



## 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 <b>or</b> 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
	Publication of death notice	As per actual charge

## 2.19 Internet Banking

S.N.	Description of Service	Charges
a	Renewal	NPR. 100/-
c	Password Reset	NPR. 25/-
d	Registration Charge of Online Account	Free

## 2.20 ATM Debit Card

S.N.	Description of Service	Charges
a.	Issuance fee	NPR 1750/- (Lump Sum Payment) NPR 350/- (yearly installment for 5 years)
b.	Replace fee	NPR 350/-
c.	Re-new fee	NPR 350/-
d.	Card block fee	Free
e.	Card unblock fee	NPR 100/-
f.	Card Cancellation fee	NPR 350/-
g	Re-pin fee (Paper PIN)	NPR 100/-
h	Re-pin fee (Green PIN)	NPR 75/-
j.	Balance Enquiry ( Other ATM-Domestic )	NPR 15/-
k.	Balance Enquiry ( Other ATM-International )	NPR 50/-
l.	Card destruction fee (if not collected within 6 months)	NPR. 350/- for each ATM card and PIN
m.	Cash Withdrawal Fee (Other ATM-Domestic)	NPR 15/-
n.	Cash Withdrawal Fee (Other ATM-International)	NPR 250/-



## 2.21 ATM Credit Card

S.N.	Description of Service	Charges
a.	Issuance fee	NPR 750/-
b.	Joining fee	NPR 750/-
c.	Re-new/Replacement/Reissue fee/Annual fee	NPR 750/-
d.	Re-pin fee (Paper PIN)	NPR 100/-
e.	Late Payment fee	NPR 300/-
F	Over limit fee	NPR 750/-
D	Card block fee	Free
e.	Card unblock fee	NPR 100/-
f.	Card Cancellation fee	NPR 350/-
I	Cash Withdrawal from India/ Bhutan ATM	NPR 450.00 + 2% of transaction amount
J	Interest Charge on Over Due	24% p.a
K	Balance Inquiry Fee from other ATM	NPR 50/-
L	Balance Inquiry Fee from India/ Bhutan ATM	NPR 100/-



## 2.22 Travel Card-USD

S.N.	Description of Service	Charges
a.	Issuance fee	NPR 750/-
b.	Replace fee	NPR 750/-
d.	Card block fee	Free
	Card unblock fee	NPR 100/-
e.	Card Cancellation fee	NPR 350/-/-
F	Re-pin fee (Paper PIN)	NPR 100/-
G	Re-pin fee (Green PIN)	NPR 75/-
I	Balance Enquiry ( Other ATM-International )	USD 0.75/-
J	Card destruction fee (if not collected within 6 months)	NPR 250/-
k	Cash Withdrawal Fee (Other ATM-International)	USD 5/-

## 2.23 E-Commerce Card-USD

S.N.	Description of Service	Charges
A	Issuance fee	NPR 500/-
B	Replace fee	NPR 500/-
c.	Re-new fee	NPR 500/-
D	Card block fee	Free
E	Card unblock fee	NPR 100/-
F	Card Cancellation fee	NPR 250/-
G	Re-pin fee (Paper PIN)	NPR 100/-
H	Re-pin fee (Green PIN)	NPR 75/-
I	Card destruction fee (if not collected within 6 months)	NPR 250/-



## 2.24 Mobile Banking

S.N.	Description of Service	Charges
A	Subscription Fee	NPR 250/-
B	Renewal Fee	NPR 200/-
C	Password Reset	NPR 50/-
D	Mobile No. change	NPR 100/-