



NIC ASIA Bank

STANDARD TARIFF OF CHARGES

APRIL, 2023

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STANDARD TARIFF OF CHARGES (STC)

Introduction

This Manual contains details of standard charges that the Bank wishes to apply for the services it provides.

Alterations to the tariff may be made only under the signature of Chief Executive Officer or his alternate on his absence.

Business Unit Heads may grant concessions / waiver upon the application of Relationship Managers and/or Branch Managers. Such concession / waivers need not be taken if the same have already been approved through a credit Memorandum.

Any branch specific deviation that is required due to the local competition or due to the local business needs shall be approved by Chief Executive Officer.

It is expected that such concession/waivers will be used sparingly. Such concession deviations shall be approved through an application, the format of which is enclosed (see Section 12).

It should be noted here that all communication/postage/courier expenses related to a customer transaction, even when these charges are not mentioned in the related sections of STC, are to be recovered from customer as per section 6 of STC.

Amendments to this document will be issued in form of a complete page and will be notified through a Country Circular. All holders of this document should then replace the amended page of STC under their possession with the new page.

This Manual is the property of NIC ASIA Bank Limited and must not be removed from its offices and the contents must not be made available in any form to any unauthorized person or persons without the prior approval of the Chief Executive Officer.

S.No.	Services	Provision
1.CUSTOMER SERVICES		
1.1	Stop Payment of drawn Cheque	Nil
1.2	Stop Payment of undrawn cheques (up to entire book)	Nil
1.3	Standing Instruction	
	Call Current Transfer	Free
	For Borrowing Customer if it is for loan repayment purpose	Free
	Credit Card Payment	Free
	Amount to be deposited periodically on any deposit products of our Bank as per the product features	Free
	Standing Instruction to deduct any other standard charges within Bank	Free
	For any other Standing Instruction which are not mentioned above	NPR 1,000 /- per standing instruction per year
1.4	Cheque certified "Good for Payment"	Nil
1.5	Cancellation of "Good for Payment"	NPR 1,000 /- (cancellation fee applicable after system entry)
1.6	Issuance of Balance Certificate	Nil (NPR 1,000 for subsequent issuance of same tenure or overlapping period)
1.7	Issuance of Certificate other than Balance Certificate	NPR 1,500 per Certificate
1.8	Issuance of Certificate of DEMAT Account	NPR 300 per Statement
1.9	Issuance of Duplicate FD Receipts	NPR 500 per Copy
1.10	Issuance of Duplicate TDS Certificates	NPR 250 per Copy
1.11	Bullion Handling Charges	NPR 500 per day after 4 th Day
1.12	Fund withdrawal from withdrawal slip	Amount upto NPR 50,000/- : NPR 100/- Amount above NPR 50,000/- : NPR 150/-
1.13	Balance Re-confirmation Charge	NPR 1,000/- flat per request
1.14	Account Closure	Nil
1.15	Cheque Book issuance against lost Cheque	NPR 500/- per cheque book (max 10 leaf)
1.16	Charge for uncollected Cheque Book	NPR 750/- Per Cheque book. (Cheque books are kept for collection for up to 6 months, and if not collected by then, are to be destroyed and thereafter, NPR 750/- to be charged to the customer Account).
1.17	Cheques returned unpaid (In case of Insufficient Fund only)	NPR 1,000/- for every return
1.18	Duplicate Account Statement Request	NPR 50/- per page or Min. NPR 500/- whichever is higher (one account statement is free every fiscal year)
1.19	Duplicate Customer DR/CR advice	Within 3 months of transaction: NPR 250 /- per copy

S.No.	Services	Provision
		After 3 months and up to one year: NPR 500/- per copy
		After 1 year and up to 2 Years: NPR 750/- per copy
		After 2 years: NPR 1,000/- per copy
1.20	Record Retrieval Charges	Within 3 months of transaction: 500 per instrument plus amount charged by third parties
		After 3 months and up to 2 years: NPR 1,000 per instrument plus amount charged by third parties
		After 2 years: NPR 1,500/- per instrument plus amount charged by third parties
1.21	FD Liquidation	<ul style="list-style-type: none"> - In case of Individual FD withdrawn, penal charge shall be difference of FD rate and lowest saving rate published on date of opening FD, for the period actually held. - In case of Institutional FD withdrawn, penal charge shall be difference of FD rate and 50% of minimum saving rate published on date of opening FD, for the period actually held. - In case of Individual Sweep In Sweep Out prematurity charge of difference between FD & Savings of the product shall be charged for the period held.
1.22	FCY Cash transactions	
1.22.1	FCY Cash Sale	No Charge
1.22.2	FCY Cash Deposit in FCY A/C ((for denomination below USD 50 or equivalent in other convertible FCY)	0.5% of transacted amount
1.23	Any Branch Banking System (ABBS) Charges	Nil
1.24	Inter-Branch Fax Transfers	
1.24.1	IB Fax Transfer (one side customer)	0.05% or minimum NPR 250/-
1.24.2	IB Fax Transfer (Both side non-customers)	0.20% or minimum NPR 500/-
1.25	Amendment of payment instruction	NPR 500 per instance + communication charges
1.26	Funds transfer with other BFIs.	As per arrangement with the respective Banks / Financial Institution
1.27	Scheme change charge (to other schemes)	NPR 500/- per instance
1.28	Statement to be posted abroad	USD 15/- plus courier charges (per request)
1.29	Statement to be faxed abroad.	USD 10/- plus communication charges (per request)
1.30	Issuance of Miscellaneous Letter upon the request of Customer	NPR 1,500 /- per request
1.31	Cheque Book Request without Cheque Requisition Slip	NPR 500 /- per request
1.32	Loose Cheque Issuance Fee/ Counter Cheque	NPR 200 /- per leaf
1.33	Cheque image retrieval charge	NPR 200 /- per leaf
1.34	CCTV Footage retrieval charge	NPR 1,000 per/event (Free in case the issue is due to Bank)
1.35	Account Name Correction Charge	Individual: Surname/Spelling Correction : NPR 500/- per instance Institution : NPR 1,000/-
1.36	Education Loan Disbursement Letter	NPR 1,000/- per letter

S.No.	Services	Provision
1.37	Safe Deposit	NPR 500/-
1.38	Fees for Information	Information up to 5 pages: NPR 500/- Information more than 5 pages: Rs.50 per page (minimum NPR 1,000/-)
1.39	College/ Course Change Fee (For Education Loan)	NPR 10,000 per processing
2. Remittance		
2.1	Stop Payment of Demand Draft	USD 12 and equivalent plus communication charge
2.2	DD issuance	0.50% of transaction amount or min NPR 1,000/-
2.3	MC/NRB Cheque issuance	0.50% of transaction amount or min NPR 1,000/-
2.4	Noting Caution of Lost Demand Draft	- NPR DD: Rs 100/- per draft per instance - INR DD: Rs. 1600/- per draft and additional charge of NPR 400/- for SWIFT messages - FCY: USD 12 and equivalent in respective currency plus SWIFT charge NPR 400/- in each communication.
2.5	Revalidation of Draft/ Duplicate Draft	- Revalidation: Rs. 500/- per draft per instance - Duplicate Draft : Rs. 1,000/- per copy
2.6	Revalidation of Banker's Cheque/ Duplicate BKC	- Revalidation: Rs. 500/- per BKC per instance - Duplicate BKC : Rs. 1,000/- per copy
2.7	Draft FCY	
2.7.1	Draft FCY (Incl. INR) Customer	0.40% of transaction amount or NPR 500/- for each draft. (Plus Communication Charges as per STC)
2.7.2	Draft FCY (Incl. INR) Non Customer	1% of transaction amount or NPR 2,000/- for each draft. (Plus communication charges as per STC).
2.8	SWIFT Transfer FCY	
2.8.1	SWIFT Transfer FCY for Customer (Including INR)	0.25% of transaction amount or minimum NPR 500/- for each Draft (Plus communication charges as per STC and third party charge)
2.8.2	SWIFT Transfer FCY for Non - Customer (Including INR)	0.50% of transaction amount or minimum USD 50 or equivalent for each draft/SWIFT(Plus communication charges as per STC and third party charge)
2.9	Cancellation of Remittance DD/MC/NRB Cheque	Up to 3 months : NPR 500.00 per draft. 3 to 6 months : NPR 1,000.00 per draft. More than 6 months: NPR 2,000.00 per draft. Plus SWIFT & other Bank charges as applicable
2.10	SWIFT LCY	0.25% or minimum NPR 1,000 /-
2.11	Cancellation of SWIFT payment	- USD 50 plus SWIFT charge as applicable for EURO and GBP - NPR 1,000 /- plus SWIFT charges as applicable for INR - USD 35 plus SWIFT charges as applicable for other currencies
2.12	LCY Inward Remittance	No Charge
2.13	Swift Amendment	- INR Swift- NPR 500 per item plus applicable SWIFT charge. - For EUR & GBP charge of USD 50 plus applicable Swift charges - For Other Currency charge of USD 35 plus applicable Swift Charges

S.No.	Services	Provision				
2.14	FCY Inward Remittance					
2.14.1	For credit to customer's LCY Account	Nil				
2.14.2	Non-customers / Tourist	0.5% or minimum NPR 1,000/- if paid in LCY at our counter.				
2.14.3	Transfer to another bank	0.50% or minimum NPR 2,000/-				
2.15	Follow up SWIFT on remittances at customer's request	NPR 1,200/- per message plus other bank charges if any.				
2.16	Return of FCY inward remittances/funds Through Nostro accounts.	USD 50.00 or equivalent (plus other bank charges if any and SWIT charges as applicable(to be deducted from funds being returned)				
2.17	Local Inter Bank Transfers (At the Request of One Bank to Another)	a) If the beneficiary is a Bank: Free				
		b) For third party beneficiary: 0.10% of transaction amount or minimum NPR 1,000/-				
2.18	NIC Asia Remit Domestic Remittance Service Fee					
	Sending Mode	From NPR	To NPR	Service Charge	Sending Comm.	Paying Comm.
	Physically via Branch/Agents	1	15,000	90	32	24
	Physically via Branch/Agents	15,001	25,000	120	48	36
	Digitally via MoBank	1	25,000	90	-	36
2.19	Remittance Cancellation	NPR 250/- per instrument				
2.20	Online Fee Payment Service Charge	NPR 500 per application (in addition to the examination fee)				
3. CHEQUE PROCESSING						
3.1	Cheque Purchase					
3.1.1	Cheque Purchase FCY (subject to limit/approval)	1% of face value or Minimum. NPR 1,000/- if realized within 15 days. Additional charge of 0.05% for each additional day thereafter.				
3.1.2	Returned Instrument (Purchased Cheque)	Maximum published rate (at the time of booking) from date of purchase plus other bank charges, min NPR 1,000 or equivalent FCY whichever is higher plus corresponding bank charges				
3.2	Cheque Collection					
3.2.1	Cheque Collection Outwards FCY/LCY	<u>Outward in Indian Currency</u> 0.15% of face value or min NPR 1,000 plus courier charge <u>Outward in Other FCY Currency</u> 0.25% of face value or Minimum NPR 1,000/- / if FCY A/C USD 10/- ; plus courier charge <u>Outward in LCY Currency</u> 0.15% of face value or Minimum NPR 500/- plus courier charge				
3.2.2	Local Clearing Cheques	Cheques up to NPR 200 K	Nil			
		Cheques > 200 K	NPR 15 /-			
	(Actual Charges to be paid to NCHL)	FCY Cheques	NPR 15 /-			
		Special Clearing	NPR 100 /-			
	Cheque Return	NPR 100 /-				
3.2.3	Inter Branch collection	Flat NPR 250/- (inclusive of courier charge)				
3.3	Foreign Cheque Sent on Collection Return Unpaid					
		0.01% of face value or min. NPR 500 plus other Bank charges, if any				

S.No.	Services	Provision
3.4	Advance Payment	
3.4.1	a) Advance Payment up to USD 35,000/- for import of goods and up to USD 200,000 for import of gold	a) Customer: 0.15% of transaction amount or minimum NPR 1,500/- plus communication charge b) Non Customer: 0.25% of transaction amount or minimum NPR 2,500/- plus Communication charge.
3.4.2	b) Advance payment vide USD cash for import of goods from Tatopani Customs office	a) Customer: 0.15% of transaction amount or minimum NPR 1,500/- b) Non customer: 0.25% of transaction amount or minimum of NPR 2,500/-
4. TRANSACTION BANKING, CARDS & Delivery Channels		
4.1	Cash Management – Virtual Account Service	
4.1.1	VA Set up Fee	NPR 25,000/- per remitter
4.1.2	VA Commission	0.1% of amount remitted or NPR 500/-, whichever is higher.
4.2	Outwards fund transfer (INR) through RTGS/NEFT	
4.2.1	For Payment on Day 0	0.25% of transaction amount or Min NPR 500/- Plus NPR 250/- towards communication
4.2.2	For Payment on Day 1	0.20% of transaction amount or Min NPR 400/- Plus NPR 250/- towards communication
4.2.3	For Payment on Day 2	0.15% of transaction amount or Min NPR 300/- Plus NPR 250/- towards communication
4.2.4	For Payment on Day 3-4	0.10% of transaction amount or Min NPR 250/- Plus NPR 250/- towards communication
*Note	Payment on Day 0 Payment on Day 0	500K INR (Instantly) Above 500K INR prior information shall be taken from treasury department
4.3	Domestic Real Time Gross Settlement (RTGS)	
4.3.1	Transaction settled in Morning Exchange	NPR 10
4.3.2	Transaction Settled in Afternoon Exchange	NPR 20
4.3.3	Transaction Settled in Evening Exchange	NPR 100
4.4	Safe Deposit Lockers	Annual Rental/Security Deposit
	a) H125 W175 D492	NPR 3,500 / NPR 10,000
	b) H125 W350 D492	NPR 4,000 / NPR 12,500
	c) H159 W210 D492	NPR 4,500 / NPR 10,000
	d) H159 W215 D502	NPR 4,500 / NPR 10,000
	e) H189 W263 D492	NPR 6,000 / NPR 10,000
	f) H159 W423 D492	NPR 7,000 / NPR 15,000
	g) H275 W350 D492	NPR 8,000 / NPR 20,000
	h) H321 W210 D492	NPR 7,000 / NPR 15,000
	i) H159 W434 D502	NPR 7,000 / NPR 15,000
	j) H322 W215 D502	NPR 7,000 / NPR 15,000

S.No.	Services	Provision
	k) H189 W529 D492	NPR 9,000 / NPR 15,000
	l) H321 W423 D492	NPR 12,000 / NPR 20,000
	m) H322 W434 D502	NPR 13,000 / NPR 20,000
	n) H404 W529 D492	NPR 17,000 / NPR 20,000
	o) H381 W508 D482	NPR 16,000 / NPR 20,000
4.4.1	Surrender of Locker	NPR 5,500/- (Charges shall be levied as per STC at the time of locker opening now onwards)
4.4.2	Breaking of Lockers / Loss of key by the customer	NPR 10,000/- plus Lock replacement charge and expense towards travelling/ lodging/ fooding as per actual bill submitted by vendor
4.4.3	Late Payment Charge for Annual Locker Rental Charge	Interest to be charged on maximum published rate, or minimum NPR 500/-
4.5	NIC ASIA VISA EMV Chip Debit Card	
4.5.1	Issuance fee	NPR 2,500 /-(One Time payment), Or, Customers can pay in 5 installments (NPR 550/- per year) Validity of card shall be 5 years.
4.5.2	Re-issuance (for lost cards/damaged)	NPR 1,500/- (for one year)
4.5.2.1	ATM Card Block Fee	NIL
4.5.2.2	ATM Card Unblock Fee	NPR 500/-
4.5.3	Cash Withdrawal and Balance Enquiry	
	ATM Cash Withdrawal Fee within NIC ASIA Bank	NIL
	ATM Cash Withdrawal other than NIC ASIA Bank ATM Terminal	NPR 15 /- per transactions from first transaction
	Balance Enquiry within NIC ASIA Bank	NIL
	Balance Enquiry within NEPS's Member Bank's Terminal	NPR 20/- per transaction
	Balance Enquiry within other Visa ATM	NPR 50/- per transaction
	Balance Enquiry within Visa ATM in India	NPR 100/- per transaction
	ATM Cash Withdrawal Fee (In India)	NPR 250 per transaction or 0.5% of transaction whichever is higher
4.5.4	Destruction fee of uncollected cards	NPR 750/-
4.5.5	Linking Account to Debit Cards	NPR 150/- per request
4.5.6	E-Commerce Activation	NIL
4.5.7	E-Commerce Txn Fee (Inside Nepal)	Free
	E-Commerce Txn Fee (Outside Nepal)	0.5% of transaction amount or minimum NPR 50/-
4.5.8	E- Commerce Annual Fee	NPR 100 /-

S.No.	Services	Provision	
4.5.9	Debit Card not returned at time of account closure	NPR 100/-	
4.5.10	Debit card issuance fee for BLB	NPR 100 per year for 5 years	
4.5.11	Charge back handling fee/Dispute Management Fee	NPR 500/- per request (only in case of false claim by customer)	
4.5.12	International Visa Card		
	Issuance Fee International Visa Card	USD 40/-	
	International Card Cash Load	USD 10/- per transaction	
	ATM Cash Withdrawal of Int'l Card used in Foreign Country	Minimum USD 5/- or 2.5% of transaction amount	
	Balance Enquiry Fee from own Bank	USD 0.06/- per transaction	
	Balance Enquiry Fee from other Bank in Nepal	USD 1.50/- per transaction	
	Balance Enquiry within Visa ATM Foreign Country	USD 2/- per transaction	
	Card Reissuance Fee	USD 10/-	
	Ecommerce Transaction fee (Other than in Nepal)	1% of Transaction Amount	
	Dispute Management Fee	USD 5 (only incase of false claim by customer)	
4.5.13	Pin Re-generation	NPR 250/- per request	
4.5.14	Urgent Card Fee	NPR 500/- (additional to issuance fee)	
4.5.15	PIN Change Charge from members' bank terminal	NIL	
4.5.16	Mini Statement Charge	NIL	
4.5.17	Mini Statement Charge from members' bank terminal	NIL	
4.5.18	Decline Fee	NIL	
4.5.19	Forced Pin Activation	NPR 1,000/-	
4.5.20	VIP Listing	NPR 1,000/-	
4.5.21	Retrieval request/Request for copy fee	NPR 500/- per transaction	
4.6	Mobile Banking with SMS Alert		
4.6.1	Registration	Individuals: NPR 500 /- Corporate: NPR 1,000 /-	
4.6.2	Annual Maintenance Fee	Individuals	NPR 300 /-
		Corporate	NPR 1,000 /-
4.6.3	Pin Regeneration	NPR 100/- per request (Free from Digital medium)	
4.6.4	Modification of Mobile Number in Mbanking Facility	NPR 100/- per request	
4.6.5	Balance Inquiry on SMS Banking	Nil	
4.6.6	Mini Statement (SMS Banking)	Nil	

S.No.	Services	Provision
4.7	Internet Banking	
4.7.1	Registration	Individual: NPR 500 /- (b) Institutions: NPR 1,000 /-
4.7.2	Renewal Annual	(a) Individual: NPR 300/- (b) Institutions: NPR 750/-
4.7.3	Pin Re-generation	NPR 150/- per request (Free from Digital medium)
4.8	PSTN/Mobile/ADSL Bill Payment (Non-Customer)	NPR 50/- per transaction
4.9	NIC ASIA VISA Credit Card	
4.9.1	Service Fees	
4.9.1.1	Subscription Fee & Issuance Fee	Subscription and Issuance Fee: NPR 3,000/- (total) Validity of card shall be 5 years
4.9.1.2	Credit Review fee (Annual)	NPR 2,000 /-
4.9.1.3	Replacement Fee	NPR 1,500 /- per request
4.9.1.4	Reissuance Fee	NPR 1,500 /- per request
4.9.1.5	PIN regeneration FEE	NPR 250 /- per request
4.9.1.6	Limit enhancement fee	NPR 2,000 /- per request
4.9.1.7	Credit Card EMI Processing Fee	EMI Tenure/Charges 1. 3 Months/NPR 500 or flat 2.5% of total amount whichever is higher 2. 6 Months/NPR 1,200 or flat 5% of total amount whichever is higher 3. 9 Months/NPR 2,000 or flat 7.5% of total amount whichever is higher 4. 12 Months/NPR 3,500 or flat 10% of total amount whichever is higher 5. 18 Months/NPR 6,000 or flat 18% of total amount whichever is higher 6. 24 Months/NPR 8,500 or flat 24% of total amount whichever is higher
4.9.1.8	E-Commerce Activation	NPR 1,000 /-
4.9.1.9	E-Commerce TXN fee (Inside Nepal)	Free
	E-Commerce TXN fee (Outside Nepal)	0.5% of transaction amount or minimum NPR 50/-
4.9.1.10	E-Commerce Annual fee	NPR 200 /-
4.9.1.11	Credit Card not returned at the time of service cancellation	NPR 500/-
4.9.1.12	Urgent Card Issuance Fee	NPR 500/- (additional to issuance fee)
4.9.1.13	EMI Cancellation Fee	NPR 500/-per request
4.9.2	Transaction Fee	
4.9.2.1	Cash withdrawal from NIC ASIA ATM	NPR 300 or 2.5% of transaction amount whichever is higher
4.9.2.2	Cash withdrawal Other Bank's ATM (In Nepal)	NPR 500 + 2.5% of transaction amount

S.No.	Services	Provision	
4.9.2.3	Cash withdrawal Other Bank's ATM (International)	NPR 300 or 4% of transaction amount whichever is higher	
4.9.2.4	Balance Inquiry from NICASIA ATM	NIL	
4.9.2.5	Balance Inquiry from Other Bank's ATM	NPR 100/- per transaction	
4.9.3	Billing related fees		
4.9.3.1	Late payment fee	NPR 500 /- or 5% of transaction amount of due amount whichever is higher	
4.9.3.2	Over limit fee	NPR 1,000 /-	
4.9.3.3	Minimum Payment	NPR 1,000 or 10% of transaction amount whichever is higher	
4.9.4	Interest		
4.9.4.1	Interest Rate	36% per annum	
4.9.5	Unpaid Allowance	NPR 250	
4.10	NIC ASIA Prepaid Dollar Card (FCY Freedom Card) For International E-Commerce Transaction		
	Issuance Fee	USD 20/-	
	Cash Load Fee	USD 10/- per transaction	
	Currency	USD (\$) / Other Permissible FCY	
	Transaction Fee	Free	
	Purpose	Payment for International Transactions	
	Issuance	Over The Counter Issuance	
	Validity of Card	3 Years	
	Renewal	USD 10/-	
	ATM Cash Withdrawal	Not Applicable	
	POS Transaction	Not Applicable	
4.11	POS (Point of Sale)		
	Membership Fees	NPR 1,000 /-	
	POS-Post Disbursement/Cash Advance Fee	0.33% plus NPR 250/- (Free for on-us transactions)	
	Merchant Service Fee (MSF)	Commission offer by the Bank	
		Off-Us	On-US
		3.50% of transaction amount	2-2.20% of transaction amount
4.12	Union Pay International (UPI) Transaction*		
4.12.1	Cash Withdrawal	USD 5 per instance	
4.12.2	Balance Enquiry	USD 1 per instance	
*In case of 4.12 Union Pay International (UPI) Transaction			
Dispute resolution charges other than arbitration charge are temporarily waived for the overseas Institutions. The settlement of transaction done will happen in the next working day			
4.13.1	NCHL Pricing Transaction		
S.No.	Price Scheme		

S.No.	Services	Provision	
1	NPR Transactions (Fee in NPR)-Others (IPS)	Up to 500	2 /-
		500 to 50K	5 /-
		Above 50K	10 /-
2	NPR Transactions (Fee in NPR)-RTPS (Connect IPS)	Up to 500	2 /-
		500 to 5K	4 /-
		Above 5K	8 /-
3	FCY Transactions (Fee in NPR)	10 /-	

*Fee for each transaction

For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NRs 100.

4.13.2 Transactions				
S.No.	Product/ Purpose	Code	Txn Type	Who Pays
1	Customer Transfer	CUST	DC	Debtor (ODFI)
2	Treasury Payment	TREA	DC	Debtor (ODFI)
3	Government Payment	GOVT	DC	Creditor (RDFI)
4	Remittance Payment	REMI	DC	Debtor (ODFI)
5	Dividend Payment	DIVI	DC	Creditor (RDFI)
6	IPO Refund Payment	IPOR	DC	Creditor (RDFI)
7	Salary Payment	SALA	DC	Creditor (RDFI)
8	Insurance Payment	INSU	DC/DD	Debtor (ODFI)
9	Installment Payment	INSM	DC/DD	Debtor (ODFI)
10	Credit Card Payment	CCRD	DC/DD	Debtor (ODFI)
11	Salary Payment Corporate	SALC	DC	Debtor (ODFI)
12	Fees Payment	FEEO	DC/DD	Debtor (ODFI)
13	Supplier Party Payment	SUPP	DC/DD	Creditor (RDFI)
14	Collection Payment	COLL	DD	Creditor (ODFI)
15	Real Time Payment Systems	RTPS	DC	Debtor (ODFI)

4.13.3 Other Charges			
S.No.	Other Charge	Charge	Who Pays
1	Return Fee	0/ 100	Transaction Originator (ODFI) based on
2	Cancellation Fee	100	Transaction Originator (ODFI)
3	Archive Fee	200 / txn	Requesting member
4	Creditor Listing Fee	10,000 / year	Requesting member (Per creditor listing)

4.14.4	NCHL Fund Transfer Through Internet Banking and Mobile Banking	As per connect IPS Charge
4.15	Merchant Discount Rate (MDR) Structure under Internet Payment Gateway Service	

S.No.	Services	Provision
	Integration Fee (One Time)	NPR 10,000 or above
	Membership Fee	NPR 500 (annual)
	Plugin Maintenance Fee	NPR 500 (monthly)
	On-Ups Transaction	2.5% of transaction amount
	Off-Ups Transaction	3.5% of transaction amount
	Off-Ups International Transactions	4% of transaction amount
4.16	Dispute Management Fee (If wrongly Claimed by Customer)	NPR 500 /-per instance
4.17	Foreign Bank's Master Card Cash withdrawal fee from from NIC Asia ATM Terminal	NPR 500 /-per transaction
5. Trade Finance		
5.1	Documentary Credit-Import	
5.1.1	Issuance of Sight/ Usance/ Revolving LC (Note: Separate approval is required for documentary credits other than above)	<u>0.25% of document value per quarter or minimum NPR 2,000/-</u>
5.1.2	Amendment for value / validity extension)	As per issuance commission above (Plus courier/ communication charges as per STC)
5.1.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged.	NPR 1,500/- flat for amendments other than enhancement of value and/or extension of validity, in which case charges shall be as per 5.1.1 above <u>Non Corporate (SME/Retail) Customer:</u> NPR 2,000/- for amendments other than enhancement of value and/or extension of validity in which case charges shall be as per 5.1.1 <u>Ad-hoc:</u> NPR 2,500/- in all amendments except for enhancement of LC value and/or extension of validity in which case charges shall be as per 5.1.1 (Plus courier/communication charges as per STC)
5.1.4	Revolving L/Cs reinstatement Commission	<u>Corporate:</u> NPR 1,500/- at the time of reinstatement <u>Non Corporate (SME/Retail) Customer:</u> NPR 2,000/- at the time of reinstatement <u>Ad-hoc:</u> NPR 2,500/- at the time of reinstatement
5.1.5	Documents under LC	NPR 2,500/- for each set of documents
5.1.6	Usance Bill Acceptance	<u>0.20% of document value per month or minimum NPR 2,000/-</u> (Plus courier/communication charges as per STC)
5.1.7	Discrepancy Fees Convertible FCY L/Cs INR L/Cs NPR L/C (Domestic)	For INR LC: INR 5,000/- For NPR LC: NPR 5,000/- For USD LC: USD 100 For EUR LC: EURO 100 For GBP LC: GBP 100 For JPY LC: JPY 15,000/- For Other LC: Equivalent to USD 100
5.1.8	Issuance of Delivery Order against copy documents.	0.15% of document value or minimum NPR 1,500/- per set of documents

S.No.	Services	Provision
5.1.9	Over drawn commission under Import L/C	0.75% on overdrawn amount or NPR 2,500/- whichever is Higher
5.1.10	Documents returned unpaid/unaccepted	NPR 6,000 plus SWIFT charge and courier charges
5.1.11	Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment)	NPR 7,500/-
5.1.12	Beneficiary's report from correspondent bank	NPR 1,500 + Communication Charge
5.1.13	Beneficiary's report from Credit Agency (for example D&B)	NPR 2,000 + Actual Cost
5.1.14	L/C settlement through own FCY A/C	Settled by FCY from other Banks: 1% Flat of transaction amount Own USD A/c: 0.25% of transaction amount
5.1.15	Force IB settlement	NPR 5,000 /-
5.1.16	Interest rate on IB Loan	Highest published lending rate of the Bank
5.1.17	Stop Payment/Cancellation Charge of NRB Security Margin Cheques	NPR 750 /-
5.2	Documentary Collection –Inward	
5.2.1	Documents Against Payment (DAP)	0.375% of the document value or minimum Rs. 2,500 (plus courier/communication charges)
5.2.2	Document Against Acceptance (DAA) Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant.	0.50% - 0.75% of the document value or min. Rs.1000 per quarter at the time of acceptance booking (plus communication charges)
5.3.	Documentary Credit – Export	
5.3.1	a) Documents Negotiation under sight	0.75% of Doc value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD after 15 days till the date of realization is to be charged. (Plus Courier/Communication charges as per STC)
5.3.2	b) Documents Negotiation under Usance	0.75% or minimum NPR 2,500 of Doc value; plus interest rate applicable to highest rate till the Usance period and after Usance period highest published interest rate under OD till the date of Realization (Plus courier/Communication charges as per STC)
5.3.3	Advising Export Letter of Credit or subsequent amendment for L/Cs to be Negotiated with us.	NPR 4,000/- (Plus Communication charges as per STC)
5.3.4	Advising Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us.	NPR 5,000/- (Plus Communication charges as per STC)
5.3.5	L/C Transferring Charge	0.15% of document value or minimum Rs.5,000 plus communication charge
5.3.6	L/C Cancellation Charge (unutilized)	Rs.3,000/- flat for full unutilized LC outstanding plus SWIFT charge and other bank charges, if any
5.3.7	L/C Confirming charge	0.75% of document value per quarter or Minimum NPR 5,000/-
5.3.8	Cash Against Documents (CAD) Permit	0.1% of document value or minimum NPR 5,000
5.3.9	Cash Incentive documents processing charge	NPR 2,000/- per set of export document
5.3.10	Export Refinancing document processing	NPR 1,500/- per set of export document

S.No.	Services	Provision																																		
5.3.11	Letter to the Customs Office	NPR 2,000/- per letter																																		
5.4	Documentary Collection –Outward																																			
5.4.1	Cash Against Documents (CAD)	Sight: 0.25% of document value - Minimum NPR 2,500 plus courier and swift charge Usance: 0.35% of document value - Minimum NPR 2,500 plus courier and swift charge																																		
5.4.2	Processing Export L/C under collection	0.15% of document value or min NPR 1,500/- (Plus Courier/Communication charges as per)																																		
5.5	Guarantees for Customers																																			
5.5.1	Cash Margin, Commissions for entities involved in constructions and Contractor related Business	<p>Maximum BG Limits: Rs.100Mn per unit/ group</p> <table border="1"> <thead> <tr> <th rowspan="2">BG Type</th> <th colspan="2">With Real Estate Collateral</th> <th colspan="2">Without Real Estate Collateral</th> </tr> <tr> <th>Cash Margin</th> <th>Commission p.q</th> <th>Cash Margin</th> <th>Commission p.q</th> </tr> </thead> <tbody> <tr> <td>BB</td> <td>Nil</td> <td>0.40% or min Rs.1200/- or part thereof whichever is higher</td> <td>25%*</td> <td>0.30% # or min Rs.1200/- or part thereof whichever is higher</td> </tr> <tr> <td>PB</td> <td>Nil - 3% **</td> <td>0.45% or min Rs.1000/- or part thereof whichever is higher</td> <td>50%*</td> <td>0.35% # or min Rs.1000/- or part thereof whichever is higher</td> </tr> <tr> <td>APG</td> <td>Nil -5% **</td> <td>0.50% or min Rs.1500/- or part thereof whichever is higher</td> <td>100%</td> <td>0.40% # or min Rs.1500/- or part thereof whichever is higher</td> </tr> <tr> <td>Others</td> <td>Nil - 5% **</td> <td>0.50% or min Rs.1500/- or part thereof whichever is higher</td> <td>100%</td> <td>0.40% # or min Rs.1500/- or part thereof whichever is higher</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>*Discount on Commission may be provided in proportionate with increase in cash margin. **Cash Margin 3% & 5% is for Class C & D Contractors/Construction Companies. # 0.05% additional charge if component of FD on cash margin is greater than 75%</p>	BG Type	With Real Estate Collateral		Without Real Estate Collateral		Cash Margin	Commission p.q	Cash Margin	Commission p.q	BB	Nil	0.40% or min Rs.1200/- or part thereof whichever is higher	25%*	0.30% # or min Rs.1200/- or part thereof whichever is higher	PB	Nil - 3% **	0.45% or min Rs.1000/- or part thereof whichever is higher	50%*	0.35% # or min Rs.1000/- or part thereof whichever is higher	APG	Nil -5% **	0.50% or min Rs.1500/- or part thereof whichever is higher	100%	0.40% # or min Rs.1500/- or part thereof whichever is higher	Others	Nil - 5% **	0.50% or min Rs.1500/- or part thereof whichever is higher	100%	0.40% # or min Rs.1500/- or part thereof whichever is higher					
BG Type		With Real Estate Collateral		Without Real Estate Collateral																																
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Others	Nil - 5% **	0.50% or min Rs.1500/- or part thereof whichever is higher	100%	0.40% # or min Rs.1500/- or part thereof whichever is higher																																

S.No.	Services	Provision				
5.5.2	Cash Margin & Commissions for issuance of Performance Guarantee on behalf of entities involved in Tourism related Businesses like Travels, Tours, Trekking, Money Exchange:	Maximum BG Limits: Rs.100Mn per unit/group				
		Segment	With Real Estate Collateral		Without Real Estate Collateral	
			Cash Margin	Commission p.q	Cash Margin	Commission p.q
		Tours/ Trekking	Nil	0.40% or min Rs.1200/- or part thereof whichever is higher	20%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher
		Tours Travels (Ticketing)	Nil	0.40% or min Rs.1200/- or part thereof whichever is higher	20%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher
		Money Exchange	Nil	0.40% or min Rs.1200/- or part thereof whichever is higher	25%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher
		Foreign Currency Transaction	Nil	0.45% or min Rs. 1200/- or part thereof whichever is higher	100%	0.35%* or min Rs. 1200 /- or part thereof whichever is higher
		* Discount on Commission may be provided in proportionate with increase in cash margin.				
5.5.3	Cash Margin & Commissions for entities involved Education, Hotel, Health, Transportation, Automobiles, Agriculture, Trading & Wholesale & other business:	Maximum BG Limits: Rs.100M per unit/group				
		BG Type	With Real Estate Collateral		Without Real Estate Collateral	
			Cash Margin	Commission p.q	Cash Margin	Commission p.q
		BB	Nil	0.45% or min Rs.1200/- or part thereof whichever is higher	50%*	0.35%* or min Rs.1200/- or part thereof whichever is higher
		PB	2-3%	0.50% or min Rs.1000/- or part thereof	100%	0.40% or min Rs.1000/- or part thereof whichever is higher

S.No.	Services	Provision				
				whichever is higher		
	APG	3-5%	0.55%	100%	0.45%	or min Rs.1500/- or part thereof whichever is higher
	Others	5-10%	0.55%	100%	0.45%	or min Rs.1200/- or part thereof whichever is higher
* Discount on Commission may be provided in proportionate with increase in cash margin.						
5.5.4	BG issued in favor of <u>Indian Embassy:</u> Maximum BG Limits Rs.500,000/-			Particulars	Provision Relationship	New Relationship
				Cash Margin (%)	10	100
				Commission	0.40% p.q or min Rs.1200/- or part thereof whichever is higher	0.35% p.q or min Rs.1200/- or part thereof whichever is higher <i>0.05% additional charge if component of FD on cash margin is greater than 75%</i>
5.5.5	BG issued for purpose of <u>EXIM Code:</u> Maximum BG Limits Rs.300,000/-			Particulars	Provision Relationship	New Relationship
				Cash Margin (%)	10	100
				Commission	0.40% p.q or min Rs.1500/- or part thereof whichever is higher	0.35% p.q or min Rs.1500/- or part thereof whichever is higher <i>0.05% additional charge if component of FD on cash margin is greater than 75%</i>
5.6	Guarantees for Other Customers					
5.6.1	Bid Bond			Corporate: 0.25% - 0.35% of document value or NPR 1,000/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% of document value or NPR 1,500 /- per quarter or part thereof whichever is higher.		
5.6.2	Performance Bond			Corporate: 0.35% - 0.50% of document value or NPR 1,000/- per quarter or part thereof whichever is higher.		

S.No.	Services	Provision												
		Ad-hoc: 0.75% of document value or NPR 1,500 /- per quarter or part thereof whichever is higher.												
5.6.3	Advance Payment Guarantee	Corporate: 0.40% - 0.50% of document value or NPR 1,500/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% of document value per quarter or NPR 2,500 /- per quarter or part thereof whichever is higher.												
5.6.4	Issuance of Guarantee in favor of Court in Nepal	<table border="1"> <thead> <tr> <th></th> <th>Without Real Estate Collateral</th> <th>With Real Estate Collateral</th> </tr> </thead> <tbody> <tr> <td>Security</td> <td>100% Cash Margin or 100% Fixed Deposit</td> <td>Real Estate Collateral (Loan to Value Ratio: 60%)</td> </tr> <tr> <td>Commission</td> <td>2% p.a for cash margin 3% p.a for fixed deposit</td> <td>5% p.a</td> </tr> <tr> <td>Approving Authority</td> <td colspan="2">Chief Credit Officer (CCO)</td> </tr> </tbody> </table>		Without Real Estate Collateral	With Real Estate Collateral	Security	100% Cash Margin or 100% Fixed Deposit	Real Estate Collateral (Loan to Value Ratio: 60%)	Commission	2% p.a for cash margin 3% p.a for fixed deposit	5% p.a	Approving Authority	Chief Credit Officer (CCO)	
	Without Real Estate Collateral	With Real Estate Collateral												
Security	100% Cash Margin or 100% Fixed Deposit	Real Estate Collateral (Loan to Value Ratio: 60%)												
Commission	2% p.a for cash margin 3% p.a for fixed deposit	5% p.a												
Approving Authority	Chief Credit Officer (CCO)													
5.6.5	Issuance of Guarantee against Counter Guarantee of Other Banks	0.75% - 2% of document value or minimum USD 50/- per quarter plus SWIFT charges as applicable plus actual charges of foreign banks for GT issuance												
5.6.6	Shipping Indemnity	0.625% of document value per quarter. (2.5% of document value p.a.) or Minimum USD 50/- p.q. Plus applicable SWIFT charge												
5.6.7	Amendment for time extension within the quarter for which the commission has already been charged	NPR 2,500/- per quarter plus communication charge												
5.6.8	Amendment of terms other than value increase and/or validity extension	NPR 2,500/- per quarter plus communication charge												
5.6.9	Amendment for value / validity extension	As per issuance commission above												
5.6.10	Other amendment i.e., clauses etc.	NPR 2,500/- for NPR USD 100/- for FCY (plus communication charges)												
5.6.11	Guarantee Claim Handling charges (to be charged to the Applicant)	NPR 2,500/- for NPR USD 100/- for FCY (plus communication charges)												
5.6.12	Guarantee Cancellation Charge	NPR 5,000 for LCY USD 50 for FCY <i>(Non-Utilized Guarantees by Applicant and Benefices)</i>												
5.6.13	Reinstatement of cancelled Guarantees	NPR 2000/- plus issuance charges												
5.6.14	Expired Guarantee Holding Charge	Upto 7 days: Nil Above 7 days: same as issuance charge												
5.6.15	BG unclose/re-booking charge	NPR 2,000 plus initial BG issuance commission												
5.6.16	BG text re-issuance/ duplicate issue	NPR 2,500 per BG												
5.6.17	Standby Letter of Credit Charges	0.55% per quarter or minimum NPR 2,000												
5.6.18	Amendment of shipping indemnity not affecting value & validity	NPR 3,500/- plus communication charge and other Bank's charges												
5.6.19	Amendment of shipping indemnity affecting value & validity	Equal to Issuance Charge												

S.No.	Services	Provision
5.6.20	Advising guarantee to other banks	0.05% or minimum USD 250 plus communication charges
5.6.21	Bank Guarantee amendments advising charge to other commercial banks (Second Advising)	NPR 500/- flat
5.6.22	Endorsing Guarantee to another Bank or relaying claims	USD 200/-
5.6.23	Claim lodged but withdrawn on mean time within maturity of Guarantee	NPR 1,000/- flat per claim
5.6.24	Line of credit	0.50% per quarter or minimum NPR 10,000/-
5.6.25	Bonded Warehouse /Customs Guarantee	0.75% per quarter or Minimum NPR 2,000/-.
5.6.26	Amendment in EXIM Code	Amendment charges
5.6.27	Miscellaneous Guarantee (Local Purchase/ Travel related/ Judicial & Others)	0.75% per quarter or Minimum NPR 2,000/-.
5.6.28	Counter Guarantee Amendment not affecting time and value	USD 100 or équivalent plus communication charges
5.6.29	Amendment of counter guarantee for time extension and value increment	0.75% per quarter or Min USD 300/- plus commission/charge of other bank and communication charge
5.6.30	Financial Guarantee	2.50% per quarter or minimum NPR 5,000
5.6.31	Retention Guarantee	Performance Guarantee Charges
5.6.31	Backdated Guarantee Issue	Commission to be charged from the issuance of guarantee plus flat NPR 1,000/-

Note: For fees depicted, per month it considers part of month as full

Note: For fees depicted, per quarter it considers part of quarter as full

6. Communication

6.1	Communication – SWIFT	
6.1.1	Simple Payment Message (India)	NPR 750/- per message
6.1.2	Other messages (India)	NPR 850/-per message
6.1.3	L/C, GTEE messages (India)	NPR 1,500/-per message
6.1.4	Simple Payment messages (Elsewhere)	NPR 1,000/-per message
6.1.5	Other messages (Elsewhere)	NPR.1,500/-per message
6.1.6	L/C, GTEE messages (Elsewhere)	NPR 1,500/-per message
6.1.7	Simple Payment/ Other Message Domestic	NPR 750/- per message
6.1.8	SWIFT Charge for Reimbursement Authorization and amendment thereon	NPR 1,000/- per message
6.1.9	SWIFT charge for advising due date under Usance credit	NPR 1,000/- per message
6.1.10	Letter of Credit / Guarantee – Amendment	NPR 1,500/- per message
6.1.11	Other Communication	Short messages (up to 50 words Long) NPR 1,000 /- messages (above 50 words Long) NPR 1,500 /-
6.1.12	Demand Draft Confirmation (MT 110)	NPR 500 /-
6.1.13	L/C Messages (Domestic)	NPR 500 /- per message
6.1.14	SWIFT Authentication of Guarantees (Counter Guarantee)	USD 100/-

S.No.	Services	Provision
6.2	Courier (For each packet up to 500 grams)	
6.2.1	Nepal	NPR 500 /-
6.2.2	India	NPR 2,000 /-
6.2.3	Other Countries	NPR 3,500 (up to 500 grams) / NPR 5,000 (above 501 grams up to 1 kg.)
6.3	Postage	
6.3.1	Nepal	NPR 100 /-
6.3.2	India	NPR 250 /-
6.3.3	Other Countries	USD 10
6.4	Test Key	
6.4.1	Authentication of 3rd Party Test	For Banks-with arrangement –as per arrangement Others NPR 1,500 /-
7. VOSTRO ACCOUNTS		
7.1	LOCAL COMMERCIAL BANKS	USD, GBP, CHF, JPY & EUR
7.2	Current Accounts	(NPR optional)
7.3	Interest on Credit Balances	Nil
7.4	Interest on Debit Balances	As per FEDAN rule.
8. CREDIT ADMINISTRATION DEPARTMENT		
8.1	Credit enquiry with CICL	As levied by CICL. Current Charges as per CICL are NPR 250/- per enquiry if report is received with no Transaction history at other BFIs. NPR 550/- per enquiry if report is received with Transaction history at other BFIs. <i>Amount of NPR 550/- per enquiry is to be recovered Upfront from applicant. Branch Manager shall arrange to refund NPR 300/- if CICL report is received without Transaction history.</i>
8.2	Recommending for blacklisting or when recommending for delisting from the blacklist	NPR. 3000 listing & de-listing of the borrower with loan/facility above 10 million NPR. 2000/listing & De-listing of the borrower with loan/facility below 10 million (Note: charges are subject to conditions prescribed by the CIB).
8.3	Secured Transaction Registry	Registration: NPR 500/- Enquiry: NPR 500/- [Actual charge to be paid to Secured Transaction Registry Office under Credit Information Bureau]
8.4	Credit Information to BFIs*	NPR 500 per Statement if reciprocal agreement not signed*
8.5	Letter of Intent for Hydro projects	NPR 50,000 per Letter of Intent
8.6	Insurance Premium on Overdrawn Case	NPR 100 per Instance
8.7	Fees for not submitting the required details by the borrower	Our Bank Charges by increasing the interest rates of the Customers
*Note: 8.4 is not applicable for now		

S.No.	Services	Provision	
9. Lending Fees			
9.1	Commercial Agriculture and Livestock Loan		
9.1.1	Commitment Fee	Nil	
9.1.2	Administrative Fee (New/Renewal)	Nil	
9.1.3	Prepayment Fee (Above NPR 50 lacs)	Prepayment within 2 years	0.75%
		Prepayment between 2 years to 5 years	0.375%
		Prepayment after 5 years	0.15%
9.1.4	Prepayment Fee (Below NPR 50 lacs)	Nil	
9.1.5	SWAP Fee	Swapped within 2 years	0.75%
		Swapped between 2 years to 5 years	0.375%
		Swapped after 5 years	0.15%
9.2	Other Loans		
9.2.1	Commitment Fee (Revolving Nature)	0.15% if average utilization of the approved limit is less than 60%	
9.2.2	Commitment Fee (Term Loan)	Nil	
9.2.3	Prepayment Fee (Above NPR 50 lacs)	Prepayment within 2 years	0.75%
		Prepayment between 2 years to 5 years	0.375%
		Prepayment after 5 years	0.15%
9.2.4	Prepayment Fee (Below NPR 50 lacs)	Nil	
9.2.5	Administrative Fee-New/Enhancement	0.75% Flat	
9.2.6	Administrative Fee- Renewal	0.15% Flat	
9.2.7	Administrative Fee-Adhoc	0.75% Flat	
9.2.8	Administrative Fee for Bank Guarantee	New	0.75% Flat
		Renewal	0.15% Flat
9.2.9	Administrative Fee Loan against Fixed Deposit with NIC ASIA Bank/Recurring Deposits/Double Deposits	Nil	
	Administrative Fee Limits against 100% Cash Margin/ Cash Deposits	NPR 1,000/- for credit up to NPR 1M or as per approved terms NPR 2,000 /- for credit above NPR 1M or as per approved terms	
9.2.10	SWAP Fees	Swapped within 2 years	0.75%
		Swapped between 2 years to 5 years	0.375%
		Swapped after 5 years	0.15%

S.No.	Services	Provision	
9.3	Loan to MFIs (Qualifying as Indirect DSL)		
9.3.1	Commitment Fee (Revolving Nature)	0.15% if average utilization of the approved limit is less than 60%	
9.3.2	Commitment Fee (Term Loan)	Nil	
9.3.3	Prepayment Fee (Above NPR 50 lacs)	Prepayment within 2 years	0.50%
		Prepayment between 2 years to 5 years	0.25%
		Prepayment after 5 years	0.10%
9.3.4	Prepayment Fee (Upto NPR 50 lacs)	Nil	
9.3.5	Admin Fee-New	0.50% Flat	
9.3.6	Admin Fee- Renewal	0.10% Flat	
9.3.7	SWAP Fees	Swapped within 2 years	0.50%
		Swapped between 2 years to 5 years	0.25%
		Swapped after 5 years	0.10%
9.4	Fixed Interest Rate on Term Loan		
9.4.1	Commitment Fee (Term Loan)	Nil	
9.4.2	Prepayment Fee (Above NPR 50 lacs)	0.75% Flat	
9.4.3	Prepayment Fee (Below NPR 50 lacs)	Nil	
9.4.4	Administrative Fee-New/Enhancement	0.75% Flat	
9.4.5	Swap Fees	0.75% Flat	

In case of Prepayment Fee, if customer repays the loan on account of change(s) in initial terms/interest rate, prepayment charges are to be waived by obtaining approval from the respective unit/ business heads or his/her delegate

In case of consortium loan, as per consortium decision.

In case of administrative fees, waiver up to 25 bps can be approved by Provincial Performance Assurance Ecosystem (PAE)

If the above charges have been specified in PPG then PPG shall overrule the above Fees.

9.3 Extension Charge /Pricing

9.3.1	For Normal Extension	Additional 0.25% to existing pricing till extended period
9.3.2	For Review Extension other than Normal	Additional 0.50% to existing pricing till extended period

9.4	Penal Interest
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For all types of funded loan:

An additional 2% p.a. on principal and/or interest becomes overdue/default on loan amount or deal or contract outstanding from the day interest and/or principal becomes overdue/Default on the respective loan amount or deal or contract.

i) Default/Overdue means:

- Equated installment or part thereof overdue for equated installment loan.
- Interest and/or principal overdue for other loans.
- Interest and/or principal overdue for Gold Loan
- Limit expiry/Review expiry in case of overdraft facilities.

ii) In case of temporary overdrawn account, highest published rate for the amount excess to the limit.

10.Fees and Charges applicable for Depository Services (Demat Account)	
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Account Opening Fee:	NPR 50
Yearly Account Operating Fee:	NPR 100
Securities Transfer Fee:	NPR 25 per transfer
Re-Materialization Fee:	NPR 50
Security Pledge Fee:	NPR 50
Account Freeze Fee:	NPR 25
Household Transfer	2% of paid amount or Minimum NPR 200
Death Transfer Fee:	

10.Fees and Charges applicable for Depository Services (Demat Account)

Up to 100,000	0.5% or Minimum NPR 25
From 100,001 to 5,00,000	0.2% or Minimum NPR 500
From 500,001 to 1,000,000	0.15% or Minimum NPR 1000
Above 1,000,000	0.1% or Minimum NPR 1500

12.Staff Concessions

Free Mobile, Internet Banking, SCT, VISA Card & 100 % waiver on security deposit of Locker to regular staff. 50% of Standard Tariff Charge in all other products. For any deposit of cash/Cheque by staff into his/her savings account, the source of funds shall be clearly mentioned on the deposit slip and approval obtained from BMs for branch staff. For BM and staff at other locations, approval must be obtained from country level unit/segment heads. Approver must be at least one level up.

Note:

1. All charges are to be applied at the higher rate in a band unless specifically approved. Negotiated rates other than rates specified must be approved in terms of laid down procedures.
2. Any of the above charges are guided by PPGs then the rate prescribed in PPG shall prevail.

13. STC DEVIATION FORMAT

To :
From :
Date :

Subject: Approval for application of rates other than Standard Charge

Present Rate:

Rate Change Requested:

Name of the product :

We request your approval to charge rates mentioned above to our following client:

Name :

Group Business :

Current exposure
to the Group. :

Earning for Bank :

Reason as to why rate change is recommended, what and how will it help business?

Recommended By
Relationship Manager

Supported By
Branch Manager

Approved By
BU Head / CEO

