

COMMON PRACTICES FOLLOWED BY OUR BRANCHES

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall from beginning to the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.
5. Offer nomination facility to all deposits accounts (i.e. account opened in individual capacity) and all safe deposit locker facilities.
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand drafts, Pay Orders etc.
10. Display time norms for various banking transactions.
11. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
12. Provide complaint/suggestion book in the branch premises.
13. Display address of Regional/Central Office as well as Nodal Officer dealing with customer grievances/complaints.

CUSTOMERS ARE REQUESTED TO

1. Ensure safe custody of cheque book and pass book.
2. Issue crossed/account payee cheques as far as possible.
3. Check the details of cheque, namely, date, amount in words and figures, crossing, etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.

4. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
5. Send cheques and other financial instruments by Registered Post or by courier.
6. Bring pass book while withdrawing cash from savings bank account through withdrawal slip. Get pass book updated from time to time.
7. Use nomination facility.
8. Note down account numbers, details of Fixed Deposit Receipts, locker numbers etc., separately.
9. Inform change of address, telephone number etc., to the Branch.
10. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc., immediately to the Branch.
11. Avail standing instructions facility to repeat transactions.
12. Provide feedback on our services.
13. Pay interest, installments, locker rent and other dues in time.
14. Avail services such as ATM, ECS, EFT etc., if offered by the branch.
15. Bring any deficiency in services to the notice of the branch.
16. Not to sign blank cheque/s. So also do not record your specimen signature either on pass book or on cheque book.
17. Not to introduce any person who is not personally known to you for the purpose of opening account.

1. TERM DEPOSIT ACCOUNTS

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life. Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

1. As required by law, while opening this account we will adhere to the Know Your Customer (KYC) Norms, satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

2. The Bank is required to obtain recent photographs of the person/s opening the account, as per RBI directives.

3. The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.

4. The Bank will provide to the prospective customers details of the documents required for identification and address verification of the person opening the account.

1. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 7 days.

2. Generally loans/overdrafts against deposits are allowed except deposit opened under Federal Tax Saving Deposit Scheme (Bank Term deposit Scheme 2006 of Government of India). Such loans are sanctioned by charging interest at rates as prescribed by the Bank.

3. Deposits are automatically renewed by the Bank on due dates for a similar term at the rate of interest prevailing on the maturity date on same terms and conditions unless instructed by the customer to the contrary. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.

4. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.

- 5 Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.
6. Interest on bank deposits is exempt from TDS up to a limit specified by Income Tax authorities from time to time.
7. Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs.10,000/-, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
8. The depositor may furnish declaration in Form No. 15 G/15H along with his PAN preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
9. In cases where a depositor files form 15G or form 15H but does not inform his PAN, it will be treated as if no declaration is filed and TDS @ 20% will have to be made from the interest paid to such depositor.
10. The Bank will issue TDS Certificate for the tax deducted.

DEPOSIT SCHEMES

a. FIXED DEPOSIT.

Flexible scheme with fixed tenor. Suitable for investors who prefer a fixed period.

- Minimum period 7 days.
- Maximum period 10 years for individuals and 20 years for institutions, Govt. undertakings, corporate bodies etc. for specific purpose such as sinking / amortization of Fund etc.
- Minimum amount Rs 1,000.
- Loan Facility available against deposit amount..
- Interest payable option (QUARTERLY OR MONTHLY discounted equivalent).
- Premature withdrawal facility at a nominal penalty of 1% in the interest for deposit above Rs 15 Lakh.

b CASH CERTIFICATE.

Scheme which ensures higher returns through compounding of interest earned.

- Minimum period 6 months.
- Maximum period 10 years.
- Minimum amount Rs 1000.
- Quarterly compounding of interest.
- High security and good returns.
- Loan Facility available against deposit amount.
- Premature withdrawal facility at a nominal penalty of 1% in the interest in the interest for the deposit above Rs 15 Lakhs.

c. FEDERAL SAVINGS FUND.

Unique recurring scheme for fixed income group, with high returns and exempted from TDS.

- Minimum period 6 months.
- Maximum period 10 years.
- Minimum amount Rs 50/- and higher amounts in multiples of Rs 10/-.
- You can opt for monthly / quarterly / half yearly or yearly installments.
- High growth due to quarterly compounding.
- No Tax Deduction at Source.
- Loan facility against deposit amounts.
- Passbook facility.
- To facilitate prompt payment depositors can avail of the facility of standing instructions in their SB / CD accounts.
- Service Charges on Premature Closure of Recurring Deposit

within one year of opening applicable.

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- Overdue Interest on Defaulted Recurring Deposit.

d) SURAKSHA DEPOSIT

A novel scheme for senior citizens from Federal Bank.

The attractive features of suraksha Deposit Scheme are: - "

- All resident Indian individuals aged 60 years and above are eligible.
- 0.5 % interest above the normal rates on all term deposits of one year and above.
- Special privileges of issuing two demand drafts with upper limit of Rs.5000/- and collection of two instruments with an upper limit of Rs.2500/- absolutely free of service charge every month for senior citizens maintaining an aggregate deposit of
- Rs.25,000/- and above.
- Simplified nomination facility.
- Opening of joint accounts permitted.

2 DOOR TO DOOR COLLECTION ACCOUNT

- Offered from select branches. Deposit amount is collected at door step by collection agent appointed by the bank.
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- Ideal for small savers.

3. SAVINGS BANK ACCOUNT

These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/ withdrawn from these accounts by way of cheques/ ATMs.

Savings Bank accounts are very popular and can be opened by eligible person(s) and Certain organization(s)/ agencies as approved by the Reserve Bank of India (RBI).

As required by law, while opening this account we will satisfy ourselves about the

Identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires relevant documents for identification of the person(s) at the time of opening of the account .The necessary documents will be informed at the time of opening the account.

The Bank will also require recent photograph and the Permanent Account Number (PAN) or or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account.

The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, through branches, phone banking and internet

banking. Non-compliance of this would attract service charges. Interest on Savings Bank Account will be calculated on a daily product basis.

Account holders must not use these accounts for business transactions.

4. CURRENT ACCOUNTS

Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per RBI directives.

The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (Vide Section 139A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also registered/incorporated bodies/companies).

The Bank is required to obtain documents for identification of all the beneficial

owners (natural person who ultimately owns or control a client / the person on whose behalf the transaction is being conducted / the person who exercises ultimate effective control over judicial person) of the accounts of unincorporated association or body of individuals / partnership / company / trust etc in addition to that of the authorized signatory(s).

In case of business entities, a declaration shall be submitted to the Bank to the effect that the applicant/ firm/ company does not enjoy any credit facility from any other banks and that if otherwise, a 'No objection Certificate' shall be obtained from the lending bank(s).

The Bank will provide to the prospective customers details of the documents required for identification of the natural or legal person/s (Individuals / firm/ company/trust/society etc as the case may be) opening the account in addition to a satisfactory introduction. For list of applicable documents, contact the nearest branch of Federal Bank .

Minimum balance as stipulated from time to time will be required to be maintained. No interest is paid on credit balance kept in current account.

ADVANCE SCHEMES

Agri Mobile Scheme

Corporate Loan

Kisan Card

Medical Practitioners

Subha Yathra Loan.

Medical Equipments

Federal Housing Scheme

Federal Mortgage Loan Scheme

Federal Personal Car Loan Scheme

Federal Rent Securitization Loan

Federal Vanijya Loan

Federal Gold Loan Scheme

Federal Personal Loan Scheme

Federal Vidya Loan Scheme

Advance Against Dematerialized Shares

Government Sponsored Schemes

For more details, parties may contact any of our branches

STANDING INSTRUCTIONS

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party.

SAFE DEPOSIT LOCKERS

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank.

The Bank's branches offering this facility will indicate/display this information. The major aspects governing the services are:

- A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
- Nomination facility is available to individual hirer of Safe Deposit Locker.
- Loss of key should be immediately informed to the Branch.
- Lockers are available in different sizes.

Lockers are rented out for a minimum period of one year. Rent is Payable in advance. In case of overdue rent, the Bank may charge penalty as decided from time to time.

With standing instruction, the rent may be paid from the deposit

account of the hirer.

- The Bank will hire locker only to properly introduced persons.

The Bank reserves right to break open the locker if the rent is not paid in spite of giving notices as per the Bank rules and recover charges thereof.

NOMINATION

Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only.

Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

COLLECTION SERVICE

Immediate credit of local as well as outstation cheques upto Rs. 15000/- (as per RBI guidelines from time to time) is provided to the individuals (personal customers) who are maintaining, satisfactory accounts. However, the customers will have to bear usual service charges as well as the postal charges. In the event of cheques being returned unpaid, the customer will have to pay interest for the period for which funds utilised.

The Bank will credit the proceeds of an outstation cheque within the

following time Norms

- State Capital other than North Eastern States & Sikkim -10 working days –
- Other centres -14 working days

INTEREST ON DEPOSITS

The Bank pays interest on deposits as per various deposit schemes.

Interest rates are revised from time to time and make known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time.

Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made on request.

REDRESSAL OF COMPLAINTS

In case of any complaint, the customer may bring the matter to the notice of concerned branch manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Regional Manager concerned.

If the complainant still feels unsatisfied with the responses received, he can address his complaint to the bank's Nodal Officer (General Manager, Quality & Operations, The Federal Bank Ltd, Federal Towers, Aluva, Kerala - 683101) designated to deal with customers' complaints/grievances giving full details of the case. Fax: 91 484 2626366 Email: support@federalbank.co.in

After exhausting all the above machinery/channels, if the customer is not satisfied, he may write to Managing Director & CEO of the Bank and even after this, not satisfied he is free to take recourse to the following:

The Banking Ombudsman located in State Capitals under RBI Ombudsman

Scheme, 1995.

TECHNOLOGY ENABLED SERVICES

FedNet

FedNet is the internet banking solution of Federal Bank offers you a world of convenience. You can access your account from anywhere in the world through Internet, breaking barriers of distance and time. With a host of exciting facilities like viewing account statements, funds transfer, e-commerce, bill payment, ASBA (Applications Supported by Blocked Amount) you bank anytime and from almost anywhere.

FedMobile

FedMobile is the fast, secure and state-of-the-art Mobile Banking system with latest technology being employed for its deployment. Mobile Banking enables you to make inquiries and do transactions through their mobile phones. FedMobile is integrated in SMS, GPRS, Application and USSD Channels.

FedBook

FedBook is a simple Application which helps the user to avail complete Banking transaction details on mobile. It is a novel “E-Passbook” facility for providing better convenience to our customers who wish to have passbook updates at their finger tips. Unlike mini statements generated through the mobile banking application, FedBook helps to track all the transactions, just as in a passbook, but with many value added features.

Debit Cards

As part of our continuous efforts to present you with most secure & hassle free payment solutions, we are offering various types of Debit cards (VISA, MASTER CARD and RuPay) for their day to day needs. Presently we are offering 10 types of ATM cum Debit Cards to our customers based on the Account classification including the newly launched VISA EMV Gold Card & RuPay Kisan Card. Based on your needs we have cards with various transaction limits for ATM withdrawal as well as POS/ E Com transactions.

Fedelight Cards

Federal Bank’s prepaid gift card, Fedelight, gives your loved ones the freedom to shop for anything that their heart desires. You can purchase Gift cards of your choice in multiples of 50 ranging from Rs.500/- to Rs.50,000/-. Fedelight Cards



can be used any number of times for POS/ E Com transactions. Fedelight Cards are available for non-account holders as well.

Utsav Rewards

Federal Bank's Utsav Rewards is a loyalty programme that celebrates shopping, adds to your shopping experience by letting you gain points every time you swipe your Federal Bank Debit Card and exchange the points for gifts of your choice. Visit www.UtsavRewards.com and login to your Personal Utsav Rewards account.

E-Pay

Register for Federal Bank E-Pay service and forget about your Fee/Bill payments forever. E-Pay is an Auto Debit Facility for payment of Utility Bills/School Fee. Open an account with any Federal Bank branch and submit a mandate at your branch for making payments periodically by debit to your account. No Queues and No worries. It's simple and easy. Federal Bank E-Pay service is available for payment of School Fees, BSNL Land Line and Mobile Phone Bills.

Mobile and Email Alerts

Federal Bank is providing instant Banking transaction alerts on the registered mobile and email ID of our customers. You have to submit a simple application at your branch to avail this service.

Our Mobile Alert Facility enables customers anywhere in the world to receive instant automatic alert on transaction in their account. The alerts can be customized and parameters set according to customer's choice, which is a facility that few banks offer. Customers can also select the alerts he/she wants to receive from a set of nearly a dozen different alerts including credit/debit above the chosen limit, day end balance, cheque for collection returned, cheque returned, cheque book issued etc. Such a wide customer choice and personalization is not available with the few Banks that offer mobile Alert facility in the country.

Since we have connected even rural areas to our Wide Area Network, customers at these centres today have the privilege of enjoying all these online services including ATMs and Anywhere Banking, which no other banks in India are offering at these centres.

Exchange of Soiled/Slightly Mutilated Currency Notes

All branches of the Bank will exchange freely soiled and slightly mutilated / cut notes of all denominations in terms of the note refund rules as prescribed by Reserve Bank of India from time to time. Currency exchange facility will be offered free of cost and will be available to the Bank's customers as well as to the general public. In case a branch, for any reason, is not able to immediately adjudicate the cut/mutilated notes across the counter, it may accept and send such notes to the currency chest to which it is linked, for adjudication and in any case ensure that the tenderer receives the exchange value as per the RBI Note (Refund) rules

Reserve Bank of India has permitted Banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules.

Mutilated notes- (1) mutilated note'; means a note of which a portion is missing or which is composed of more than two pieces The adjudication of claims in respect of notes of one rupee, two rupee, five rupee, ten rupee and twenty rupees denomination shall be made in the following manner, namely,

(i) if the area of the single largest undivided piece of the note presented is more than 50 percent of the area of the respective denomination, rounded off to the next complete square centimeter, full value on mutilated notes of the above denominations shall be payable;

(ii) If the area of the largest undivided piece of the note presented is less than or equal to 50 percent of the area of the note, the claim shall be rejected.
