



Standard Service Charges & Fees

1. Loan and Advances

1.1 Processing Fee

S.N.	Description of Service	Charges
a	Loan Processing Fee	
	i. All loan products below NPR 10 million	1.00%
	ii. All loan products above NPR 10 million up to NPR 50 million	
	iii. All loan products above NPR 50 million	
b	Loan processing fee for Consortium Loan	As per Consortium Agreement
c	Loan Processing Fee for Deprived sector (Wholesale Lending)	0.25%
d	Loan processing fee for Gold Loan	1 % or 500 whichever is higher per facility
e.	Loan Processing fee for Letter of Credit/Non Funded facilities to be issued from Commercial Bank.	As per agreement done with concerned advising Commercial Bank
e	Loan Processing fee for loan against Fixed Deposit , Loan against Government /NRB Saving Bond	Not Applicable

1.2 Renewal Charges

S.N.	Description of Service	Charges
a	Renewal Fee for product paper except Gold and silver	0.20 %
b	Renewal fee for Gold and Silver	0.2% or 500 whichever is higher per facility
c	Renewal fee for loan against Fixed Deposit , Loan against Government /NRB Saving Bond	Not Applicable
d	Renewal fee for Consortium Loan	As per consortium decision



1.3 Commission Charge on Non Funded Facilities

S.N.	Description of Service	Charges
a	Bid Bond Guarantee	NPR 500 or 1% of limit whichever is higher on annual basis against real state collateral or 100% cash margin or Fixed Deposit
b	Performance Guarantee/Supply Guarantee	
c	Advance Payment Guarantee and Other Guarantee	

1.4 Collateral and Cash Margin on Non-Funded Facilities

S.N.	Description of Service	Charges
a.	Bid Bond Guarantee	15% to 25%
b	Performance Guarantee/Supply Guarantee	10%
c	Advance Payment Guarantee and Other Guarantee	10%

1.5 Charges related to Letter of Credit

S.N.	Description of Service	Charges
a.	Charges related to Letter of Credit	As per agreement with advising commercial Bank

1.6 Prepayment Charge

S.N.	Description of Service	Charges
a.	Pre-Payment Charge *	-
b	i. upto 2 years (above 50 lakhs)	1.00 %
c	ii. 2 years to 5 years (above 50 lakhs)	0.50 %
d	iii. Above 5 years (above 50 lakhs)	0.20 %
e	Prepayment charge for personal nature term loan like home loan, vehicle loan, hire purchase etc having "Fixed Interest Rate	1%



1.7 Swap Charge

S.N.	Description of Service	Charges
a.	Swap Charge	-
b	i. upto 2 years (above NPR 5 Million)	1.00 %
c	ii. 2 years to 5 years (above NPR 5 Million)	0.50 %
d	iii. Above 5 years (above NPR 5 Million)	0.20 %
E	Swap charge for personal nature term loan like home loan, vehicle loan, hire purchase etc having "Fixed Interest Rate	1%

1.8 Commitment charge

a.	Commitment charge	0.20%	For all renewal/revolving nature of personal & Business	

1.9 Penal Charge and Interest on Interest Charge

S.N.	Description of Service	Charges
a.	Penal Charge	2%
	Interest on Interest Charge	2%

1.10 Credit Information Centre (CIC) report charge

S.N.	Description of Service	Charges
a.	Credit Information Centre (CIC) report charge	On actual cost



1.11 Insurance Charge (Gold and Silver Loan)

S.N.	Description of Service	Charges
a.	Insurance charge	1% of Gold and Silver valuation amount.

Note: Insurance charge shall be charged every year until the settlement of loan or at the time of renewal.

1.12 Inter Bank Credit Information Charge

S.N.	Description of Service	Charges
a.	Interbank Bank Credit Information Charge	NPR 1000 per Letter

1.13 Issue of Loan Clearance Letter

S.N.	Description of Service	Charges
a.	Issue of Loan clearance Letter	NPR 1000 per Letter

1.14 Issue of Loan correspondence Letter

S.N.	Description of Service	Charges
a.	Issue of Loan correspondence Letter	NPR 500 per Letter

1.15 Partial release on Gold Loan

S.N.	Description of Service	Charges
a.	Partial release on Gold Loan	NPR 500 per release

1.16 Full Release/Partial Release of collateral (Real estate collateral/vehicle), Collateral Exchange/Replacement /Remortgage

S.N.	Description of Service	Charges
a.	Full Release/Partial Release of collateral (Real estate collateral/vehicle), Collateral Exchange/Replacement /Remortgage	NPR 2,000 per settlement

1.17 Full Share Release/Partial Release/ Replacement of shares

S.N.	Description of Service	Charges
a.	Full Share Release/Partial Release/Replacement of Shares	NPR 1000 per release or replacement

1.18 Issuance of No Objection Letter

S.N.	Description of Service	Charges
a.	Issuance of No Objection Letter	NPR 1000 per Letter

1.19 Bank Guarantee Claim Handing Charge

S.N.	Description of Service	Charges
a.	Bank Guarantee Claim Handing Charge	NPR 1000 per Claim



1.20 Bank Guarantee Cancellation Charge

S.N.	Description of Service	Charges
a.	Bank Guarantee Cancellation Charge	NPR 1000 per Cancellation

1.21 Amendment charges with increase in value and tenure of Bank Guarantee

S.N.	Description of Service	Charges
a.	Amendment charges with increase in value and tenure of Bank Guarantee	NPR 1000 + New Guarantee issuance Charge for increased value

1.22 Amendment charges without increase in value and tenure of Bank Guarantee

S.N.	Description of Service	Charges
a.	Amendment charges without increase in value and tenure of Bank Guarantee	NPR 1000



2. Customer Services

2.1 Cheque & Cheque Book

S.N.	Description of Service	Charges
a	Issuance of new cheque book (in case of loss)	NPR 250/- *10 leaves for natural person *20 leaves for institution
b	Issuance of Counter/loose cheque	NPR 100/- (Per Cheque Leaf)
c	Issuance of Good for Payment Cheque	NIL
d	Cancellation of Good For Payment Cheque	NPR 500/- per cheque
e	Destruction of uncollected Cheque Book within 6 months	NPR 300/- for each cheque book
f	Stop Payment of Cheques	NIL
g	Cancellation of Manager's Cheque	NPR 250/- each cheque

2.2 Account Statement

S.N.	Description of Service	Charges
a.	Reissuance of Account Statement for same period	NPR 50/- per page or maximum NPR 500/- whichever is lower



2.3 Balance Certificate

S.N.	Description of Service	Charges
a.	Issuance of Balance Certificate	NIL
b.	Reissuance of Balance Certificate for same period	NPR 500/-

2.4 Interest Earned Certificate

S.N.	Description of Service	Charges
	Issuance of Duplicate Interest Earned Certificate	NPR 250/-

2.5 TDS Certificate

S.N.	Description of Service	Charges
a.	Issuance of duplicate TDS certificate	NPR. 200/- per Certificate



2.6 Account Operations

S.N.	Description of Service	Charges
a.	Account scheme change on Savings deposit product for Natural Person*	NPR. 250/-
b.	Pre-mature Fixed Deposit account	The interest shall be payable by reducing 2% from the coupon rate starting from the date of the opening of fixed term deposit or minimum prevailing rate of Saving account (whichever is lower) starting from the FD opening date. The excess paid amount shall be reversed or recovered from the concern depositor's account.
c.	Pre-mature Fixed Deposit account in case of account holder's death	Full accrued interest shall be provided.
d.	Pre-mature Charge of Kramik Bachat Khata	Highest prevailing rate of Saving Account shall be applied from the day of account opening.



2.7 Fixed Deposit and Certificate

Description of Services	Charges
Issuance of duplicate copy of FD certificate in case of lost.	NPR 300/-

2.8 Correspondence Charge

S.N.	Description of Service	Charges
a.	Correspondence Charge for any institution on request	NPR. 500/-

2.9 Record Retrieval Charge

S.N.	Description of Service	Charges
a.	Transaction up to 6 months	NPR 200/-
b.	Transaction after 6 months to within 1 years	NPR 300/-
c.	Transaction after 1 years & above	NPR 400/-

2.10 CCTV Footage

S.N.	Description of Service	Charges
a.	CCTV Footage Retrieval	NPR. 1,000/-



2.11 Safe Deposit Locker

S.N.	Description of Service	Charges
a.	Small Size 'A' 12.5*17.5*49.2	NPR 1,500/- (Annual Charge)
b.	Medium Size 'B' 15.9*21*49.2	NPR 2,500/- (Annual Charge)
c.	Medium Size 'C' 12.5*35.2*49.2	NPR 3,500/- (Annual Charge)
d.	Big size 'D' 27.8*35.2*49.2	NPR 4,500/- (Annual Charge)
e.	Break and open locker due to loss of Key by Customer	NPR. 8,500/-
f.	Surrender/close of Locker	NPR 500/- (within 1 year).
g.	Late Payment of Rental Locker charge.	NPR. 200/- Annual

2.12 Dr./Cr. Advice

S.N.	Description of Service	Charges
	Issuance of Duplicate Dr./Cr. Advice	NPR 100/- per advice (Transaction within 6 months of transaction)
		NPR 200/- per Advice (Transaction after 6 months to within 2 years)
		NPR 300/- per Advice (Transaction after 2 years & above)



2.13 Demat & C-ASBA

1. All charges shall be as per the regulation of CDSC/SEBON (Central Depository Services and Clearing Limited/Securities Board of Nepal) as well as the product paper of the bank.
2. Revision can be conducted in accordance with the amendments to the CDSC/SEBON regulation as stated from time to time.

2.14 Electronic Cheque Clearing-

1. All charges shall be as per Nepal Clearing House Ltd (NCHL).
2. Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.15 Interbank Payment System(IPS)

1. Services and Charges as per the regulation of Nepal Clearing House Ltd (NCHL)
2. For Dividend Payment, the transaction fee will be waived for transaction amount up to NPR.100/-
3. Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.16 Connect IPS:

1. Services and Charges as per the regulation of Nepal Clearing House Ltd (NCHL)
2. Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.17 Real Time Gross Settlement System(RTGS)

1. Services and Charges as per the regulation of NRB (Nepal Rastra Bank)
2. Revision can be conducted in accordance with the amendments to the NRB regulation as stated from time to time.



2.18 Death Notice

S.N.	Description of Service	Charges
1	Publication of death notice	As per actual charges

2.19 Debit Cards

S.N.	Description of Service	Charges
1	Issuance fee -VISA	350
2	Replace fee - VISA	350
3	Re-new fee	350
4	Card block fee	100
5	Card unblock fee	100
6	Card Cancellation fee	350
7	Re-pin fee (Paper PIN)	150
8	Re-pin fee (Green PIN)	100
9	PIN Registration	150
10	Balance Enquiry (Other ATM-Domestic)	15
11	Balance Enquiry (Other ATM-International)	50
12	Card destruction fee	NPR 350/- for each ATM card and PIN
13	Uncollected Pins	100
14	Card Blocked charge at the time of A/C closed	350
15	Cards not returned at the time of account closure (if validity of card remaining)	350
16	Cash Withdrawal Fee (Other ATM-Domestic)	15
17	Cash Withdrawal Fee (Other ATM-International)	250



2.20 Credit Cards

S.N.	Description of Service	Charges
1	Issuance fee	1,000
2	Joining fee	1,000
3	Annual fee	1,000
4	Re-new/Replacement/Reissue fee	1,000
5	Re-pin fee (Paper PIN)	150
6	Late Payment fee	500
7	Over limit fee	750
8	Card block fee	100
9	Card unblock fee	100
10	Card Cancellation fee	350
11	Cash Withdrawal from India/Bhutan ATM	NPR 450.00 + 2% of transaction amount
12	Cash withdrawal from Own ATM	250 + 2% of transaction amount
13	Cash withdrawal from Other Banks' ATM	350 + 2% of transaction amount
14	Interest Charge on Over Due	2% p.m
15	Balance Inquiry Fee from other ATM	50
16	Balance Inquiry Fee from India/Bhutan ATM	100
17	Limit Enhancement	1,000
18	Uncollected Credit Cards and PIN (if not collected within 6 months)	1,000
19	Minimum Payment	10% of transaction amount or NPR 1,000/-, whichever is higher
20	3-D Secure Annual Fee	200



2.21 Mobile Banking

S.N.	Description of Service	Charges
1	Registration	350 for Individual, 500 for Institution
2	Renewal	350 for Individual, 500 for Institution
3	Password Reset	50
4	Mobile No. change	200

2.22 QR Merchant Fee & Charges

S.N.	Description of Service	Charges
1	Koili QR Merchant(Security Deposit)	1000
2	Koili QR Monthly Rental Charges:	300
3	Fonepay QR Cross-Border Transaction Fee (NPCI,Alipay & UnionPay)	2.00%
4	NepalPay QR Cross-Border Transaction Fee(Alipay)	1.75%
5	Virtual Credit Card Payment (For Transaction NPR 2,000 above)	0.60% or maximum up to NPR 300
6	Transaction & Other Charges	As per actual charge by PSO

2.23 E-Banking

S.N.	Description of Service	Charges
1	First time subscription	Free
2	Annual Renewal	100
3	Internet Banking Password Reset	25
4	E-Banking Account Linkage Charge	



2.24 Fees and Charges Applicable for Demat Account

S.N.	Description of Service	Charges
1	Account Opening Fee	50
2	Yearly Account Operrataion Fee	100
3	Security Transfer Fee	NPR 25 per transfer
4	Security Pledge Fee	50
5	Re-materialization	NPR 50/- Per person
6	Freeze	NPR 25/-
7	Family Transfer	2% of paid-up Amount or Minimum NPR 200/-
8	Death Transfer	Based on Paid Up Amount (as below)
9	Rs. 100,000	0.5% or Minimum NPR 25/-
10	Rs. 100,001 – Rs. 500,000	0.2% or Minimum NPR 500/-
11	Rs. 500,001 – Rs. 1,000,000	0.15% or Minimum NPR 1,000/-
12	Rs. 1,000,001 and Above	0.1% or Minimum NPR 1,500/-
13	Mero Share Registration and Renewal (Annually in Advance)	Rs. 50
14	Demat Account Stoppage Commission	