

Standard Charges

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

Schedule of Charges and Fees		
1	Liability Products.	
	Particulars	Standard Charges
	Cash Handling Charges	
1.1	Savings Account:	₹4 / ₹ 1000 or part thereof with a minimum of ₹ 100 per transaction.
	Current Account:	₹3.50 / ₹ 1000 or part thereof with a minimum of ₹ 50 per transaction.
	Working Capital:	₹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
	Charges for Non-Maintenance of Average Minimum Balance	
1.3	Savings Account:	₹ 50- ₹ 4000 based on scheme/product variants (Charges will be collected proportionate to shortfall in AMB under various slabs)
	Current Account:	₹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-₹ 499 AMC-₹ 1000 Add on card/Replacement Fee-₹ 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 Semi Urban Branches Small Medium Large	₹2000 ₹3300 ₹5500
	Metro and Urban Branches Small Medium Large According to type and Dimension of Lockers	₹5000 ₹6800 ₹12800 ₹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 registration (Card rate)	₹ 10/- per registration (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: Debit Physical mandate Registration	₹ 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	₹ 250/- (SB), ₹ 350/- (CA/ODCC) ₹ 500/- (SB), ₹ 750/- (CA/ODCC) 3 returns (SB), 5 returns (CA/ODCC)
1.29	CMS 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 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 ₹ 1,00,001 and higher	₹ 30 ₹ 50 ₹ 4 per 1000 subject to a minimum of ₹ 50 ₹ 4 per 1000 subject to a maximum of ₹10,000
	DD issue against cash Amount less than or equal to ₹ 10,000 From ₹ 10,001 to a max of ₹ 49,999	₹ 100 (including GST) ₹ 8 per 1000 subject to a min of ₹ 100 (including GST)
	DD cancellation/duplicate/revalidation	₹ 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	Local cheques presented & returned unpaid	₹100 per instrument + out of pocket expense if any
1.38	Closure of Accounts	₹ 100 (SB), ₹ 200 (CA)- Within 6 months ₹ 300 (SB), ₹ 300 (CA)- After 6 months before 12 months
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 -	₹ 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
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 ₹ 1 lakh	₹ 7.00
	Above ₹ 1 Lakh	₹ 15.00
	RTGS	
	Customer outward transactions	
	₹ 2 Lakhs to 5 Lakhs	₹ 20.00 per transaction
	Above ₹ 5 lakh	₹ 45.00 per transaction
	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
1.46	POS Rent- Card Rate	₹ 800 (1 Month), ₹ 6,999 (1 Year), ₹ 10,999 (2 Years)
1.47	Cash Pick-up Charges Per Month	₹ 12000 to ₹ 75000 based on daily pick-up limit
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 Courier charge for export documents	₹ 25 (Ordinary), ₹ 50 (Registered), or actual postal Charges, whichever is higher ₹ 1800
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 Abled Persons)
1.64	Escrow account AMC	0.10% of the amount routed through the escrow account, subject to minimum of ₹ 25000/-
1.65	FASTAG Charges	On-boarding Fee - ₹ 100 Security Deposit - ₹ 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 (for customer induced closures)	₹ 299
1.75	Debit Card Dynamic Currency charges (DCC)	1% of the transaction value across all Schemes all
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 (for customer induced closures)	₹ 299
1.87	Debit Card Dynamic Currency charges (DCC)	1% of the transaction value
1.88	AMB Charges	₹ 300.00
1.89	Forex Mark Up	
	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
2	Loans and Advances	
2.1	Retail Loans-Processing Fee	
	Easy Cash	0.15% of limit, subject to minimum Rs. 150/-
	Housing Loan	0.50% of the limit sanctioned with a min of Rs.10000/- and maximum of Rs.2,00,000/-
	Property power loan	1% of the limit sanctioned with a minimum of Rs.3000/-
	Auto Loans	
	New Car Loan	₹ 4,500
	Used Car Loan	₹ 5,500

	Two-wheeler Loan	2.50% (Min Rs.2500/-)
	Education Loan	
	Special Vidya Loan	0.25% of Loan amount (Max 2500)
	Career solution Loan	0.25% of Loan amount (Min 1000)
	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	1% of the limit
2.4	Inspection Charge	Rs 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	Up to 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	₹ 550
2.9	Overdue notice charges Auction Charges	₹ 450 Up to ₹.5000/-
2.10	MRBD-Processing Fee	1% of the limit
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- Rs.80/- Commercial CIBIL Report –Rs.1200/- CIBIL Detect Charges-Rs.15/-
2.14	Commitment Charges	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non avilment 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	₹ 10,000
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
2.20	Inspection Charge (Other than Agri Loans)	₹ 500

2.21	Service Charges for issuing NOC/ Credit Opinion	₹ 20,000
2.22	Valuation fee	₹ 19,500
2.23	Solvency Charges	₹ 20,000
2.24	Switching Fees	0.25% On the balance outstanding or DP whichever is higher
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	Rs 100 per card
3.4	Cash Advance Charges	2.5% of amount withdrawn or Rs. 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 Rs. 450/-
3.11	Rewards Redemption Fee	Rs. 99/- per redemption request
3.12	Rent Payments	1% of Total Transaction amount
3.13	Loan Processing pre closure charges	1% or Rs. 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	1% 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 Rs. 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
Rs.1200/-	AUD, NZD, USD, Any other currency
Rs.2000/-	CHF, HKD, SAR
Rs.2500/-	AED, CAD, EUR, GBP, QAR
Rs.3000/-	SGD
Rs.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	
	CSDL Charges	
5.1	Account Opening	Nil
5.2	Account Closing	Nil

5.3	Demat	₹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.
5.4	Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction
5.5	Redemption of Mutual Fund Units	Nil
	Remat	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)	₹600 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	₹250/- per booklet
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	Demat	₹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	Remat	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/-																								
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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																								
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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	₹1000 per quarter																								
	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.																									
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	<p>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:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Face Value Amount (in Cr Less)</th> <th>0.25</th> <th>1</th> <th>5</th> <th>10</th> <th>15</th> <th>20</th> <th>25</th> <th>30</th> <th>40</th> <th>50</th> <th>100</th> </tr> </thead> <tbody> <tr> <td>Consolidated CSGL Charges ₹</td> <td>527</td> <td>609</td> <td>1045</td> <td>1590</td> <td>2135</td> <td>2680</td> <td>3225</td> <td>3770</td> <td>4860</td> <td>5950</td> <td>5950</td> </tr> </tbody> </table>		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
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/Gift City Related charges and fees (All the charges are in respective currency of the account viz. USD, EUR, GBP & AUD.)	
	Transactional Service Charges	Existing
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 disbursement 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	
8.1	Services	Charges
8.2	Initial Subscriber Registration	₹ 400/-
8.3	Initial Contribution	0.50% of Contribution, subject to max. ₹ 25000/-
8.4	All Subsequent Contribution	
8.5	All Non-Financial Transaction	₹30/-
8.6	Processing of Exit/Withdrawal	0.125% of Corpus amount, subject to max. ₹ 500/-
	GST or other taxes as applicable, in additional.	