NIC ASIA Bank

STANDARD TARIFF OF CHARGES

September, 2026

Contents

1.CUSTOMER SERVICES 13
Stop Payment of drawn Cheque 13
Stop Payment of undrawn cheques (up to entire book) 13
Standing Instruction 13
Call Current Transfer 13
For Borrowing Customer if it is for loan repayment purpose 13
Credit Card Payment 13
Standing Instruction to deduct any other standard charges within Bank 13
For any other Standing Instruction which are not mentioned above 13
Cheque certified “Good for Payment” 13
Cancellation of "Good for Payment" 13
Issuance of Balance Certificate 13
Issuance of Certificate other than Balance Certificate 13
Issuance of Certificate of DEMAT Account 13
Issuance of Duplicate FD Receipts 13
Issuance of Duplicate TDS Certificates 13
Bullion Handling Charges 13
Fund withdrawal from withdrawal slip 13
Balance Re-confirmation Charge 13
Account Closure 13
Cheque Book issuance against lost Cheque 13
Charge for uncollected Cheque Book 14
Cheques returned unpaid (In case of Insufficient Fund only) (For ECC Inward Clearing and Counter) 14
Account Statement Request 14
Duplicate Customer DR/CR advice 14
Record Retrieval Charges 14
FD Liquidation 14
FCY Cash transactions 14

FCY Cash Sale ..... **Error! Bookmark not defined.**

FCY Cash Deposit in FCY A/C ((for denomination below USD 50 or equivalent in other convertible FCY) ..... **Error! Bookmark not defined.**

Any Branch Banking System (ABBS) Charges 14

Inter-Branch Fax Transfers 14

IB Fax Transfer (one side customer) 14

IB Fax Transfer (Both side non-customers) 14

Amendment of payment instruction 14

Funds transfer with other BFIs. 14

Scheme change charge (to other schemes) 14

Statement to be posted abroad 14

Statement to be faxed abroad. 14

Issuance of Miscellaneous Letter upon the request of Customer 15

Cheque Book Request without Cheque Requisition Slip 15

Loose Cheque Issuance Fee/ Counter Cheque 15

Cheque image retrieval charge 15

CCTV Footage retrieval charge 15

Account Name Correction Charge 15

Education Loan Disbursement Letter 15

Safe Deposit 15

Fees for Information 15

College/ Course Change Fee 15

(For Education Loan) 15

C-ASBA Charge 15

2. Remittance 15

Stop Payment of Demand Draft 15

DD issuance 15

MC/NRB Cheque issuance 15

Noting Caution of Lost Demand Draft 15

Revalidation of Draft/ Duplicate Draft 15

Revalidation of Banker's Cheque/ Duplicate BKC 15

Draft FCY 15

Draft FCY (Incl. INR) Customer 15

Draft FCY (Incl. INR) Non Customer 15

SWIFT Transfer FCY 15

SWIFT Transfer FCY for Customer (Including INR) 16

SWIFT Transfer FCY for Non - Customer (Including INR) 16
Cancellation of Remittance DD/MC/NRB Cheque 16
SWIFT LCY 16
Cancellation of SWIFT payment 16
LCY Inward Remittance 16
Swift Amendment 16
FCY Inward Remittance 16
For credit to customer's LCY Account 16
Non-customers / Tourist 16
Transfer to another bank 16
Follow up SWIFT on remittances at customer's request 16
Return of FCY inward remittances/funds Through Nostro accounts. 16
Local Inter Bank Transfers (At the Request of One Bank to Another) 16
NIC Asia Remit Domestic Remittance Service Fee 17
Online Fee Payment Service Charge 17
3. CHEQUE PROCESSING 17
Cheque Purchase 17
Cheque Purchase FCY (subject to limit/approval) 17
Returned Instrument (Purchased Cheque) 17
Cheque Collection 17
Cheque Collection Outwards FCY/LCY 17
ECC Outward Clearing Cheque 17
(Actual Charges to be paid to NCHL) 17
Inter Branch collection 17
Foreign Cheque Sent on Collection Return Unpaid 17
0.01% of face value or min. NPR 500 plus other Bank charges, if any 17
Advance Payment 17
a) Advance Payment up to USD 35,000/- for import of goods and up to USD 200,000 for import of gold 17
b) Advance payment vide USD cash for import of goods from Tatopani Customs office 17
4. TRANSACTION BANKING, CARDS & Delivery Channels 18
Cash Management – Virtual Account Service 18
VA Set up Fee 18
VA Commission 18
Outwards fund transfer (INR) through RTGS/NEFT 18
For Payment on Day 0 18

For Payment on Day 1 18
For Payment on Day 2 18
For Payment on Day 3-4 18
Safe Deposit Lockers 18
Surrender of Locker 19
Breaking of Lockers / Loss of key by the customer 19
Late Payment Charge for 19
Annual Locker Rental Charge 19
NIC ASIA VISA EMV Chip Debit Card 19
Issuance fee 19
Re-issuance (for lost cards/damaged) 19
Cash Withdrawal and Balance Enquiry 19
International Visa Card 20
Pin Re-generation 20
Urgent Card Fee 20
PIN Change Charge from members' bank terminal 20
Mini Statement Charge 20
Mini Statement Charge from members' bank terminal 20
Decline Fee 20
Forced Pin Activation 20
VIP Listing 20
Retrieval request/Request for copy fee 20
Mobile Banking 20
Registration 20
Annual Maintenance Fee 21
Pin Regeneration 21
Modification of Mobile Number in Mbanking Facility 21
Balance Inquiry on SMS Banking 21
Mini Statement (SMS Banking) 21
Internet Banking 21
Registration 21
Renewal Annual 21
Pin Re-generation 21
PSTN/Mobile/ADSL Bill Payment (Non- Customer) 21
NIC ASIA VISA Credit Card 21

Service Fees 21
Transaction Fee 22
Billing related fees 22
Interest 22
Unpaid Allowance 22
4.10 22
NIC ASIA Prepaid Dollar Card (FCY Freedom Card) For International E-Commerce Transaction 22
Issuance Fee 22
Cash Load Fee 22
Currency 22
Transaction Fee 22
Purpose 22
Issuance 22
Validity of Card 23
Renewal 23
ATM Cash Withdrawal 23
POS Transaction 23
POS (Point of Sale) 23
Membership Fees 23
POS-Post Disbursement/Cash Advance Fee 23
Merchant Service Fee (MSF) 23
Union Pay International (UPI) Transaction* 23
Cash Withdrawal 23
Balance Enquiry 23
NCHL Pricing Transaction 23
Transactions 23
Other Charges 24
NCHL Fund Transfer Through Internet Banking and Mobile Banking 24
4.15 24
Merchant Discount Rate (MDR) Structure under Internet Payment Gateway Service 24
Dispute Management Fee (If wrongly Claimed by Customer) 24
Fone Loan 24
Cross-Border QR transactions: 24
Virtual Credit Card (VCC) based QR Transactions 24
5. Trade Finance 25

Documentary Credit-Import 25
Issuance of Sight/ Usance/ Revolving LC 25
Amendment for value / validity extension) 25
Other amendments 26
Revolving L/Cs reinstatement Commission 26
Documents under LC 26
Usance Bill Acceptance 26
Discrepancy Fees 26
Convertible FCY L/Cs 26
INR L/Cs 26
NPR L/C (Domestic) 26
Issuance of Delivery Order against copy documents. 26
Over drawn commission under Import L/C 26
Documents returned unpaid/unaccepted 26
Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment) 26
Beneficiary's report from correspondent bank 26
Beneficiary's report from Credit Agency 26
(for example D&B) 26
L/C settlement through own FCY A/C 26
Force IB settlement 26
Interest rate on IB Loan 26
Stop Payment/Cancellation Charge of NRB Security Margin Cheques 26
LC Margin 27
Documentary Collection –Inward 27
Documents Against Payment (DAP) 27
Document Against Acceptance (DAA) Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant. 27
Documentary Credit – Export 27
a) Documents Negotiation under sight 27
b) Documents Negotiation under Usance 27
Advising Export Letter of Credit or subsequent amendment for L/Cs to be Negotiated with us. 27
Advising Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us. 27
L/C Transferring Charge 27
L/C Cancellation Charge (unutilized) 27
L/C Confirming charge 27

Cash Against Documents (CAD) Permit 27
Cash Incentive documents processing charge 27
Export Refinancing document processing 27
Letter to the Customs Office 27
Documentary Collection –Outward 27
Cash Against Documents (CAD) 27
Processing Export L/C under collection 28
Guarantees for Customers 28
Cash Margin, Commissions for entities involved in constructions and Contractor related Business ..... **Error! Bookmark not defined.**
Cash Margin & Commissions for issuance of Performance Guarantee on behalf of entities involved in Tourism related Businesses like Travels, Tours, Trekking, Money Exchange: .... **Error! Bookmark not defined.**
Cash Margin & Commissions for entities involved Education, Hotel, Health, Transportation, Automobiles, Agriculture, Trading & Wholesale& other business: ..... **Error! Bookmark not defined.**
BG issued in favor of ***Indian Embassy:*** Maximum BG Limits Rs.500,000/- 28
BG issued for purpose of ***EXIM Code:*** Maximum BG Limits Rs.300,000/- 28
Guarantees for Other Customers 28
Bid Bond 28
Performance Bond 28
Advance Payment Guarantee 28
Issuance of Guarantee in favor of Court in Nepal 29
Issuance of Guarantee against Counter Guarantee of Other Banks 29
Shipping Indemnity 29
Amendment for time extension within the quarter for which the commission has already been charged 29
Amendment of terms other than value increase and/or validity extension 29
Amendment for value / validity extension 29
Other amendment i.e., clauses etc. 29
Guarantee Claim Handling charges (to be charged to the Applicant) 29
Guarantee Cancellation Charge 29
Reinstatement of cancelled Guarantees 29
Expired Guarantee Holding Charge 29
BG unclose/re-booking charge 29
BG text re-issuance/ duplicate issue 29
Standby Letter of Credit Charges 29
Amendment of shipping indemnity not affecting value & validity 29

Amendment of shipping indemnity affecting value & validity 29
Advising guarantee to other banks 29
Bank Guarantee amendments advising charge to other commercial banks 30
(Second Advising) 30
Endorsing Guarantee to another Bank or relaying claims 30
Claim lodged but withdrawn on mean time within maturity of Guarantee 30
Line of credit 30
Bonded Warehouse /Customs Guarantee 30
Amendment in EXIM Code 30
Miscellaneous Guarantee (Local Purchase/ Travel related/ Judicial & Others) 30
Counter Guarantee Amendment not affecting time and value 30
Amendment of counter guarantee for time extension and value increment 30
Financial Guarantee 30
Retention Guarantee 30
Backdated Guarantee Issue 30
Advance Payment Certificate Issuance/Renewal 30
6. Communication 30
Communication – SWIFT 30
Simple Payment Message (India) 30
Other messages (India) 30
L/C, GTEE messages (India) 30
Simple Payment messages (Elsewhere) 30
Other messages (Elsewhere) 30
L/C, GTEE messages (Elsewhere) 30
Simple Payment/ Other Message Domestic 30
SWIFT Charge for Reimbursement Authorization and amendment thereon 31
SWIFT charge for advising due date under Usance credit 31
Letter of Credit / Guarantee – Amendment 31
Other Communication 31
Demand Draft Confirmation (MT 110) 31
L/C Messages (Domestic) 31
SWIFT Authentication of Guarantees 31
(Counter Guarantee) 31
Courier (For each packet up to 500 grams) 31
Nepal 31

India....31
Other Countries....31
Postage....31
Nepal....31
India....31
Other Countries....31
Test Key....31
Authentication of 3rd Party Test....31
7. VOSTRO ACCOUNTS....31
LOCAL COMMERCIAL BANKS....31
Current Accounts....31
Interest on Credit Balances....31
Interest on Debit Balances....31
8. CREDIT ADMINISTRATION DEPARTMENT....31
Credit enquiry with CICL....31
Recommending for blacklisting or when recommending for delisting from the blacklist....32
Secured Transaction Registry....32
Credit Information to BFIs*....32
Letter of Intent for Hydro projects....32
Insurance Premium on Overdrawn Case....32
Fees for not submitting the required details by the borrower....32
9. Lending Fees....32
Commercial Agriculture and Livestock Loan....32
Commitment Fee....32
Administrative Fee (New/Renewal)....32
Prepayment Fee (Above NPR 50 lacs)....32
Prepayment Fee (Below NPR 50 lacs)....32
SWAP Fee....32
Other Loans....32
Commitment Fee (Revolving Nature)....32
Commitment Fee (Term Loan)....32
Prepayment Fee (Above NPR 50 lacs)....32
Prepayment Fee (Below NPR 50 lacs)....33
Administrative Fee-New/Enhancement....33
Administrative Fee- Renewal....33

Administrative Fee-Adhoc 33
Administrative Fee for Bank Guarantee 33
Administrative Fee Loan against Fixed Deposit with NIC ASIA Bank/Recurring Deposits/Double Deposits 33
Administrative Fee Limits against 100% Cash Margin/ Cash Deposits 33
SWAP Fees 33
Loan to MFIs (Qualifying as Indirect DSL) 33
Commitment Fees (Revolving Nature) (If utilization is less than 60%) 33
Commitment Fees (Term Loan) 33
Prepayment Fees (Above NPR 50 Lakhs) 33
Prepayment within 2 Years 33
Prepayment within 2 to 5 Years 33
Prepayment after 5 Years 33
Prepayment Fees (Upto NPR 50 Lakhs) 33
Admin Fee- New 33
Admin Fee- Renewal 33
SWAP Fee 33
Swapped within 2 years 33
Swapped within 2 to 5 years 33
Swapped after 5 years 33
Fixed Interest Rate on Term Loan 34
Commitment Fee (Term Loan) 34
Prepayment Fee (Above NPR 50 lacs) 34
Prepayment Fee (Below NPR 50 lacs) 34
Administrative Fee-New/Enhancement 34
Swap Fees 34
Penal Interest 35
10.Fees and Charges applicable for Depository Services (Demat Account) 35
12.Staff Concessions 36
13. STC DEVIATION FORMAT 37

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 500 /- per standing instruction
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 1,000 per 500 grams per day, applicable after 7th day of deal date
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)

S.No.	Services	Provision
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) (For ECC Inward Clearing and Counter)	NPR 500/- for every return
1.18	Account Statement Request	Nil (NPR 50/- per page or Min. NPR 500/- whichever is higher for subsequent issuance of same tenure or overlapping period) **Through Whatsapp Banking**: Free for First Time each quarter NPR 100/- per statement request for subsequent request
1.19	Duplicate Customer DR/CR advice	Within 3 months of transaction: NPR 250 /- per copy
		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	- 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.
1.22	FCY Cash transactions	Nil
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)

S.No.	Services	Provision
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	NIL
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/- (Free in case the issue is due to Bank)
1.36	Education Loan Disbursement Letter	NPR 1,000/- per letter
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
1.40	C-ASBA Charge	NPR 5 per application (Free for KMC Ambassador Account, KMC Pension Account, NEA Payroll Account-Flexi and NEA Payroll Ambassador Account)
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**	

S.No.	Services	Provision
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
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/-
	For Inward Remittance with Charges "SHA/BEN" in field 71a	

Currencies	**<50**	**50-500**	**500+**
USD/GBP	Free	5	10
AUD/SGD	Free	10	15
Others	Free	USD 5	USD 10

Mentioned charges per transaction shall be applicable in respective currencies

For inward remittances in currencies other than listed above other than INR, both range and charge mentioned for USD shall be applicable in equivalent USD amount.

S.No.	Services	Provision
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	100	40	40
Physically via Branch/Agents	15,001	25,000	180	72	72
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	**Outward in Indian Currency** 0.15% of face value or min NPR 1,000 plus courier charge **Outward in Other FCY Currency** 0.25% of face value or Minimum NPR 1,000/- / if FCY A/C USD 10/- ; plus courier charge **Outward in LCY Currency** 0.15% of face value or Minimum NPR 500/- plus courier charge

3.2.2	ECC Outward Clearing Cheque	Cheques up to NPR 200 K	NIL
	(Actual Charges to be paid to NCHL)	Cheques>200 K	NPR 15 /-
		FCY Cheques	NPR 15 /-
		Special Clearing (Express and High value	NPR 100/-
		Late Presentment in Regular Session (2:30	NPR 200/-

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
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/-

S.No.	Services	Provision
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 (plus correspondence bank charge)
4.2.2	For Payment on Day 1	0.20% of transaction amount or Min NPR 400/- Plus NPR 250/- towards communication (plus correspondence bank charge)
4.2.3	For Payment on Day 2	0.15% of transaction amount or Min NPR 300/- Plus NPR 250/- towards communication (plus correspondence bank charge)
4.2.4	For Payment on Day 3-4	0.10% of transaction amount or Min NPR 250/- Plus NPR 250/- towards communication (plus correspondence bank charge)
*Note	Payment on Day 0 Payment on Day 0	500K INR (Instantly) Above 500K INR prior information shall be taken from treasury department
4.2.5	Stop Payment	NPR 500 plus correspondence bank charge
4.2.6	Amendment Charges	NPR 500 plus correspondence bank charge
4.2.7	Cancellation/ Refund Charges	NPR 500 plus correspondence bank charge
4.2.8	Investigation Charges	NPR 1,000 plus correspondence bank charge
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

S.No.	Services	Provision
	j) H322 W215 D502	NPR 7,000 / NPR 15,000
	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 2,500/-
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 250/-
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

S.No.	Services	Provision
	E-Commerce Txn Fee (Outside Nepal)	0.5% of transaction amount or minimum NPR 50/-
4.5.8	E- Commerce Annual Fee	NPR 100 /-
4.5.9	Debit Card not retuned 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	NPR 1,500/-
	International Card Cash Load	NPR 500/- per transaction (From 1st time)
	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	NIL
	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	NPR 1,000/-
	Ecommerce Transaction fee (Other than in Nepal)	1% of Transaction Amount
	Dispute Management Fee	USD 5 (only in case 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**	
4.6.1	Registration	Individuals: NPR 500 /- Corporate: NPR 1,000 /- **Registration via International Number: NPR 1,500/-**

S.No.	Services	Provision	
4.6.2	Annual Maintenance Fee	Individuals	NPR 375 /- (For individual customers, renewal for mobile banking facility for half year be made and Annual Maintenance Fees shall be levied proportionately on such renewal)
		Corporate	NPR 1,000 /-
		Foreign	NPR 1,500 /-
4.6.3	Pin Regeneration	NPR 100/- per request (Free from Digital medium) **PIN Registration via International Number: NPR 100/-**	
4.6.4	Modification of Mobile Number in Mbanking Facility	NPR 100/- per request **Modification via International Number: NPR 100/-**	
4.6.5	Balance Inquiry on SMS Banking	Nil	
4.6.6	Mini Statement (SMS Banking)	Nil	
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	

S.No.	Services	Provision
		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
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	1% per month of transaction amount (Charged on Billing Cycle)
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	27% per annum (2.25% per month)
4.9.5	Unpaid Allowance	NPR 250
4.10	**NIC ASIA Prepaid Dollar Card (FCY Freedom Card) For International E-Commerce Transaction**	
	Issuance Fee	NPR 1,000/-
	Cash Load Fee	NPR 500/- per transaction (From 1st time)
	Currency	USD ($)/ Other Permissible FCY
	Transaction Fee	Free
	Purpose	Payment for International Transactions
	Issuance	Over The Counter Issuance

S.No.	Services	Provision	
	Validity of Card	3 Years	
	Renewal	NPR 1,000/-	
	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**		
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)

S.No.	Services	Provision		
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**	
	Integration Fee (One Time)	NPR 10,000 or above
	Membership Fee	NPR 500 (annual)
	Plugin Maintenance Fee	NPR 500 (monthly)
	On-Us Transaction	2.5% of transaction amount
	Off-Us Transaction	3.5% of transaction amount
	Off-Us International Transactions	4% of transaction amount
4.16	**Dispute Management Fee (If wrongly Claimed by Customer)**	NPR 500 /-per instance
4.17	**Fone Loan**	4.17.1 Late Payment Fee: 0.5% per month of transaction amount 4.17.2 Interest Rate: Base rate + 7% per annum
4.18	**Cross-Border QR transactions:**	1.95% Merchant Discount Rate (MDR) per transaction
4.19	**Virtual Credit Card (VCC) based QR Transactions**	Transactions below NPR 2,000- No Charge Transactions above NPR 2,000- 0.6% per txn (maximum NPR 300/-)

S.No.	Services	Provision
		(Note: applicable on a per-transaction basis and only to merchants receiving payments through Fonepay/Credit Card/Virtual Credit Card transactions)
4.20	**NIC ASIA Sky Club Card**	
	Issuance Fee	NPR 6,000/-(one time payment) or customers can pay in 5 installments (NPR 1,500 per year), Validity of card 5 years
	Reissuance (For lost/damaged cards)	NPR 1,500/-
	ATM Card Block Fee	NIL
	ATM Card Unblock Fee	NIL
	Cash withdrawal and balance inquiry	
	ATM Cash withdrawal fee within NIC ASIA Bank	NIL
	ATM Cash withdrawal fee other than NIC ASIA Bank terminal	NPR 15/- per transaction from 1st transaction
	ATM Cash withdrawal from India	NPR 250/- per transaction or 0.5% of transaction amount whichever is higher
	Balance inquiry within NIC ASIA Bank	NIL
	Balance inquiry within other Visa ATM	NPR 50/- per transaction
	Balance inquiry within other Visa ATM in India	NPR 100/- per transaction
	Destruction fee of uncollected cards	NIL
	Ecommerce Activation	NIL
	Ecommerce Transaction Fee (Inside Nepal)	Free
	Ecommerce Transaction Fee (Outside Nepal)	0.5% of transaction amount or minimum NPR 50/-
	Ecommerce Annual Fee	NIL
	PIN Regeneration Fee	NPR 250/-
4.21	**Cross Border Cash withdrawal from ATM (other than Nepal's Card)**	4.21.1 VISA Cards- NPR 750/- per transaction 4.21.2 Master Card- NPR 900/- per transaction 4.21.3 Union Pay Card- NPR 750/- 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)	**0.25% of document value per quarter or minimum NPR 2,000/-**
5.1.2	Amendment for value / validity extension)	As per issuance commission above (Plus courier/ communication charges as per STC)

S.No.	Services	Provision
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 **Non Corporate (SME/Retail) Customer:** 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 **Ad-hoc:** 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	**Corporate:** NPR 1,500/- at the time of reinstatement **Non Corporate (SME/Retail) Customer:** NPR 2,000/- at the time of reinstatement **Ad-hoc:** 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	**0.20% of document value per month or minimum NPR 2,000/-** (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
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 /-

S.No.	Services	Provision
5.1.18	LC Margin	Upto 25% if fully backed by real estate collateral Upto 100% if no any collateral (or as delegated by MCC)
5.1.19	Draft LC Cancellation	NPR 2,000/-
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
5.3.11	Letter to the Customs Office	NPR 2,000/- per letter
5.3.12	Duplicate CAD Certificate	NPR 2,000/-
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

<table>
<tr><th>S.No.</th><th>Services</th><th>Provision</th></tr>
<tr><td>5.4.2</td><td>Processing Export L/C under collection</td><td>0.15% of document value or min NPR 1,500/-
(Plus Courier/Communication charges as per)</td></tr>
<tr><td>5.5</td><td colspan="2">Guarantees for Customers</td></tr>
<tr><td>5.5.1</td><td>Commissions for Guarantee</td><td>Bid Bond 0.30%.
Performance Bond 0.35%
Advance Payment 0.40%
(Minimum NPR 1,500/quarter)
Adhoc 0.75% per Quarter</td></tr>
<tr><td>5.5.2</td><td>BG issued in favor of <u>Indian Embassy:</u>
Maximum BG Limits Rs.500,000/-</td><td><table>
<tr><th>Particulars</th><th>Provision Relationship</th><th>New Relationship</th></tr>
<tr><td>Cash Margin (%)</td><td>10</td><td>100</td></tr>
<tr><td>Commission</td><td>0.40% p.q or min Rs.1200/- or part thereof whichever is higher</td><td>0.35% p.q or min Rs.1200/- or part thereof whichever is higher
0.05% additional charge if component of FD on cash margin is greater than 75%</td></tr>
</table></td></tr>
<tr><td>5.5.3</td><td>BG issued for purpose of <u>EXIM Code:</u>
Maximum BG Limits Rs.300,000/-</td><td><table>
<tr><th>Particulars</th><th>Provision Relationship</th><th>New Relationship</th></tr>
<tr><td>Cash Margin (%)</td><td>10</td><td>100</td></tr>
<tr><td>Commission</td><td>0.40% p.q or min Rs.1500/- or part thereof whichever is higher</td><td>0.35% p.q or min Rs.1500/- or part thereof whichever is higher
0.05% additional charge if component of FD on cash margin is greater than 75%</td></tr>
</table></td></tr>
<tr><td>5.6</td><td colspan="2">Guarantees for Other Customers</td></tr>
<tr><td>5.6.1</td><td>Bid Bond</td><td><u>Corporate:</u> 0.25% - 0.35% of document value or NPR 1,000/- per quarter or part thereof whichever is higher.
<u>Ad-hoc:</u> 0.75% of document value or NPR 1,500 /- per quarter or part thereof whichever is higher.</td></tr>
<tr><td>5.6.2</td><td>Performance Bond</td><td><u>Corporate:</u> 0.35% - 0.50% of document value or NPR 1,000/- per quarter or part thereof whichever is higher.
<u>Ad-hoc:</u> 0.75% of document value or NPR 1,500 /- per quarter or part thereof whichever is higher.</td></tr>
<tr><td>5.6.3</td><td>Advance Payment Guarantee</td><td><u>Corporate:</u> 0.40% - 0.50% of document value or NPR 1,500/- per quarter or part thereof whichever is higher.
<u>Ad-hoc:</u> 0.75% of document value per quarter or NPR 2,500 /- per quarter or part thereof whichever is higher.</td></tr>
</table>

<table>
<tr><th>S.No.</th><th>Services</th><th>Provision</th></tr>
<tr><td>5.6.4</td><td>Issuance of Guarantee in favor of Court in Nepal</td><td>
<table>
<tr><th></th><th>Without Real Estate Collateral</th><th>With Real Estate Collateral</th></tr>
<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>
</table>
</td></tr>
<tr><td>5.6.5</td><td>Issuance of Guarantee against Counter Guarantee of Other Banks</td><td>0.50% to 1.50% of document value or minimum USD 300/- per quarter plus SWIFT charges as applicable plus actual charges of foreign banks for GT issuance</td></tr>
<tr><td>5.6.6</td><td>Shipping Indemnity</td><td>0.625% of document value per quarter. (2.5% of document value p.a.) or Minimum USD 50/- p.q. Plus applicable SWIFT charge</td></tr>
<tr><td>5.6.7</td><td>Amendment for time extension within the quarter for which the commission has already been charged</td><td>NPR 2,500/- per quarter plus communication charge</td></tr>
<tr><td>5.6.8</td><td>Amendment of terms other than value increase and/or validity extension</td><td>NPR 2,500/- per quarter plus communication charge</td></tr>
<tr><td>5.6.9</td><td>Amendment for value / validity extension</td><td>As per issuance commission above</td></tr>
<tr><td>5.6.10</td><td>Other amendment i.e., clauses etc.</td><td>NPR 2,500/- for NPR
USD 100/- for FCY
(plus communication charges)</td></tr>
<tr><td>5.6.11</td><td>Guarantee Claim Handling charges (to be charged to the Applicant)</td><td>NPR 2,500/- for NPR
USD 100/- for FCY
(plus communication charges)</td></tr>
<tr><td>5.6.12</td><td>Guarantee Cancellation Charge</td><td>NPR 5,000 for LCY
USD 50 for FCY
(Non-Utilized Guarantees by Applicant and Benefices)</td></tr>
<tr><td>5.6.13</td><td>Reinstatement of cancelled Guarantees</td><td>NPR 2000/- plus issuance charges</td></tr>
<tr><td>5.6.14</td><td>Expired Guarantee Holding Charge</td><td>Upto 7 days: Nil
Above 7 days: same as issuance charge</td></tr>
<tr><td>5.6.15</td><td>BG unclose/re-booking charge</td><td>NPR 2,000 plus initial BG issuance commission</td></tr>
<tr><td>5.6.16</td><td>BG text re-issuance/ duplicate issue</td><td>NPR 2,500 per BG</td></tr>
<tr><td>5.6.17</td><td>Standby Letter of Credit Charges</td><td>0.55% per quarter or minimum NPR 2,000</td></tr>
<tr><td>5.6.18</td><td>Amendment of shipping indemnity not affecting value & validity</td><td>NPR 3,500/- plus communication charge and other Bank's charges</td></tr>
<tr><td>5.6.19</td><td>Amendment of shipping indemnity affecting value & validity</td><td>Equal to Issuance Charge</td></tr>
<tr><td>5.6.20</td><td>Advising guarantee to other banks</td><td>0.05% or minimum USD 250 plus communication charges</td></tr>
</table>

S.No.	Services	Provision
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	0.50% 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/-
5.7	Advance Payment Certificate Issuance/Renewal	NPR 750/- per certificate
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***		
5.8	Trade Finance-Others	
5.8.1	Correspondence made on behalf of Customer - Regulatory Body - Correspondence Bank - Follow-up document	NPR 1,500 (Nepal & India) USD 20 (Other Countries)
5.8.2	Payments under MT 103/ 202 on OUR basis	USD 25
6. Communication		
6.1	**Communication – SWIFT**	
6.1.1	Simple Payment Message (India)	NPR 1,500/- per message
6.1.2	Other messages (India)	NPR 1,500/-per message
6.1.3	L/C, GTEE messages (India)	NPR 1,500/-per message
6.1.4	Simple Payment messages (Elsewhere)	USD 20/-per message
6.1.5	Other messages (Elsewhere)	USD 20/-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

S.No.	Services	Provision
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 1,500 /- per message
6.1.14	SWIFT Authentication of Guarantees (Counter Guarantee)	USD 100/-
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 282.5/- (Inclusive of VAT) per enquiry if report is received with no Transaction history at other BFIs. NPR 621.5/- (Inclusive of VAT) per enquiry if report is received with Transaction history at other BFIs. *Amount of NPR 621.5/- per enquiry is to be recovered Upfront from applicant. Branch Manager shall arrange to refund NPR 339/-*

S.No.	Services	Provision
		((Inclusive of VAT) if CICL report is received without Transaction history.
8.2	Recommending for blacklisting or when recommending for delisting from the blacklist	NPR. 3390/-(Inclusive of VAT) listing & de-listing of the borrower with loan/facility above 10 million NPR. 2260/- (Inclusive of VAT) listing & De-listing of the borrower with loan/facility below10 million (Note: charges are subject to conditions prescribed by the CIB).
8.3	Secured Transaction Registry	Registration: NPR 565/- (Inclusive of VAT) Enquiry: NPR 565/- (Inclusive of VAT) [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		
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%

S.No.	Services		Provision	
			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%
9.3	**Loan to MFIs (Qualifying as Indirect DSL)**			
			Prime MFI	Other MFI
9.3.1	Commitment Fees (Revolving Nature) (If utilization is less than 60%)		NA	NA
9.3.2	Commitment Fees (Term Loan)		NA	NA
9.3.3	Prepayment Fees (Above NPR 50 Lakhs)	Prepayment within 2 Years	0.25%	0.50%
		Prepayment within 2 to 5 Years	0.125%	0.25%
		Prepayment after 5 Years	0.05%	0.10%
9.3.4	Prepayment Fees (Upto NPR 50 Lakhs)		Nil	Nil
9.3.5	Admin Fee- New		0.25% Flat	0.50% Flat
9.3.6	Admin Fee- Renewal		NA	NA
9.3.7	SWAP Fee	Swapped within 2 years	0.25%	0.50%
		Swapped within 2 to 5 years	0.125%	0.25%
		Swapped after 5 years	0.05%	0.10%

S.No.	Services		Provision	
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	
9.5	**Corporate Lending**			
			Prime Corporate Lending	Other Corporate Lending
9.5.1	Commitment Fees (Revolving Nature) (If utilization is less than 60%)		0.15%	0.15%
9.5.2	Commitment Fees (Term Loan)		NA	NA
9.5.3	Prepayment Fees (Above NPR 50 Lakhs)	Prepayment within 2 Years	0.25%	0.75%
		Prepayment within 2 to 5 Years	0.125%	0.375%
		Prepayment after 5 Years	0.05%	0.15%
9.5.4	Prepayment Fees (Upto NPR 50 Lakhs)		Nil	Nil
9.5.5	Admin Fee- New		0.25% Flat	0.75% Flat
9.5.6	Admin Fee- Renewal		0.05% Flat	0.15% Flat
9.5.7	SWAP Fee	Swapped within 2 years	0.25%	0.75%
		Swapped within 2 to 5 years	0.125%	0.375%
		Swapped after 5 years	0.05%	0.15%

S.No.	Services	Provision
		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 CEO shall have full authority to waive Loan Related Fees chargeable as per NRB Directives. CEO shall have authority to waive other charges upto 50% of STC or Rs. 10,000 whichever is higher subject to limits allowed by NRB Unified Directives. Further, CEO can delegate the authority at his discretion, accountability and responsibility of other staff. 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.

9.5	**Penal Interest**

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)

Account Opening Fee:	NPR 50
Yearly Account Operating Fee:	NPR 100

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

3. In case of lending fee, the bank shall obtain either prepayment fee or Loan SWAP charges as per the provision of NRB Unified Directive 20/2081.

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