

STANDARD TARIFF CHARGES (Summary)-Last Amendment made on June 21, 2017

1. CUSTOMER SERVICES	
NRB Cheque issuance/ NRB Swift	Rs.500/- flat (Free in case of payment to be made by the Bank itself)
Stop/Cancel Payments of Cheque	a) Rs.300/- per instruction, in case of same branch. b) Rs.400/- per instruction, in case of other branches. *In case of cheque book issuance by Stopping/Cancelling previously issued cheque/s, additional charge as per section Cheque Book issuance against lost Cheque Book of this STC has to be recovered.
Standing Instruction	Rs.250/- per instruction or if FCY USD 5 per instruction
Good for Payment	
Cheques certified "Good For Payment"	a) Rs.300/- per cheque for same Prabhu branch account b) Rs.500/- per cheque for other Prabhu branch's cheques
Cancellation of Good For Payment cheque	Rs.300/- per instrument
Cheques returned (due to insufficient balance only)	For Inward / Home cheques: Rs.300/- per cheque
Balance Certificate	
Issuance of Balance Certificate/ Reconfirmation of balance	a) Rs.500/- per certificate b) Rs.500/- flat for any balance re-confirmation
Issuance of balance certificate - other branches	Rs.500 per balance certificate
Encashment of Outstation Prabhu Cheque / Inter Branch Cash Deposits	
Inter Branch Cash Withdrawal	Up to NPR 200K free, Above NPR 200K charge of 0.05% to 0.1% (not less than Rs. 100 and maximum up to Rs. 2,000.*)
Inter Branch Cash/Cheques Deposit	Up to NPR 200K free, Above NPR 200K charge of 0.05% to 0.1% (not less than Rs. 100 and maximum up to Rs. 2,000.*)
Fax Transfer (With other banks)	As per agreement
Deposit/Withdrawal to and from Overdraft Loan Account & A/c of Corporate Customer (Business booked by Business Banking, Consortium & Project Financing, SME, Consumer Banking for loan repayment, Overseas A/c, Wealth).*	Free
FCY Notes	
FCY note deposit into account	0.50% of the face value (NRB requirement) for the denomination below USD 50/-
Safe Deposit Lockers (SDL)	

Charges for Lockers			
Type	Dimension in mm	Annual Charge	Security Deposit*
1	15*20 (1A)	Rs. 2,500	Rs 5,000
2	15*40 (1C)	Rs. 3,000	Rs 8,000
3	20*25 (1F)	Rs 3,500	Rs 10,000
4	20*50 (2B)	Rs 4,500	Rs 12,000
5	30*20 (3D)	Rs. 3,500	Rs 10,000
6	30*40 (3G)	Rs 5,500	Rs 15,000
7	40*50 (L2)	Rs 8,500	Rs 20,000

In case of existing lockers in Lainchour, New Road and Pokhara (Erstwhile Prabhu Bikas Bank), the charges are as below:

Size of Locker	Annual Charge	Security Deposit*
Small Size	Rs. 2,000	Rs. 5,000
Vertical Size	Rs. 2,500	Rs. 8,000
Medium Size	Rs. 3,000	Rs. 10,000
Large Size	Rs. 3,500	Rs. 15,000
X-Large Size	Rs. 4,000	Rs. 20,000

In case of existing lockers in Kamaladi, Chabahil, Dallu and Nepalgunj, the charges are as below:

Size of Locker	Annual Charge	Security Deposit*
Small Size (5*7*19)	Rs. 2,000	Rs. 5,000
Medium Size (6*8*19)	Rs. 2,500	Rs. 8,000
Large Size (5*14*19)	Rs. 3,000	Rs. 10,000
X-Large Size (11*14*19)	Rs. 4,000	Rs. 12,000

Breaking of Locker/ Replacement of Keys	Rs. 10,000/- or Actual Cost of lock replacement whichever is higher.
Surrender of Locker	Free

Cheque Book	
Cheque Book issuance (fresh request)	Savings Accounts: Free up to 20 leaves at one time issuance. For more than 20 leaves at one time issuance Rs. 2 per additional leaf above 20 leaves. However, where customer request is not specific, only 10 leaves to be provided at one time issuance.
	Current accounts / Call accounts: Free up to 50 leaves at one time issuance. For more than 50 Note: However, where customer request is not specific, only 10 leaves to be provided at one time issuance.
Cheque Book issuance against lost Cheque Book	Rs. 100/- per cheque book in case of same branch.
	Rs. 300/- per cheque book in case of other Branches. *In case of cheque book issuance by Stopping/Cancelling previously issued cheque/s, additional charge as per section Stop/Cancel Payments of Cheque of this STC has to be recovered. Charge needs to be recovered, if cheque issuance has to be made without collecting demand slip.
Charge for Uncollected Cheque Book	Rs. 300/- per cheque book (Cheque books not collected within six months from issuance).
Cheque Book issuance of other Branches	Rs. 100/- per cheque book * Number of leaves to be provided to customers as same as issuance of fresh cheque book. * By nature of the account, not to levy cheque issuance charge of Rs. 100 for other branch cheque book issuance to overseas account customers, if cheque issuance is requested at nearest branch of the customer's residence/ branches of the same district of customer residence.
Withdrawal Slip/Counter cheque	Rs. 50 per slip for same branch.
	Rs. 100 per slip for other branch.
	(Free, in case of ATM not working, BM/RM approval must required)

Account Statement	
Duplicate Account Statement	Rs. 20/- per page. Free in case of issuance of Balance Certificate.
Account statement of Other Branches	Free
Statement to be posted abroad	Rs. 500 plus actual courier charge
Duplicate, Customer DR / CR advice/ Record (On customer request)	
Within 3 months of transaction	Free for first time when fresh advice is issued at the time of transaction place.
	Rs. 100 for duplicate document.
After 3 months and up to 2 Years	Rs 200/- per request.
After 2 years	Rs.500/- per request
Duplicate FD Certificate	Rs.500/-(Approval should be obtained from COO for its issuance)
FD Liquidation	a) No Interest to be paid if it is liquidated within 3 months.
	b) Interest to be paid by applying coupon rate or prevailing published interest rate for the FD actually maintained period whichever is lower less 2% p.a. for the entire period of FD placed.

Card Related Fees (Prabhu Debit Card including VISA Debit and Credit Card)					
Description of Charges	SCT Debit Card	VISA Debit (Domestic)	VISA Debit Int'l	VISA Credit Card Domestic	Rupaiya Debit Card
Card Issuance	Free	Rs.300/- (3 yr validity) Rs.400/- (4 yr validity) Rs.500/- (5 yr validity)	USD 5/-	Rs. 750/-	Rs.200/- (2 yr validity) Rs.250/- (3 yr validity) Rs.300/- (4 yr validity) Rs.350/- (5 yr validity)

Re-issuance (after expiry renewal as well)	Rs.200/- (for lost card reissuance only)	Rs.300/- (3 yr validity) Rs.400/- (4 yr validity) Rs.500/- (5 yr validity)	USD 5/-	Rs. 500/-	Rs.200/- (2 yr validity) Rs.250/- (3 yr validity) Rs.300/- (4 yr validity) Rs.350/- (5 yr validity)
Pin Re- generation of Debit Card	Rs.100/-	Rs.100/-	USD 1.50/-	Rs. 100/-	Rs.100/-
Limit Enhancement Request				Rs. 100/- per request	
Withdrawal Limit Enhancement Request		Rs. 100/- per request		Rs. 100/- per request	
Card delivery from other branches	Rs.100/-	Rs.100/-	USD 1.50/-	NA	Rs.100/-
Uncollected debit cards	Rs.250 (if not collected within 6 months)	Not applicable	Not applicable	NA	Rs.200 (if not collected within 6 months)
Urgent Card Issuance fee		Normal card charge plus Rs. 200/-			
Travel Card Issuance		Rs. 500/- per card			

SMS Banking / mCash (Mobile Wallet)	
mWallet with transaction alert	Rs.300 per account per year
mWallet pin reset charge	Rs. 50 (Mobile Number Change Charge will be free for mWallet Customers.)
Inter-Bank Fund Transfer Charges Through M-Wallet	

Transaction Range (NPR)	Transfer Fees (NPR)
100 to 1,000	10
1,001 to 10,000	20
10,001 to 20,000	30
20,001 to 30,000	40
30,001 to 40,000	50
40,001 to 50,000	60

Hello Paisa	
For Customers doing Cash In at Bank (Prabhu Bank & Any other Hello Paisa- Partner Bank)	Free
For Customers doing Cash Out at Prabhu Bank	Free
For Customers doing Cash Out at Other Hello Paisa- Partner Bank, charge is as below:	

Transaction Slab based fees for Cash Out @ Other Bank				
S.No.	Slab		Price NPR	Services
	From	To		
1	1	5,000	10	Cash Out at Other Bank
2	5001	10,000	15	
3	10,001	25,000	25	
4	25,001	50,000	35	

5	50,001	100,000	45	
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Transaction Slab based fees for Other Transactions				
S.No.	Slab		Price NPR	Services
	From	To		
1	1	5,000	10	Mobile A/c to Mobile A/c (P2P) Request money (RMoney) Unregistered payment (UPay)
2	5001	10,000	15	
3	10,001	25,000	25	

Transaction Slab based fees for				
S.No.	Slab		Price NPR	Services
	From	To		
1	1	5,000	10	Cash in by agent Cash out by agent
2	5001	10,000	15	
3	10,001	25,000	25	
4	25,001	50,000	35	
5	50,001	100,000	45	

Other Fees		
	Details	Fees
	ATM Withdrawal Verify OTP	Rs. 20 upto Rs. 20,000
	SVA Balance Inquiry	Rs. 3 after first four request/ month
	SVA Mini Statement	Rs. 3 after first four request/ month
	Bank Account Balance Inquiry	Rs. 3 after first four request/ month
	Mobile A/c to Bank A/c Transfer	Free
	Bank A/c to Mobile A/c Transfer	Free
	NTC Balance Transfer to Self	Free
	NTC PSTN Bill Payment to Others	Free
	NTC Balance Transfer to Others	Free
	NTC Postpaid Bill Payment to Self	Free
	NTC Postpaid Bill Payment to Others	Free
	NTC ADSL Bill Payment to Others	Free
	Ncell Balance Transfer to Self	Free
	Ncell Balance Transfer to Other	Free
	Ncell Postpaid Bill Payment to Self	Free
	NCELL Postpaid Bill Payment to Other	Free
	Merchant Payment Initiated By Merchant	Free
	Dish Home Voucher Request to Self	Free
	Dish Home Voucher Request For Other	Free
	Pin Reset	Free
	Pin Change	Free
Internet Banking Service		
	Registration for service	Rs. 300/- per account
	Renewal fee	Rs. 300/- per account (Annually)
	Pin regeneration	Rs. 100/-
	Uncollected pin destroy charge	Rs. 100/- (if not collected within 3 months)
	CCTV footage request	Rs. 500/- per request (Subject to approval from COO/DCEO)

Card Transactions Fees (Prabhu Debit Card including VISA Debit and Credit Card)					
Description	SCT Debit Card	VISA Debit Card (Domestic)	VISA Debit Card (Int'l)	Visa Credit Card (Domestic)	VISA Credit Card (Int'l)
Onus Card Onus ATMs- Cash Withdraw	Free	Free	Not Allowed	Rs. 100	Transaction doesn't allow.
Onus Card Onus ATMs- Balance enquiry	Free	Free		No Charge	
Onus Card Onus ATMs-Mini Statement	Rs. 5	Rs. 5		NA	
Onus Cards SCT ATMs-Cash Withdrawal	Rs.25	Rs.30		Rs. 150	
Onus Cards SCT ATMs-Balance Inquiry	Rs.3	Rs.5		Rs. 5	
Onus Cards SCT POS	Free	Free		No charge	
Onus Cards HBL ATMs-Cash Withdrawal	Rs.25	Rs.20		NPR. 150	
Onus Cards HBL ATMs-Balance Inquiry	Rs.3	Rs.5	NPR 5		
Onus Cards at VISA ATMs(Nepal)-Cash Withdrawal	Service not available	Rs.150	Service not available	NPR. 200	
Onus Cards at VISA ATMs(India)-Cash Withdrawal		Rs.250		NPR. 250	
Onus Card at VISA ATMs (India)-Balance Inquiry		Rs.50		NPR. 50	
Onus Card at VISA ATMs(International)-Cash Withdrawal		Service not available	USD 5	Not Allowed	USD 5
Onus Card at VISA ATMs(International)-Balance Inquiry			USD 0.75	Not Allowed	USD 0.75
VISA / Master Card acquiring surcharge(Except for Cards issued from Europe, India and Nepal)	NA	NA	Rs.400	NA	NA
Interest on cash withdrawal	NA	NA	NA	2.5% per month	1% per month
Late Payment Fee	NA	NA	NA	NPR. 300 per instance	USD 5 per instance
Over limit fee	NA	NA	NA	NPR.250.00	USD.5.00
Limit Enhancement fee (customer request)	NA	NA	NA	NPR.500.00	USD.10.00
Counter Bill Payment					
Nepal Telecom Bill Payment		Free			
Nepal Telecom GSM Postpaid Bill Payment					
Nepal Telecom ADSL Bill Payment					

2. REMITTANCES	
Draft/SWIFT(including advance payment) in FCY (Customer)	i) 0.15% or minimum Rs.500/- for each draft /SWIFT in AUD / JPY*.
	ii)0.15% or minimum Rs.300/- for each draft/SWIFT in USD / GBP /EURO
	iii) 0.15% or minimum Rs.200/- for each draft/SWIFT in INR*.
	*Note: 1.For remittance outward through the medium of SWIFT
Draft/Swift FCY (Non Customer - Student studying abroad only)	0.30% or minimum Rs.500/- for each draft/swift*.
	*Note: 1.For remittance outward through the medium of SWIFT, communication charges as per Section 5 of STC will also be charged in addition to commissions specified as above
NPR Draft / MC Issuance (Customer)	0.10% or minimum Rs. 200/-

NPR Draft / MC Issuance (Non Customer)	0.20% or minimum Rs. 300/-
SWIFT MT 103 payment with charges "our" only to customer	USD 20 / GBP 20 / EUR 35 / AUD 20 / JPY 5500 / INR 200 (or equivalent NPR amount) initially and additional charges as per claim of the intermediary bank.
Cancellation of Remittance DD/MC/etc	
a) Up to six months from draft issuance date	a) Rs. 300/- flat per draft plus communication
b) > 6 months to one year from draft issuance date	b) Rs. 500/- flat per draft plus communication
c) > 1 year after draft issuance date	c) Rs. 1000/- flat per draft plus communication
d) Cancellation request of SWIFT Payment	d) Rs. 500/- flat plus communication
Stop payment of Manager Cheque (MC) / Demand Draft(DD)	Stop payment of MC / DD(INR)
	a) Rs. 300/-per instruction for same Prabhu Branch cheques(for MC)
	b) Rs. 500/-per instruction for Other Prabhu Branch's cheques(for MC)
	c) Rs. 500/- (plus communication charges as per Section 5 of STC where ever applicable) for DD issued in INR
	Stop Payment of FCY Demand draft (other than INR)
	a) GBP 25 or equivalent NPR per instrument issued in GBP
	b) AUD 20 or equivalent NPR per instrument issued in AUD
	c) USD 10 or equivalent NPR per instrument issued in USD
d) EUR 20 or equivalent NPR per instrument issued in EURO	

Remittance / Inward	
Remittance inward	<p>a) Received in FCY from Correspondent Banks: Free of Charge. (i.e. Remittance from SCB / Habib/ Mashreq Bank / Yes Bank/ Bank of Tokyo, etc.).</p> <p>b) Received in LCY from other Local BFIs: Rs.200 flat per transaction or a/c credit. (i.e. remittance in NPR from any other Nepali Bank.)</p> <p>c) Rs. 25/- per transaction and/or Rs. 200/-, whichever is higher for Remittance Received in LCY from Remittance Companies / Money Transfer Companies (such as Annapurna Travels, Prabhu Money Transfer, IME for their sub-agent account funding or account credit of customers with us other than online payment system)</p> <p>d) Remittance in LCY through Online Payment System: Free of Charge, Commission to be received separately as per agreement. (i.e. remittance payment of IME, SDBL, Western Union, etc. through online payment system).</p>
Transfer to another bank	0.1% or minimum Rs. 500/- per transfer.
Follow up SWIFT on remittances at customer's request	Rs. 750/- per message plus other bank charges if any plus communication (As per section 5 of STC.)

Nostro Cover Refund	
Refund of Inward Payment & Nostro Cover	USD 20.00 or equivalent (plus other bank charges if any and communication charges as per STC section 5)
Local Interbank Transfers (At the request of one bank to another)	
If the beneficiary is a Bank	Reciprocal Basis
For third party Beneficiary	0.1% or minimum Rs. 500/- per transfer.

Clean Cheque Collection	
Local clearing cheques (Normal Course)	Free up to cheque value of NPR 200K for all currency, Above cheque value NPR 200K Rs. 30/cheque for all currency

Cheque Returned due to Insufficient Balance	Rs. 300/cheque for all currency						
Local clearing cheques (Special /Express clearing)	Rs. 100 /cheque for all currency						
Inward clean collection (except local clearing)	0.25% minimum Rs 500/- (plus out of pocket expenses)						
Cheque Collection Outwards FCY/LCY	0.125% or minimum Rs.500/- plus postage/courier						
	Note-1. Minimum Balance of NPR 10,000/- FCY to ensured before cheque is sent for collection/presented for clearing (in case of outward cheques).						
IPS Charge	IPS Transaction Fee						
	Transaction Fees	Up to 500	>500-5000	>5K-50K	>50K-5L	>5L-50L	>50L
	Outward	10	20	30	50	100	500
	Inward	5	15	20	30	50	50
	*For Dividend and IPO Refund payments, the transactions fee will be waived for transaction amount up to NPR 100.						
FCY Cheque Return Charge	<p>FCY cheque sent for collection(outstation collection)</p> <p>a) EUR 15 or equivalent NPR per instrument issued in EURO*</p> <p>b) USD 10 or equivalent NPR per instrument issued in USD*</p> <p>c) GBP 25 or equivalent NPR per instrument issued in GBP*</p> <p>d) AUD 45 or equivalent NPR per instrument issued in AUD*</p> <p>e) NPR.200 per instrument issued INR*</p> <p>Local clearing/collection/over the counter cheque return(both outward and inward)</p> <p>a) GBP 5 or equivalent NPR per instrument issued in GBP*</p> <p>b) USD 5 or equivalent NPR per instrument issued in USD*</p> <p>c) others if any NPR 500 for cheques issued in other FCY*</p> <p>*Note-1.Postage and courier charges as per Section 5 of STC to be charged in addition to above specified charges.</p>						
Issuance of Advance Payment Certificate	Rs.250/- per certificate.						
3. TRADE FINANCE							
Documentary Credit							
Issuance Commission of L/C	<u>Domestic:</u> 0.25% or min. Rs 1000/- per quarter						
	<u>International:</u> For Industries: 0.125% or min. Rs.1000/- per quarter For Others: 0.15% or min. Rs.1000/- per quarter <u>Against 100% cash margin: Negotiable</u> (communication charges will be extra as per section 5 below)						
Reinstatement Commission under Revolving L/Cs	At par with Issuance Commission of L/C as above						
Acceptance Commission	For Industries: 0.25% or min. Rs.2000/- per quarter For Others: 0.30% or min. Rs.2000/- per quarter (communication charges will be extra as per section 5 below)						
Amendment Commission under Import L/C	Rs.500/- flat. However in case of increase in LC amount and exceeding of quarter under extension of validity, commission shall be as per Issuance Commission of L/C.						
Amendment Commission under Import L/C for customs purpose (if not required to be transmitted)	Rs.500/- only (communication charges shall be exempted)						
Confirmation Commission under Import L/C (apart from confirming bank's commission)	0.25% - 0.50% or min. Rs.3000/- per quarter.						
Discounting under Import LC	Negotiable						
L/C Cancellation Fee [Note: Applicable only if L/C is cancelled after obtaining consent of Beneficiary, not applicable	Fully unutilized: Rs.1000 flat Partially unutilized: Rs.500 flat (if partial shipment allowed) plus communication charges.						

if L/C is cancelled merely upon Applicant's requests or upon expiry.]	
Document Handling Fee (Export/Import L/C and Non L/C)	Rs.1000/- for each set of documents
Inward Documents under Collection (sight)/Documents Against Payment (DAP)	0.25% - 0.375% or min. Rs 1000/- (plus communication charges as per section 5)
Inward Documents under Collection (usance)/Documents Against Acceptance (DAA)	a) 0.50% - 0.75% or min. Rs 1000/- per quarter at the time of acceptance booking (plus communication charges as per section 5) b) Rs.500/- flat at the time of payment
Discrepancy Fees (Documents under import L/Cs)	
a) Convertible FCY L/Cs b) INR L/Cs c) NPR L/C (Domestic)	a) USD 60 or equivalent per set of documents (including communication fee) b) INR 2500 per set of documents (including communication fee) c) Rs.3000 per set of documents (including communication fee)
Overdrawn Commission under Import L/C	0.50% on overdrawn amount or min. Rs.1000/-
Issuance of Delivery Order under L/C against copy documents.	Rs. 500/- per set of documents
Interest rate on BLC	Highest published lending rate of the Bank.
Commission for Import Bills for Collection Documents (including L/C) returned unpaid/unaccepted)	Rs.1000/- per set of documents apart from communication charges as per section 5
BCI Report Obtainment fee	As claimed by the BCI report provider (plus communication charge as per section 5)
Advising Fee of Export L/C and its subsequent amendments sent to us directly but not to be negotiated with us.	a. Rs.3000/- Advising of L/C (plus communication charges as per section 5). b. Rs.2000/- Advising of Amendment (plus communication charges as per section 5).
a) Advising Fee of Export L/C or subsequent amendments sent to us directly and to be negotiated with us (both LCY and FCY). b) Advising Fee of Export LC/Amendment (not sent to us directly) collected by us on behalf of the client. c) Advising Fee of Export LC/Amendment (not sent to us directly) collected by the client themselves without our involvement.	a) Rs.1000/- flat (plus communication charges, if applicable, as per section 5). b) Rs.1000/- flat (plus communication charges, if applicable, as per section 5). c) Nil
Negotiation Commission under Sight Documents under Export L/C	i. Clean Sight Documentary Bills: a. 0.60% of Negotiated Value or min. Rs. 5000/- up to 15 days b. Overdue interest: highest published lending rate of the bank applicable after 15 days from negotiation date ii. Discrepant Sight Documentary Bills: a. 0.75% of Negotiated value or min. Rs. 5000/- up to 15 days b. Overdue interest: highest published lending rate of the bank applicable after 15 days from negotiation date (plus communication charge as per sec. 5).
Negotiation Commission under Usance Documents under Export L/C	i. Clean Usance Documentary Bills: a) 0.60% of Negotiated value or min.Rs.5000/- per month b) Overdue interest: highest published lending rate of the bank applicable from next working day after maturity ii. Discrepant Usance Documentary Bills: a. 0.75% of Negotiated value or Min.Rs.5000/- per month

	b. Overdue interest: highest published lending rate of the bank applicable from next working day after maturity (plus communication charge as per sec. 5).
L/C Transferring Charge	Rs 1500/- flat (plus communication charges as per section 5)
Processing documents under Export L/C on collection basis	0.10% of document value or min. Rs.1000/- (plus communication charges as per sec 5).
Outward Documents under collection without L/C including CAD	0.25% or min. Rs.2000/- (plus communication charges as per section 5).
Confirmation Charge under Export L/C (subject to prior arrangement)	0.25% or min. Rs.2000/- per quarter (plus communication charges as per sec 5).
Stop Payment/Cancellation Charge of NRB Security Margin Cheques	Rs.300 per instrument (Except in case of expired cheques or change in customs entry point through amendment)
Dishonor of Outward Bills under collection /CAD	Rs.1000/- plus communication cost
Issuance of CAD Permit	Rs. 500/- per permit

GUARANTEES					
S. No.	Description	Fully or partially backed up by acceptable security (REC & Other Collateral) ** (see below)		Partially secured by Cash Margin or Equivalent to Cash Security only (other than REC)	
		Commission	Cash Margin ** (see below)	Commission	Cash Margin or Equivalent ** (see below)
	Bid Bond	0.25% or min. Rs.500/- per quarter	Negotiable	0.30% or min. Rs. 1,000 per quarter Negotiable	Min. of 5% 100%
	Performance Bond	0.35% or min. Rs 750/- per quarter	Min. of 2%	0.40% or min. Rs 1500/- per quarter Negotiable	Min. of 15% 100%
	Advance Payment Guarantee	0.40% or min. Rs.1,000/- per quarter	Min. of 5%	0.4375% or min. Rs.1,500/- per quarter Negotiable	Min. of 20% 100%
	Suppliers' Credit Guarantee	0.40% or min. Rs. 1,000 per quarter	Min. of 10%	Negotiable	100%
	Outward Int'l (Counter) G'tee	0.40% or min. Rs. 1,000 p.q. plus other bank's commission /charges +out of pocket exp.	Min. of 5%	Negotiable	100%
	Inward Int'l G'tee (G'tee issued by us against the Counter G'tee of other bank)/Financial Guarantee	0.35% or min. USD 50 p.q. plus commission / charge of other bank plus out of pocket expenses,/ In case of Financial Guarantee 0.4375% p.a. or min Rs.2,000	NA/Negotiable	NA/Negotiable	NA/100%
	Deferred Payment Guarantee	0.4375% p.q. or min. Rs. 2,000	Negotiable	Negotiable	100%
	Moral Guarantee	0.4375% p.q. or min.	Negotiable	Negotiable	100%

		Rs. 2,000			
	Shipping Indemnity	Rs 1,000/- flat	Negotiable	Negotiable	100%
	Guarantee for other specific purpose	0.4375% or min. Rs. 2,000 p.q.	Min. of 10%	Negotiable	100%
	Amendment not affecting value & validity	Min. Rs. 750 + Communication Charges	NA	Min. Rs. 750 + Communication Charges	NA
	Amendment affecting increase in value and/or validity	Applicable as fresh issuance	Applicable as fresh Issuance	Applicable as fresh Issuance	Applicable as fresh issuance
	Claim Handling Charge ##	NPR 1,000/- per claim	NA	NPR 1,000/- per claim	NA

4. VOSTRO ACCOUNTS	
Local Commercial Banks Current Accounts	USD, GBP, EUR & AUD (NPR optional)
Interest on Credit Balances	Nil
Interest on Debit Balances	As per Market Rate
Local Inter Bank transfer	Reciprocal basis (Free until no information of other bank charges)

5. COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES	
Communication – SWIFT	
L/C, Bank Guarantee Issuance messages (MT700/760) (within Nepal)	Rs.500/- flat
L/C, Bank Guarantee Issuance messages (MT700/760) (India)	Prime Clients: Rs.1,000/-per message Non-prime Clients: Rs.1,500/-per message
L/C, Bank Guarantee Issuance messages (MT700/760) (Elsewhere)	Rs.1,500/-per message
Amendment under L/C and Bank Guarantees (MT707/767)	Rs.500/- per message for single page amendment. Rs.300/- to be charged for every additional page of amendment
Amendment under import L/C for customs purpose (if not required to be transmitted)	Free
Simple Payment messages (MT103/202) (Nepal)	Rs.500/-per message
Simple Payment messages (MT103/202) (Elsewhere)	Rs.750/-per message
Reimbursement Authorizations (MT740/747) /IRU Requests	Rs.750/-per message
Maturity Confirmation under L/C and DAA	Rs.750/-per message
Payment Advice	Rs.750/- per message
Correspondence/response initiated by bank during normal course of business or done on its own behalf or without involvement of customer	Free
Other messages (India/ Elsewhere)	Prime Clients: Rs.750/-per message Non-prime Clients: Rs.1,000/-per message
Courier (For each packet up to 500 gms)	
Nepal	Rs. 100
India	Rs. 350
Other Countries	Actual Cost basis as per arrangement with Courier service or Minimum Rs.1,000 per set of documents whichever is higher.

Postage																
Nepal	Rs. 50/- per set of documents															
India	Rs. 100/- per set of documents															
Other Countries	Rs. 500/- per set of documents															
6. CREDIT ADMINISTRATION																
Credit inquiries	Reciprocal basis. Rs.500/- per enquiry for banks without reciprocal arrangement.															
CICL Charge																
Credit Information	a) For entity with no transactional/clean report*															
	Off line Online															
	Rs.275 Rs.250															
	b) For an entity with transaction/detail report*															
	Off Line Online															
	Rs. 600 Rs.550															
*Note: Charges above mentioned are on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.																
Black Listing / delisting charges	a) For Borrower having exposure of Rs. 10 million and above*															
	-Rs. 3,000 per request of listing/delisting															
	b) For Borrower having exposure of below Rs. 10 million*															
	-Rs. 2,000 per request of listing /delisting															
*Note: Charges above mentioned are on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.																
Secured Transaction Registry (STR)																
File a new notice of security interest (Registration)	Rs. 500.00 per request															
Request of certified search (Enquiry)	Rs. 500.00 per request															
Change an existing notice (Amendment/ Termination/ Continuation/ Correction)	Rs.500.00 per request															
<ul style="list-style-type: none"> STR Charges has to be taken from SME, Business Banking, and Consortium & Project Financing for fresh/renewal of loan. 																
7. LENDING FEES																
Commitment Fee (Term Finance)	2% p.a. of undrawn limit															
Commitment Fee (Working Capital Finance)	2% p.a. if utilization is below 50% (For eg. If utilization is 40% only, the commitment fee will be applicable for the differentiate i.e. for 10% only)															
Prepayment Charge	a) Term loan: 2% on flat for amount settled before the committed Tenure															
	b) OD and revolving nature loan including SWAP: Free															
Loan Administration Fee																
SME Loan:																
	<table border="1"> <thead> <tr> <th></th> <th>Loan Administration Fee</th> <th>Renewal Fee</th> </tr> </thead> <tbody> <tr> <td>Below 2.5 Million</td> <td>0.50-1%</td> <td>0.50%</td> </tr> <tr> <td>2.5 M to 10 M</td> <td>0.45-1%</td> <td>0.35%</td> </tr> <tr> <td>10 M to 25M</td> <td>0.35-1%</td> <td>0.25%</td> </tr> <tr> <td>25M to 50M</td> <td>0.25-1%</td> <td>0.15%</td> </tr> </tbody> </table>		Loan Administration Fee	Renewal Fee	Below 2.5 Million	0.50-1%	0.50%	2.5 M to 10 M	0.45-1%	0.35%	10 M to 25M	0.35-1%	0.25%	25M to 50M	0.25-1%	0.15%
	Loan Administration Fee	Renewal Fee														
Below 2.5 Million	0.50-1%	0.50%														
2.5 M to 10 M	0.45-1%	0.35%														
10 M to 25M	0.35-1%	0.25%														
25M to 50M	0.25-1%	0.15%														
Corporate Loan: Up to 0.25%																

<u>Consumer Loan:</u> Flat 1.00%	
<u>Consortium & Project Finance:</u> As per consortium decision	
Letter issue for Share pledge (Margin Lending)	Rs. 100 per letter.
Pledged share release charge (Margin Lending)	Rs. 100 per letter.
Administrative Charge for Real Estate collateral release in case of loan prepayment, where separate prepayment charge not taken	Rs. 500 per instance
Administrative Charge for letter issuance to Land revenue office/ Local Authority/Survey office etc. on customer request other than loan repayment fully	Rs. 500 per letter (The charge is for any letter issuance as per customer request after mortgage of property on bank's name such as " Ghar Kayam, Naksa pass Sifaris, Halsabik, release of property for partial settlement etc)
Administrative charge for Temporary Release of original LOC	Rs. 500 per instance
Letter issuance to Transportation Management Office	Rs. 500 per letter (The charge is for any letter issuance as per customer request after transfer of vehicle on bank's name such as Blue Book Duplication, Meter Namsari, Anchilikaran, transfer of vehicle to customer name after loan settlement.)
Certificate for Credit Line- For Existing Limit	Rs. 500 per certificate
Certificate for Credit Line -For Proposed Limit	Minimum Rs. 1000 or 0.05-0.10% , whichever is higher
8. PENAL INTEREST	
Principal Penal on Overdue Principal	Ranging from 1% p.a. to 2% p.a. based on overdue tenure on overdue amount.
Interest rate on Overdue Interest	Ranging from 1% to 2% p.a. based on overdue tenure on overdue interest / outstanding principal amount.

9. SHARE TRANSACTION FEES	
Share Transfer Charge (Our bank)	Rs. 5 per transaction
Share pledge confirmation charge (our bank)	Rs. 100 per pledge confirmation
Share split charge (Our Bank)	Rs. 50 per split
Share unification charge	Rs. 500 per unified certificate
Share Certification charge	Rs. 200 per certificate
Duplicate Share Certificate issuance	Rs. 500 per certificate plus notice publication expenses on actual cost basis.
DMAT Account Opening Charge	Rs. 50/ Account
DMAT Account Maintenance Fee-Annual	Rs. 100/ Account
Securities Transfer Fee	Rs. 25/Transaction
Remat Fee	Rs. 50/Transaction
Securities Pledge Fee	Rs. 50/ Transaction
Account Pledge Fee	Rs. 25/Transaction
ASBA System	Rs. 1/Transaction