	ECS / NACH: Debit Clearing	₹ 1 per transaction Charges Minimum Charges ₹2750 + Charges payable to RBI and Destination Bank, if any
1.27	ECS / NACH/Fed E Pay: Debit Mandate Registration charges	Upto ₹ 200 per mandate
1.28	ECS/NACH: Return Charges a. For first return of a particular ECS/NACH mandate b. For subsequent returns c. Max chargeable returns per month for each mandate	₹ 350 (SB), ₹ 400 (CA/ODCC) ₹ 500 (SB), ₹ 750 (CA/ODCC) 3 returns (SB), 5 returns (CA/ODCC)
1.29	CMS/Fed E Pay Mandate return charges (per return)	₹ 350 (SB), ₹ 550 (CA/ODCC)
1.30	Safe deposit of duplicate keys of other Banks/Financial institutions/ Other Services	₹ 1,000
1.31	Safe Deposit of Sealed cover/ Boxes from Individuals/ reputed organizations including Govt. Bodies	₹ 50 per day subject to a minimum of ₹1000 and maximum of ₹ 10,000 in a year.
1.32	Stop Payment Charges	₹ 100 per instrument; ₹ 500 for a series of 3 cheques or more
1.33	Issue of Cheque leaves / Book	₹ 3 per leaf beyond free limit, ₹ 5 for fed selfie
1.34	Demand Draft/Manager's Cheque	
	DD issue by transfer from accounts Amount up to and equal to ₹ 5,000 Amount above ₹ 5,000 & up to and equal to ₹ 10,000 Amount above ₹ 10,000 & up to and equal to ₹ 1,00,000	₹ 30 ₹ 50 ₹ 4 per 1000 subject to a minimum of ₹ 50



	₹ 1,00,001 and higher DD issue against cash Amount less than or equal to ₹ 10,000 From ₹ 10,001 to a max of ₹ 49,999 DD cancellation/duplicate/revalidation	₹ 4 per 1000 subject to a maximum of ₹10,000 ₹ 150 (excluding GST) ₹ 8 per 1000 subject to a min of ₹ 200 (excluding GST) ₹ 100 per instrument
1.35	Issue of duplicate statement	₹ 100 for page up to a maximum of ₹ 500 per instance
1.36	Issue of duplicate passbook in case of lost/damaged etc of customer request	₹ 100 per passbook
1.37	Outward/Local cheques presented & returned unpaid	₹100 per instrument + out of pocket expense if any
1.38	Closure of Accounts	Accounts closed within 12 months SB- Rural/Senior Citizen- ₹ 200 SB Others-₹ 300 CA-₹ 400
1.39	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
1.40	Closure and payments of proceeds of term deposits/SB/CD through other Banks.	
1.41	Where outstation remittances are involved	Normal remittance Charges (DD comm) + Postage
1.42	Where proceeds are remitted locally	Normal remittance Charges
1.43	Handling Charges on Bills/Cheques Returned- Local, OBC	₹ 150 per instrument + out of pocket expense if any
1.44	Service Charges for Temporary Overdraft (TOD) Savings - Current - OD/CC -	₹ 100 per instance in addition to the interest ₹ 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. ₹ 200 per instance in addition to the interest
1.45	IMPS Charges	
	₹ 1 & up to ₹ 1,000	₹ 2.50
	Above ₹ 1,000 & up to ₹ 25,000	₹ 5.00
	Above ₹ 25,000 & up to ₹ 100,000	₹ 7.00
	Above ₹ 100000	₹ 15.00
	RTGS	
	Customer outward transactions ₹ 200,000 to ₹ 500,000 Above ₹ 500,000	₹ 20.00 per transaction ₹ 45.00 per transaction
	NEFT	
	Customer outward transactions Up to ₹ 10,000 ₹ 10001 to ₹ 100,000 ₹ 100,001 to ₹ 200,000 ₹ 200,001 and above	₹ 2.00 per transaction ₹ 4.00 per transaction ₹ 14.00 per transaction ₹ 20.00 per transaction
	1.46	POS Rent- Card Rate



1.47	Cash Pick-up Charges Per Month	Upto ₹ 75000 based on daily cash pick up- limit upto 1 Cr Rates will vary on case-to-case basis for pickup above 1 Cr
1.48	Internet banking	
	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	
1.49	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)
1.50	Balance certificate /Change of authorized Signatory/Photo, Signature, Document attestation/No due Certificate	₹ 100 per record/Instance
1.51	Interest Certificate	₹ 100 per certificate; one certificate per account free per year
1.52	Postal Charges	₹ 25 (Ordinary), ₹ 50 (Registered), or actual postal Charges, whichever is higher
1.53	Record inquiries	₹ 50 (Within 12 Months), ₹ 100 (Above 12 Months) per request/document
1.54	Power of attorney operations	₹ 200 per annum
1.55	Copy of cheque/draft paid by bank	₹ 50 per instrument
1.56	Issue of loan passbook/duplicate gold loan token	₹ 50 per item
1.57	Reconstitution of account	₹ 150 per instance.
1.58	Demand/Call/Security deposit (non-interest bearing)	₹ 100 per deposit up to a maximum of ₹ 500 per instance.
1.59	Term deposit opened for the purpose of security deposit	₹ 100 per deposit up to a maximum of ₹ 500 per instance.
1.60	Issue of duplicate Demand/Security deposit receipts	₹ 50
1.61	Usage of international cards by foreigner in our ATMs	₹ 200
1.62	Card Rate for CMS transaction over counter (EFEE, ECOLLN cash transactions)	₹ 50
1.63	Doorstep Banking Service Charge	₹ 250 per visit (Exempted for customers above 65 years & Differently Aabled Persons)
1.64	Escrow account AMC	0.10% of the amount routed through the escrow account, subject to minimum of ₹ 25000 Per Year
1.65	FASTAG Charges	On-boarding Fee - ₹100
	Charge structure of FI schemes	
1.66	Physical DC issuance Fee	₹ 299
1.67	Physical DC Annual Fee	₹ 399
1.68	Virtual DC only Annual fee	₹ 399
1.69	Replacement Card	₹ 299
1.70	Int'l ATM Transaction Fees (Financial and Non-Financial)	₹ 200
1.71	ATM Txns decline charge (Insufficient Funds, Transaction Channel Deactivated, Incorrect PIN, Blocked due to excessive PIN tries, Exceeds Withdrawal Limit)	
	Domestic	₹ 25



	International	₹ 200
1.72	DC Purchase Transaction Decline Due (Insufficient funds, Invalid CVV, Transaction Channel Being Deactivated, Withdrawal Limit Exceeded, Incorrect PIN or Blocked due to Excessive PIN tries)	
	Domestic	₹ 25
	International	₹ 200
1.73	Forex Markup	3.50%
1.74	Account Closure Charges (customer induced)	₹ 299
1.75	Debit Card Dynamic Currency charges (DCC)	1% of the transaction value across all schemes
1.76	AMB Shortfall Charges	₹ 300
1.77	Cheque book	₹ 100 per 10 leaves
	Charge Structure for Jupiter Schemes.	
1.78	DC Issuance (Plastic Card)	₹ 350
1.79	Replacement Debit Card (Plastic Card)	₹ 350
1.80	DC Issuance (Metal Card)	₹ 9,999
1.81	Replacement Debit Card (Metal Card)	₹ 9,999
1.82	Physical DC annual Fee	₹ 299
1.83	Virtual DC annual fee	₹ 299
1.84	ATM Transaction Decline Charge (Insufficient Funds, Transaction Channel Deactivated, Incorrect PIN, blocked due to excessive PIN tries, Exceeds Withdrawal Limit)	
	Domestic	₹ 25
	International	₹ 200
1.85	Purchase Transaction Decline Charge (Insufficient funds, Invalid CVV, Transaction Channel Being Deactivated, Withdrawal Limit Exceeded, Incorrect PIN or Blocked due to Excessive PIN tries)	
	Domestic	₹ 25
	International	₹ 200
1.86	Account Closure Charges (customer induced)	₹ 299
1.87	Debit Card Dynamic Currency charges (DCC)	1% of the transaction value
1.88	AMB Charges	₹ 300
	Forex Mark Up	
1.89	International ATM Enquiry	₹ 200
	International ATM Withdrawal	₹ 200 per withdrawal + 3.5% Forex Markup
	Forex Markup for Online Transaction	3.50%
1.90	Cheque book Charges	₹ 100 per 10 leaves
1.91	Sound box Charges	₹125
1.92	POS/PG MDR Charges	2.50%
2	Loans and Advances	
	Retail Loans-Processing Fee	
2.1	Easy Cash	0.15% of limit, subject to minimum ₹ 150
	Housing Loan	0.50% of the limit sanctioned with a minimum of ₹ 10,000
	Property power loan	1% of the limit sanctioned with a minimum of ₹ 10,000
	Auto Loans	



	New Car Loan	1% of loan amount with minimum of ₹1000 and maximum of ₹ 50,000
	Used Car Loan	1% of loan amount with minimum of ₹ 5000 and maximum of ₹ 2,50,000
	Two-wheeler Loan	2.50% (Min ₹ 2500)
	Education Loan	
	Special Vidya Loan	0.25% of Loan amount (Max ₹ 2500)
	Career solution Loan	1% of Loan amount with a minimum of ₹ 10,000
	Personal Loan	Up to 3%
	Fintech Personal Loan	2.50%
2.2	SME/Corporate-Processing Fee	2% of the limit
2.3	Agri-Processing Fee	3% of the limit for BC Channel 2% of the limit for Bank Channel.
2.4	Inspection Charge	₹ 1000 or actual cost incurred for conducting inspection whichever is higher + GST (Actual Cost – actual expense (TA/Other expenses) incurred for conducting Inspection/Field visit)
2.5	Review Charge	₹ 2,000
2.6	Gold Loans-Processing Fee	Upto 2% of the sanctioned limit with minimum of up to ₹ 1,500
2.7	Gold Appraiser Charges	₹350 per lakh
2.8	Security operation fee	Upto ₹ 2000 per security operation
2.9	Overdue notice charges Auction Charges	₹ 450 Upto ₹ 5000
2.10	MRBD-Processing Fee	Upto 3% of the limit for BC Channel Upto 2% of the limit for Bank Channel.
2.11	General Asset related charges	
2.12	Prepayment	3% on the balance outstanding or DP whichever is higher
2.13	Cibil Charges	CIBIL consumer report- ₹ 80 Commercial CIBIL Report –₹ 1200 CIBIL Detect Charges-₹ 15
2.14	Commitment Charges	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
2.15	Export Advance Coverage Fee	0.9% per annum for the avg utilization of pre-shipment limits, collected on a monthly basis
2.16	Documentation Charges	Retail: Upto ₹ 10000 Wholesale: Upto ₹ 3,00,000
2.17	NESL	Submission 327(Per Record), Report 54.5 (Per Report)
2.18	Experian Commercial Including CMR charge	₹ 1,000
2.19	Cersai Charges	₹ 150
2.21	Service Charges for issuing NOC/ Credit Opinion	₹ 20,000
2.22	Valuation fee	Upto ₹ 19,500
2.23	Solvency Charges	Upto ₹ 20,000



2.24	Switching Fees	0.25% On the balance outstanding or DP whichever is higher	
2.25	Newspaper Publishing Charges	₹ 7000	
2.26	Concession Processing Charges; PF/Interest	₹ 2000 per request	
2.27	WhatsApp alert Charges	₹ 1 per alert	
2.28	CGFMU Charges	Micro Loans (up to ₹10 lakh) and Overdraft Facilities (up to ₹10,000 under PMJDY):1% Self Help Groups (SHGs) Loans (above ₹10 lakh and up to ₹20 lakh):0.25%	
2.29	Legal Charges/Audit Charges	At Actuals	
2.30	CRIF Charges	₹ 10	
2.31	Loan Re-scheduling/Rebooking /Cancellation	₹ 1500	
2.32	Registration Certificate Collection	₹ 100/ Asset	
2.33	Collection/Field Visit Charges	Variable based on actuals	
2.34	Service charges for processing bulk txns request, including both internal as well as external transfer (Applicable only for branch-initiated requests; not applicable for digital channels)	No of credit txns to be done in a request	Charge in ₹
		> 5 and upto 10	450
		> 10 and upto 25	500
		>25	500 per block of 25
2.35	Pari passu Charges	₹ 10,000- ₹ 50,000 per occasion	
2.36	Application Login fee for Retail Loans	Product	Login fee
		HL	₹ 5,000
		LAP	₹ 15,000
		Other Retail loans	₹ 10,000
2.37	Service Charges for exchange of Mutilated/Imperfect Notes		
	Up to 10 pieces	Free	
	Value up to ₹5,000	Free	
	More than 10 pieces	₹ 2 per piece on entire tender + GST	
	Value above ₹5,000	₹ 2 per piece or ₹5 per 1000 + GST whichever is higher on entire tender.	
(For more than 10 pieces and amount more than ₹5000 whichever higher shall be chosen)			
2.38	Redemption of Mutual funds	₹ 5 per instruction	
2.39	Digital Document Execution Fees (DDE Fee)	At actuals	
3	Credit Card Charges		
	Organic Credit Cards		
3.1	Joining Fee (Not applicable for customers onboarded wef (03-04-2023)	₹ 3,000	
3.2	Annual membership fee (Not applicable for customers onboarded wef (03-04-2023)	₹ 3,000	



3.3	Additional Card Fee	₹ 100 per card
3.4	Cash Advance Charges	2.5% of amount withdrawn or ₹ 500 whichever is higher
3.5	Foreign currency transactions	3.50%
3.6	Fee for cash payment	₹ 100.00
3.7	Dynamic Conversion fee	3.50%
3.8	APR (Annual percentage Rate)	45.00% (3.75% per month)
3.9	Late payment Charges	1250.00
3.10	Cheque returns or Dishonor or Auto-debit Reversal	2% of Payment amount subject to minimum of ₹ 450
3.11	Rewards Redemption Fee	₹ 99 per redemption request
3.12	Rent Payments	1% of Total Transaction amount
3.13	Loan Processing pre closure charges	1% or ₹ 99, whichever is higher, on the transaction amount plus GST at applicable rates would be chargeable. A foreclosure charge of 3% + GST of the remaining principal amount plus GST at applicable rates will be charged if the Credit Card EMI is closed before the completion of the EMI-tenure.
3.14	Reissue of Lost, Stolen or Damaged Card	₹ 200
3.15	Outstation Cheque Processing Charge	₹ 50
3.16	Wallet Loading Charges	1% of the transaction amount
In-Organic (Cobranded) Credit Card - Fintech Credit Cards		
	Particulars	Standard Charges
3.17	Joining Fee (Not applicable for customers onboarded wef (03-04-2023))	₹ 2,000
3.18	Annual membership fee (Not applicable for customers onboarded wef (03-04-2023))	₹ 2,000
3.19	Additional Card Fee	₹ 3,000
3.20	Cash Advance Charges	2.5% of amount withdrawn or ₹ 500 whichever is higher
3.21	Foreign currency transactions	3.50%
3.22	Fee for cash payment	₹ 100
3.23	Dynamic Conversion fee	3.50%
3.24	APR (Annual percentage Rate)	45.00% (3.75% per month)
3.25	Late payment Charges	₹ 2000
3.26	Cheque returns or Dishonor or Auto-debit Reversal	2% of Payment amount subject to minimum of ₹ 450
3.27	Rewards Redemption Fee	Nil
3.28	Overlimit charges	2.5% of the overlimit amount subject to a minimum of ₹500
3.29	Rent Payments	1% of Total Transaction amount
3.30	EMI Processing & pre closure charges	2.5% or ₹ 200, whichever is higher, on the transaction amount plus GST at applicable rates would be chargeable. A foreclosure charge of 3% + GST of the remaining principal amount plus GST at applicable rates will be charged if the Credit Card EMI is closed before the completion of the EMI-tenure.
3.31	Reissue of Lost, Stolen or Damaged Card	₹ 3000
3.32	Outstation Cheque Processing Charge	Nil



3.33	Wallet Loading Charges/ Convenience Fee	2 % of the transaction amount
3.34	Personal Loan	Up to 3%
	General Asset related charges	
3.35	Prepayment	3% On the balance outstanding or DP whichever is higher
3.36	Cibil Charges	CIBIL consumer report- ₹ 80 Commercial CIBIL Report –₹ 1200 CIBIL Detect Charges-₹ 15
3.37	Commitment Charges	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
3.38	Export Advance Coverage Fee	0.9% per annum for the avg utilization of pre-shipment limits, collected on a monthly basis
3.39	Documentation Charges	₹ 10000
3.40	NESL	Submission 327(Per Record), Report 54.5(Per Report)
3.41	Experian Commercial Including CMR charge	₹ 1000
3.42	Cersai Charges	₹ 150
3.43	Inspection Charge (Other than Agri Loans)	₹ 500
3.44	Service Charges for issuing NOC/ Credit Opinion	₹ 20000
3.45	Valuation fee	₹ 19500
3.46	Solvency Charges	₹ 20000
3.47	Switching Fees	0.25% On the balance outstanding or DP whichever is higher
4	Schedule of Charges for Trade & Forex Services	
4.1	Export Bills Purchased / Discounted / Negotiated / RABC	
	Commission for each Foreign currency / Rupee export bills Purchased / Discounted / Negotiated (per bill)	₹ 1000
	Commission for forwarding LC documents to other Indian Banks on restriction in Negotiation (per bill)	₹ 1000
	Follow up charges - delay in realization / overdue bills (beyond 10 days) (per bill)	₹ 1000 per HY
	Extension of Export bills – System/EDPMS (per bill)	₹ 1000 per instance
	Crystallization of overdue export bill (per bill)	₹ 1000
	Dishonor/return of documents (per bill)	₹ 2000 per bill
	Administrative Charges for negotiation under reserve of LC documents against indemnity from the exporter (per bill)	₹ 1000
	Reimbursement charges under LC (including cases where reimbursement claim is made under a LC from another bank in India) (per request)	₹ 1500
	Charges in lieu of FX margin in case where the proceeds of an export bill negotiated/discounted by us are paid in FCY to another bank and / or received by us in INR (INR value)	0.125% subject to a Min of ₹ 500



	Lodging AD transfer request under EDPMS (after third request)	₹ 250 per SB
	Write off of export bill/ Invoice Reduction (after bill lodgment) in system and updation in EDPMS (per bill)	₹ 1000 per bill
4.2	EXPORT LC ADVISING & CONFIRMATION CHARGES	
	Advising export letter of credit (recording, scrutinizing, authenticating and verification)	Customers: ₹ 2250 non-Customers: ₹ 3000
	Advising Amendments	Customers: ₹ 1000 non-Customers: ₹ 1250
	Confirmation Charges (commitment / usance charges, etc.)	3% per annum (Vary based on country/bank risk – shall obtain transaction specific pricing from FIG)
	Transfer of Export letter of credit	₹ 2250
	Advising Amendments in a Transferred LC	₹ 1000
	Booking LC advised by other banks	₹ 1000
	Cancellation of LCs / Non-utilisation	Nil
	Acceptance commission for accepting a draft drawn on us	2% per annum
4.3	EXPORT BILLS COLLECTION	
	Export collections – INR or FCY	Commission @ 0.05% with Min of ₹ 500 and Max of ₹ 15000
	Regularization of direct dispatch of export documents by exporters and while GR release (including direct dispatch of documents by Status Holders /EOU/SEZ/etc.)	₹ 500 per shipping bill (Courier charges: Nil)
	GR Release – Free delivery bills (100% of invoice value received in advance)	₹ 500 per shipping bill
	For each export bill sent for collection where proceeds are not received in Nostro account within 6 months from date of shipment	₹ 1000 per bill per HY
	Deemed Exports Realization / Handling Charges	₹ 1000 per shipping bill
	Commission in lieu of exchange – Where proceeds of an export bill sent for Collection by us are paid in FCY to another bank	Flat ₹ 1000
	Dishonor/return of documents	₹ 2000 per Bill
	Penal – Late submission of documents (after 21 days)	₹ 100 pm
	Penal – Non regularization of export advance received (After 1 year from the date of receipt) – Follow up charges	Flat ₹ 500
	Follow-up for Overdue Export Bills with collecting bank	₹ 500 per tracer
	Write off export bill/ Invoice Reduction in System and updating in EDPMS	₹ 1000 per shipping bill
	Extension of Export bills – System/EDPMS	₹ 500 per event
4.4	PRE-SHIPMENT FINANCE	
	Order Lodgment	₹ 500 per order and Max of ₹ 3000 per application
	Order Substitution/ Re-Substitution	₹ 500
	PCL/PCFC Extension	₹ 500



	Commission in lieu of Exchange (Where PCL has been granted by us against an Exp LC/ Exp order, but documents under the relative LC/ Order are negotiated/purchased through another bank)	Flat ₹ 1000
4.5	ISSUE OF CERTIFICATES	
	Issuance of certificates/ attestation in respect of trade transactions. (Other than the certificates listed)	₹ 1000 each
	Issuance of GR Waiver certificate /Delivery order/Bank Release Order	Min ₹ 1000 per instance
	No Objection Certificate (NOC) for permitted case	₹ 1000 each
	e-BRC issuance	₹ 250 each
4.6	FOREIGN INWARD REMITTANCES (TT)	
	Inward Remittances (IRs - Trade / Non-Trade / To EEFC)	₹ 250 (Nil for buyers' credit inward remittance from Federal Bank GIFT CITY-IBU)
	Trade/Non-Trade Inward Remittances through Remittance Partners	Service charge per credit (Inclu GST)
	AL RAJHI BANKING & INVESTMENT CORPN, Saudi Arabia	₹ 118
	BANK AL JAZIRA, Saudi Arabia	₹ 90
	Non-Trade IR for opening of FCNR	Free
	For External Commercial Borrowing (ECB) / Foreign Direct Investment (FDI)	₹ 1000
	Commission in lieu of exchange	0.125% subject to a Min of ₹ 500
	Request for Change in purpose code	₹ 250
	FIRC Issuance (FDI/ECB/Others)	₹ 500
	Return of Inward TT	Flat 40 (FCY) in respective currency
4.7	CLEAN INSTRUMENTS	
	FCY CHQ/DD for collection abroad (USD)	0.20% min ₹ 500
	FCY CHQ/DD for Purchase (USD)	1) 15 days interest on all direct drawn instruments at rates prescribed from time to time. 2) 20 days interest on all indirectly drawn foreign currency instruments.
	FCY Cheques return/dishonor	₹ 1000 per instrument returned plus actual return charges paid to respective Nostro Banks if any
	Nostro Bank's charge per instrument	₹ 500 for USD
4.8	FOREIGN OUTWARD REMITTANCES	
	Trade related OR (including OR from EEFC)	0.125% Min of ₹ 1000
	Non-Trade OR under LRS / NR Repatriation	Flat ₹ 1000
	Non-Trade OR (other than 8.2) including OR from EEFC/SFC/RFC	0.050% Min of ₹ 500
	FCNR Repatriation	Nil (Full pay charges applicable)
	Request in Change in purpose code	₹ 500 per instance
	SWIFT for Remittance	₹ 500



	Tracer SWIFTS	₹ 500
	FX Cross Currency Charges: Cross - Currency Remittances	₹ 500
	Guaranteed payments/ Full pay Charge (OUR) – Extra	Charge#
	#Full Pay Charge on Remittances (Charge Code 'OUR' – HO Circular No. 11029)	
	Rate	Currencies
	₹ 1200	AUD, NZD, USD, Any other currency
	₹ 2000	CHF, HKD, SAR
	₹ 2500	AED, CAD, EUR, GBP, QAR
	₹ 3000	SGD
	₹ 4500	JPY
	Imports	
	Import Collection (LC) / Bill Retirement (DP/DA) – Commission on FCY/Rupee import bill under LCs	0.10% subject to a Min of ₹ 1000 and Max of ₹ 15000
	Import Collection (Non-LC)	0.25% subject to Min of ₹ 1000 and Max of ₹ 25000
	Countersigning/Co-acceptance/ Availment of Import Bills	2% per annum
	Acceptance (Bills under LC and Collection)	Flat ₹ 1000
	Delay in Acceptance (Usance bill) and Retirement (Sight bills) above 10 days	₹ 1000 per bill
	Overdue retirement	₹ 1000 per Half Year
	Crystallization/Devolvement	0.30% on each FC import bill Subject to a Min of ₹ 2000
	Penalty for delay / non-submission of Bill of entry (Only after period stipulated by RBI)	₹ 500 per bill per quarter
	For Advance Payments, if BoE details not submitted within stipulated time by RBI (Only after period stipulated by RBI)	Delay up to 6 months FLAT ₹ 500 and beyond 6 months FLAT ₹ 1000
	Lodging AD transfer request under IDPMS	₹ 250
	Forwarding the documents to another bank which will be required to remit the proceeds to the remitting bank abroad	Handling charges of ₹ 1000 per bill along with actual postage charge incurred
	Extension of time for payment (Each extension of 6 months up to 3 years and beyond) and other IDPMS related RBI correspondences	Extension by AD: ₹ 100 per BOE per quarter; Extension/other approvals from RBI: ₹ 5000
	Handling charges for dishonor/return of import bill unpaid	₹ 2000 per bill plus other bank charges (if any)
4.9	IMPORT LETTER OF CREDIT	
	Import LC opening Sight (10 days Sight) / Usance	1.5% per annum subject to Min of ₹ 3000 + SWIFT Charges as applicable
	LC issued against 100% cash margin	50% of normal charges subject to a Min of ₹ 3000
	Any other amendment	₹ 1000 (For value / period – pro rata)
	Revival of expired LCs on receipt of documents under LC	₹ 1000
	Extension of validity of L/C or Value Enhancement	₹ 1000 (For value / period) per instance in addition to 10.1
	Charges on discrepant documents (to be charged to overseas party – should be stipulated at the time of opening of LC)	USD 100 or equivalent

	Note: The charges shall be within the all-in cost ceiling fixed by RBI wherever applicable (RA/UPAS financing charges borne by the applicant shall be included for calculation of the all-in cost). The number of days shall be rounded off to month for calculation of the charges.	
4.10	MERCHANTING TRADE TRANSACTIONS	
	On Import Bills	Commission as per Import Bills
	On Export Bills	Commission as per Export Bills
	Delay in MTT completion within an overall period of 9 months and outlay of foreign exchange beyond 4 months (RBI permission)	₹ 2000 per transaction
4.11	BUYERS CREDIT / FOREIGN GUARANTEES / SBLC	
	SBLC/ FBG- Trade Credit Availed from FED IFSC UNIT	1% per annum subject to Min of ₹ 2000 + SWIFT Charges as applicable (₹ 2000 per SWIFT outward message)
	SBLC/ FBG- Trade Credit Availed from OTHER THAN FED IFSC UNIT	1.5% per annum subject to Min of ₹ 2000- + SWIFT Charges as applicable (₹ 2000 per SWIFT outward message)
	Performance / Financial Guarantee, Standby LC, Other Guarantees	2% per annum Min of ₹ 2000 whichever is higher + actual charges of overseas Bank (may vary based on the bank & country of the counterparty) + Arranging Fee (if any) as per the Slab structure
	SBLC/Guarantees issued against 100% cash margin	50% of normal charges as per 12.3 or ₹ 2000 whichever is higher + actual charges of overseas Bank + Arranging Fee as per the Slab structure
	Extension of validity	₹ 2500 + charges as per 12.3 or 12.4 as applicable for the extended validity period without Arranging Fee
	Enhancement of value	Charges as per 12.3 or 12.4 as applicable for the difference of the initial value and the enhanced value. In case of change in Arrangement Fee slab, difference of the initial slab and new slab.
	Advising inward letter of guarantee (recording, scrutinizing, authenticating and verification)	Our customer: ₹ 2250 non-customer: ₹ 3000
	Note: The charges shall be within the all-in cost ceiling fixed by RBI wherever applicable. The number of days shall be rounded off to month for calculation of the charges.	
	Arranging Fees Structure*	
	Amount Range (₹)	Arranging Fees (₹)
	0-1000000	2,500
	1000001-2500000	5000
	2500001-10000000	7,500
	10000001-25000000	10000
	25000001-50000000	20000
	50000001-9,99,99,99,99,999	25000
	*Arranging Fee, as per the above structure, will be applicable in cases where our customer (Importer/ Exporter) requests us to arrange for trade facilities (LC confirmation/ discounting, BG issuance/ enhancement etc.) from another bank on behalf of our customer or the counterparty involved in the transaction. In the case of FBG extension, INR 2500 is to be collected as arranging fee.	
4.12	BANK GUARANTEES / SBLC (INLAND)	



	Performance Guarantee - A. Guarantee fully secured by deposits	₹ 500 + 0.125% per quarter or part thereof subject to a Min of 0.25% or ₹ 1000 whichever is higher
	Performance Guarantee - B. Guarantee fully secured by collateral	₹ 500 + 0.50% per quarter or part thereof subject to a Min of 1% or ₹ 1000 whichever is higher
	Performance Guarantee - C. Guarantee without collaterals/partly covered	₹ 500 + 0.75% per quarter or part thereof subject to a Min of 1.5% or ₹ 1000 whichever is higher
	Other than Performance Guarantee - A. Guarantee fully secured by deposits	₹ 500 + 0.1875% per quarter or part thereof subject to a Min of 0.375% or ₹ 1000 whichever is higher
	Other than Performance Guarantee - B. Guarantee fully secured by collateral	₹ 500 + 0.625% per quarter or part thereof subject to Min of 1.25% or ₹ 1000 whichever is higher
	Other than Performance Guarantee - C. Guarantee without collaterals/partly covered	₹ 500 + 0.75% per quarter or part thereof subject to Min of 1.5% or ₹ 1000 whichever is higher
	SFMS Charges	Flat ₹ 1000
	Extension of validity and enhancement of value	Proportionate to value / period at above rates
	Other / non-financial amendments	₹ 1000
	Invocation Claim Processing	₹ 2000
	Duplicate Issuance	₹ 2000
	Guarantee Advising	₹ 2000
	e-BG issuance	₹ 500
	Note: The number of days shall be rounded off to quarter for calculation of the charges.	
4.13	INLAND LETTER OF CREDIT	
	LCs opened against 100% cash margin	0.50% per quarter or part thereof subject to a min of ₹ 2000
	LCs opened (other than Sl. No. 14.1)	0.75% per quarter or part thereof subject to a min of ₹ 2000
	Extension of validity / Value Enhancement	0.50% for Sl. No. 14.1 and 0.75% for Sl. No. 14.2 per qtr. or part thereof subject to a min of ₹ 2000
	Inland inward L/C – Advising	₹ 2250 per instance
	Inland L/C – Amendment, Inland inward L/C – Advising of Amendment	₹ 1000 per instance
	SFMS Charges	₹ 1000
	LC Confirmation (Confirmation of inland LC issued by other banks)	Vary based on rating of the issuing bank, the amount and validity period of the LC (shall obtain the pricing from FIG)
	Note: The number of days shall be rounded off to quarter for calculation of the charges.	
4.14	INLAND TRADE	
	Bill Handling (Inward/Outward and LC/Non-LC bills)	₹ 1000
	Bill Payment / Realisation (LC/Non-LC)	₹ 1000
	Discrepancy Fee per drawing (LC)	₹ 2500
	Return of documents/Dishonour	₹ 2000
	Bills Devolved under Inland L/C	0.250% Min. ₹ 2000 per bill on payment of devolved LC bill



	Handling charges - Bills Discounted under L/Cs of other Banks (LCBD)	0.30% Commission subject to Min ₹ 2000 Maximum ₹ 10000
	Supply Bills Purchased (SBP)	₹ 1000
	Inland Usance Bills Discounted (IUBD)	₹ 1000
	Drawee Bills Discounted (DBD)	₹ 1000
	Postage	₹ 250
4.15	FORWARD CONTRACTS	
	For booking/cancellation of sales and purchase contracts	₹ 500 per contract
	Early delivery	₹ 250 per transaction + swap cost if any
	Extension of Forward Contract	₹ 500 per transaction + swap cost if any
4.16	MISCELLANEOUS SERVICES	
	Swift Tracer	₹ 500
	Import L/C and Foreign Guarantee - SWIFT	₹ 2000
	Import L/C and Foreign Guarantee (AMENDMENT) - SWIFT	₹ 1000
	Remittances - SWIFT	₹ 500
	Any other message sent at the instance of the customer - SWIFT	₹ 500
	Courier Charges for Export/ Import Documents	₹ 1800*
	Domestic Courier Charges	₹ 250
	GR Waiver/Approval	₹ 1000
	True Copy certification - Invoices/ BRC/ LC Copy & Other	₹ 1000
	Obtaining Opinion Report for Exporter / Importer / Other Customers from Empaneled Agencies	Actual + ₹ 1000 as handling charges
	Miscellaneous Certifications/ Duplicate Advice	₹ 1000
	Inquiries relating to old records	Min ₹ 1000 + ₹ 500 per year
	Signature verification of LC etc.	₹ 500
	Commission in lieu of exchange	0.125% of Commission subject to min of ₹ 500
	Set-off/ Net-off of Import-Export Bill (Finade & TRRACS) and certificate issued there off	₹ 1000 + As applicable to Import-Export Collection Bill
	* Subject to revision in line with the changes in the rates of courier company.	
4.17	APPROVALS & REGULATORY REPORTING	
	ODI Automatic Route	₹ 5000 if remittance through our Bank; ₹ 10000 if remittance through other Bank
	ODI Approval Route	₹ 10000 if remittance through our Bank; ₹ 15000 if remittance through other Bank
	Reporting of Guarantee Issuance under ODI 1) Issued by us 2) Issued by another Bank	₹ 2500; ₹ 5000
	Subsequent Remittance and Reporting charges per remittance	₹ 3000 if remittance through our Bank; ₹ 7500 if remittance through another Bank



	Annual Performance Report submission within the timeline as prescribed by RBI	₹ 2000 per reporting
	Disinvestment Reporting within the timeline as prescribed by RBI	₹ 5000 per reporting
	Winding up of ODI Reporting within the timeline as prescribed by RBI	₹ 7500 per reporting
	FDI Reporting	₹ 7500 if remittance through Our Bank
	Overdue Reporting Charges (UIN / APR) in addition to the charges mentioned above for ODI	Max up to ₹ 10000 per APR per year
	Transfer of existing UIN / LRN from/to another AD	Min ₹ 10000 per transfer
	Fees for processing approvals towards Setting up of Project Office/Branch office abroad	₹ 3000
	For opening of Branch Office / Liaison Office / Project Office / any other place of business in India by Foreign Entities	₹ 5000 each for undertaking following activities: i) Forwarding FNC Form to RBI ii) Scrutiny of each Annual Activity Certificate (AAC) iii) Extension of validity period of the Office iv) Closure of the Office
	Fees for processing application for allotment of Loan Registration Number (LRN) for ECB (Annex I) Reporting of Actual transactions of ECB - ECB 2 Return (Annex III)	Min ₹ 15000; ₹ 1000 per month
	For Processing any application to RBI (except related to FDI/ODI/ECB etc. which is mentioned separately)	₹ 2000 per application
	Other Customized Requests	As per arrangement; Min ₹ 5000
	Note: In addition, any other out of pocket expenses incurred by the Bank will be recovered at actual. All the above charges except 6.1.B are exclusive of GST and applicable GST of 18% will be charged extra.	
	FCCT is collected in addition to the above where foreign currency conversion is involved. FCCT details as below: -	
	Currency Exchange Range	Charges
	Up to ₹ 100000	0.18% of gross amount exchanged, subject to minimum amount of ₹ 45
	Exceeding ₹ 100000 up to ₹ 1000000	₹ 180 plus 0.09% of gross amount exchanged in excess of ₹ 100000
	Exceeding ₹ 1000000	₹ 990 plus 0.018% of gross amount exchanged in excess of ₹ 1000000 subject to maximum of ₹ 10800
5	Depository Service Charges	
	CDSL Charges	
5.1	Account Opening	Nil
5.2	Account Closing	Nil
5.3	Dematerialisation	₹ 20 per certificate, subject to a minimum of ₹ 200 per scrip
5.4	Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction
5.5	Redemption of Mutual Fund Units	5
	Rematerialisation	a) ₹25 per certificate per request b) ₹25 for every hundred securities or part thereof subject to max fee of ₹5,00,000 whichever is higher plus, mailing charge ₹100
5.6	Transaction Charge (excluding CDSL charges)	0.025 % subject to a minimum of ₹ 50 and maximum of ₹ 1000 per transaction.



5.7	Pledge Creation/Confirmation/Closure/Closure confirmation/Invocation	₹75 per transaction (per ISIN)
5.8	Margin pledge initiation charge	₹5 per transaction (per ISIN)
5.9	Fees for NDU (Non-Disposal Undertaking/Agreement)	₹25 per request or 0.01% on transaction value whichever is higher payable by the borrower for NDU requests accepted by the lender.
5.10	Annual Maintenance charge Individual Account: Non-Individual Account;	₹ 600 per annum collected quarterly for corporate accounts. ₹ 2000 per annum collected quarterly for corporate accounts.
5.11	Account freezing/Unfreezing	₹150 per Instruction
5.12	Account Modification	₹10 per Instruction
5.13	DIS Book Re-Issue Charges	₹ 2000 per booklet of 200 slips
5.14	Late Entry Charges	₹100 per transaction
5.15	Ad-hoc Statement charges (electronic & printouts)	₹20 per statement
5.16	A one-time charge of ₹150 towards administrative/conveyance costs will be charged extra for all account categories.	
	NSDL Charges	
5.17	Account Opening	Nil
5.18	Account Closing	Nil
5.19	Dematerialisation	₹5 per certificate for a maximum of 4 certificates. ₹20 per certificate from 5th certificate onwards subject to a maximum of ₹5000 plus mailing charge ₹100 per request.
5.20	Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction
5.21	Redemption of Mutual Fund Units	Nil
5.22	Rematerialisation	a) ₹25 per certificate per request b) ₹25 for every hundred securities or part thereof subject to max fee of ₹5,00,000 whichever is higher plus, mailing charge ₹100
5.23	Transaction Charge (excluding NSDL charges)	0.025 % subject to a minimum of ₹ 50 and maximum of ₹ 1000 per transaction.
5.24	Pledge Creation/Confirmation/Closure/Closure confirmation/Invocation	₹75 per transaction (per ISIN)
5.25	Margin pledge initiation charge	₹5 per transaction (per ISIN)
5.26	Fees for NDU (Non-Disposal Undertaking/Agreement)	0.01% of the value of securities upon creation of hold subject to a minimum of ₹ 25
5.27	Annual Maintenance charge	₹2000 per annum collected quarterly for corporate accounts
5.28	Account freezing/Unfreezing	₹150 per Instruction
5.29	Account Modification	₹10 per Instruction
5.30	DIS Book Re-Issue Charges	₹250 per booklet
5.31	Late Entry Charges	₹100 per transaction
5.32	Ad-hoc Statement charges (electronic & printouts)	₹20 per statement
5.33	IDEAS	Nil
5.34	SPEED-e/IDeAS Registration charges	Password User: NIL charges



		b) Smart card/E- token –₹ 500 per request. (Including Initiation/renewal/modification)										
	A onetime charge of ₹ 1,000 (minimum) towards the cost of Smart Card/E-token will be charged extra for those who opt for Speed-e operating through Smart card /E-token											
	A one-time charge of ₹150 towards administrative/conveyance costs will be charged extra for all account categories.											
5.35	AMC for Foreign National (Non OCI/PIO) and Foreign Institution	USD 100 or Rupee equivalent										
6	Gilt Account Charges											
6.1	CSGL Account opening: -	Free										
6.2	Annual Maintenance Charges: -	Nil										
6.3	If the sale or purchase is from Federal Bank,	no service charge is levied.										
6.4	In other cases, Consolidated charges (Federal Bank charges + Clearing Corporation of India Limited [CCIL] charges) plus GST will be levied per transaction as mentioned below:											
	Face Value Amount (in Cr Less)	0.25	1	5	10	15	20	25	30	40	50	100
	Consolidated CSGL Charges ₹	527	609	1045	1590	2135	2680	3225	3770	4860	5950	5950
	NDS OM Web facility is available @ ₹10000 plus GST annually (if availed) (not on pro-rata basis). (Applicants wishing to discontinue the NDS-OM web facility shall inform the bank about the same before commencement of next financial year).											
	Demat /Remat facility for securities transfer from your own DP, charges will be ₹500 plus GST per transaction. In case, of successful allotment (purchase of the securities) in auction / Internal deals (i.e. deals between the clients which had Gilt Account maintained with Federal Bank), charges will be ₹500 plus GST per transaction.											
7	IBU/Gilt City Related charges and fees (All the charges are in respective currency of the account viz. USD, EUR, GBP & AUD.)											
	Transactional Service Charges											
7.1	Inward Remittance	10										
7.2	Outward Remittance	35										
7.3	AMC	50										
7.4	Account Closure	25										
7.5	Duplicate Statement	15										
7.6	Balance Certificate	15										
7.7	Change in authorized signatory	20										
7.8	Issue of any other certificate	25										
7.9	Penalty on Non-Maintenance of AMB	25										
7.10	SWIFT Charges (towards disbursal of Buyer's Credit / RAF) (SWIFT Charges* (in USD/EUR/GBP/CHF/AUD))	200 (In respective Currency)										
	Note: All charges mentioned above are to be recovered in USD or equivalent in other currencies of transaction.											
	*For JPY – All charges would be charged at 150x of above charges.											
8	NPS Service Charges											
	0.2% p.a. of the AUM (subject to minimum of ₹ 30) and 0.1% p.a. for CPSE employees (subject to minimum of ₹15) pro-rata on quarterly basis (Charges will be levied at 0.05% of AUM on the last day of quarter)											
	GST or other taxes as applicable, in additional.											

