

1	Customer Service	Charges Applicable	
1.1	NRB cheque issuance charge (If requested by BFIs)	Free	
1.2	NRB Cheque issuance (Other than BFIs)	Rs 500 Flat	
1.3	NRB Cheque cancellation charge	Rs 500 Flat	
1.4	Stop Payment (in house cheque)	Free	
1.5	Standing Instruction	Rs 150 Flat	
1.6	Good for Payment	Free	
1.7	Cheque returned (inward clearing and in-house cheques) unpaid	Rs 300 Flat	
1.8	Issuance of Balance certificate	Free	
2	Account Closure Charge	FREE	
2.1	Account Closing Charge (within 6 months of account opening)	Free	
3	ABBS charges for Inter-branch cash Deposits, withdrawal, Fund Transfer		
3.1	Individual Account		
3.1.1	Transaction upto Rs. 2,00,000	FREE	
3.1.2	Transaction above Rs. 2,00,000	FREE	
3.2	Institution Account	FREE	
4	Foreign currency		
4.1	FCY cash deposit in FCY account(Less than 50 denomination)	0.5% (as per NRB)	
4.2	FCY cash exchange in NPR(Less than 50 denomination)	0.5% (as per NRB)	
4.3	FCY cash issuance (sale)	NIL	
4.4	INR cash sale/Purchase	NIL	
5	Clearing Cheque Processing Charge (ECC Charges)*		
5.1	Regular Clearing (NPR)	NIL	
	Transaction amount Based Slab	Fees in NPR	
	2 Lakhs	Rs. 10	
	> 2 Lakhs	Rs. 15	
5.2	Regular Clearing ((FCY equivalent to NPR 2 lakhs or above)	Rs. 15	
5.3	Express Clearing (FCY/LCY equivalent to NPR 2 lakhs or above)	Rs 100	
5.4	High Value Clearing (FCY/LCY)	Rs 100	
	*ECC transaction fees are subject to tariff of NCHL and regulatory provisions		
6	Safe Deposit Locker (SDL)		
	All SDL customers (except staff) are required to maintain a security deposit as per the offered locker. The security deposit is refundable at the time of surrender of the SDL and the keys by the customer.		
6.1	Charges for Lockers		
	Type	Annual charge	Security Deposit
	Small	Rs 3,000	Rs 10,000
	Medium	Rs 5,000	Rs 15,000
	Large	Rs 7,000	Rs 20,000
	Extra Large	Rs 9,000	Rs 20,000
6.2	Locker break open charge	Rs 4,000.00 or Actual cost of lock replacement, whichever is higher	
6.3	Locker closure and replacement (Locker change) charge	Rs 500 Flat	
7	Cheque Book		
7.1	Cheque book issuance	Free	
7.2	Uncollected cheque book destruction charge for Individual account	Rs 100 Flat	
7.3	Uncollected cheque book destruction charge for Institutional account	Rs 200 Flat	
7.4	Issuance of Cheque Book without submitting cheque requisition slip	Rs 100 Flat	
	Note: (Cheque books are kept for collection for up to 90 days and if not collected within 90 days, it is to be destroyed)		
8	Account Statement		
8.1	Statement Issuance	FREE for one time per period Rs. 25 per page (For more than one statement printed of the same period)	
8.2	Account Activation Charges	FREE	
9	Duplicate Customer DR/CR advice and Record retrieval		
9.1	Within six months of transaction	Free	
9.2	Over 6 months to 1 year	Rs100 Flat	
9.3	After 1 year and up to 2 years	Rs150 Flat	
9.4	After 2 years	Rs 500 Flat	
10	FD liquidation charges		
10.1	Case- I: If coupon rate is less than the prevailing FD rate		
	Prevailing high interest rate plus 0.5% p. a premium less FD coupon rate. Or 3% p. a whichever is higher i) Of same period If above is not applicable, interest rate of nearest period shall be applied		
10.2	Case- II: If coupon rate is equal to prevailing interest rate		
	Premature charge: 3% flat p.a. Applied period: Remaining tenure of FD Processing fee: Rs 500 = (Premature amount* 3% p.a *No. of Remaining days)/365		
10.3	Case- III: If coupon rate is higher than the prevailing deposit interest rate		
	Charge not applicable if fixed deposit coupon rate is higher than prevailing rate by minimum 2.5%, otherwise flat 3%. 1) of same period 2) If above is not applicable interest rate of nearest period FD shall be applied. 3) Processing fee: Rs 500		
11	CARDS		
	NPR DEBIT CHIP CARD		
11.1	VISA Domestic Debit Chip Card Issuance/ Reissuance Charge	NPR. 300 on first year and NPR. 300 for two subsequent years	
11.2	VISA Domestic Debit Chip Card Issuance Charge on Urgent	Rs 500 Flat	
11.3	Stop request for ATM (Block)	Rs 100	
11.4	Re-Pin Charge (PIN forgotten)	Rs 150	
11.5	VISA Domestic Debit Chip Card Replacement Charge	NPR. 300 on first year and NPR. 300 for two subsequent years	
11.6	Card Destroy Charge (if not collected within 2 months)	0	
11.7	Card Destroy Charge (if not collected within 2 months and provided wavier on card issuance)	Rs. 150	
	DOLLAR DEBIT CHIP CARD		
11.8	Issuance Charge	USD 10 or NPR 1000 whichever is Higher	
11.9	Installment Charge	NPR 500	
11.10	Re-Issue Charge	USD 10 or NPR 1000 whichever is Higher	
11.11	Block/Re-PIN	USD 1 or NPR 100 whichever is Higher	

	DOLLAR TRAVEL CHIP CARD		
11.12	Issuance Charge		USD 10 or NPR 1000 whichever is Higher
11.13	Re-Issue Charge		USD 10 or NPR 1000 whichever is Higher
11.14	Block/Re-PIN		NPR 100
11.15	Transaction Charge	Charges in Dollars (\$)	
		NPN ATM	VISA ATM
	Cash Withdrawal	0.3	3
	Balance Inquiry	0.06	0.75
			Foreign ATM (Outside Nepal)
			5
			0.75
	Nil Transactions Charge in Sanima ATM		
	Sanima Domestic Credit Chip Card		
11.16	Service Fee	NPR	
	Card Issuance Fee	1000	
	Annual Charge	1000	
	Joining Fee	1000	
	Renewal Fee	1000	
	Replacement Fee /Reissue	1000	
	Card Block Fee	100	
	Pin Reissue Fee	100	
	Limit Enhancement fee/ Over Limit Fee	500	
	Late payment fee	300	
11.17	Transaction Fee	NPR	
	Cash withdrawal in Nepal	200+1.5% of TXN	
	Balance Inquiry from Own ATM	Nil	
	PIN change from Own Bank	Nil	
	Mini Statement from Own Bank	Nil	
	Balance Inquiry from Member Group Bank (NPN)	5	
	Balance Inquiry from Other Bank	50	
	Cash withdrawal in India	250+2% of TXN	
11.18	Interest Rate	% per annum	
	Credit Card Interest Rate	24%	
	Sanima USD Credit Card Fees		
11.19	Service Fee	Classic Domestic USD	
	Card Issuance Fee	10.00	
	Annual Charge	10.00	
	Joining Fee	10.00	
	Renewal Fee	10.00	
	Replacement Fee /Reissuance	10.00	
	Card Block Fee	1.00	
	Pin Reissuance Fee	1.00	
	Limit Enhancement fee/ Over Limit Fee	5.00	
	Late payment fee	3.00	
11.20	Transaction Fee	NPR	
	Cash withdrawal in Nepal	USD 2+1% of TXN	
	Balance Inquiry from Own ATM	Nil	
	PIN change from Own Bank	Nil	
	Mini Statement from Own Bank	Nil	
	Balance Inquiry from Member Group Bank (NPN)	USD 0.5	
	Balance Inquiry from Other Bank	USD 0.75	
	Cash withdrawal in other countries	USD 5+2% of TXN	
11.21	Interest Rate	% per annum	
	USD Credit Card Interest Rate	24%	
12	I Banking		
12.1	Joining Fee		FREE
12.2	Annual Fee (1 year from the date of joining)		Rs 200 Flat
12.3	Password Regeneration		Rs 100 Flat
13	SMS/Mobile Banking		
13.1	Sanima Mobile Banking/Premium Banking		
	Joining Fee		Rs. 300 Flat
	Annual Fee (1 year from the date of joining)		Rs 300 Flat
13.2	Priority Banking		
	Joining Fee		Free
	Annual Fee (1 year from the date of joining)		Rs 300 Flat
13.3	PIN Reset		Rs 50
13.4	Registration Modification		Nil
14	Online Payment		
14.1	Payment up to USD 1000		Rs. 500
14.2	Payment up above USD 1000 and up to USD 2000		Rs. 1,000
14.3	Payment above USD 2000		Rs. 1,500
	Maximum amount in single payment is restricted up to USD 6,000.00.		
15	Remittances Inward (Fund received from abroad)		
15.1	Customer		Free
15.2	Non Customer		0.25%or Rs 350 whichever is higher
15.3	Transfer to another bank (If Beneficiary is other Bank customer)		0.25%or Rs 500 whichever is higher
15.4	Follow up telex/swift on remittances at customer's request		Rs 200 plus enquiry charges up to usd 35 plus NPR 590 SWIFT Charges
16	Nostro Cover Refund		
	Refund of Inward Payment and Nostro Cover		USD 10 or equivalent,plus communication charges and charges levy to us by Nostro
17	Local Inter Bank transfer		
17.1	If the beneficiary is a Bank (request by Bank)		FREE
17.2	If the beneficiary is a Bank or third party (request by Customer for Local Currency Transfer)		Rs 500 Flat
17.3	If the beneficiary is a Bank or third party (request by customer to transfer Foreign currency from Sanima to other Bank)		Local swift charge NPR 590.00

18	Traveleres cheques	N/A
19	Travelers cheques encashment	N/A
	Account Holder	1% or Rs. 500, whichever is higher
	Non - Account Holder	1.5% or Rs. 500, whichever is higher
20	Cheque Purchase (Outside Nepal)	
20.1	Cheque purchased (subject to limit/ approval)	1% or Rs 550.00 whichever is higher
20.2	Cheque Purchased Returned	17%p.a from the date of purchase or min Rs 500 whichever is higher Plus comm Charge (Total amt*17%/360days *no of days (from the date of cheque purchased))
	TC Purchase	
20.3	TC Purchased (Subject to Limit/Approval)	
	Account Holder	1% or Rs. 500, whichever is higher
	Non - Account Holder	1.5% or Rs. 500, whichever is higher
20.4	TC Purchased Returned	17%p.a from the date of purchase or min Rs 500 whichever is higher Plus comm Charge
21	Local Bank cheque collection /Purchase	
21.1	Local clearing cheque collection	FREE
21.2	Outside valley local Bank cheque collection	Rs 100 plus other bank charges if any
21.3	Local clearing cheque purchase	0.15%or min Rs 500.00 whichever is higher
21.4	Inward clean collection (except local clearing)	N/A
22	Cheque(outside Nepal) /TC collection Outwards	
22.1	Cheque/TC collection outwards(INR)	0.10% or min Rs 200.00 whichever is higher plus actual expenses and postal/courier charges
22.1	Cheque/TC collection outwards(USD)	0.15% or min USD 10 whichever is higher plus actual expenses and postal/courier charges
22.3	Cheque/TC collection outwards returned	Rs 500.00 Flat
23	Inter Branch Fax Transfers	N/A
24	Demand Draft	
	Demand Draft INR Customer	0.05% - 0.1% or minimum Rs 500 plus Swift Charge Rs. 100 (for MT 110)
	Demand Draft INR Non -Customer	0.1% or minimum Rs. 700 plus Swift Charge Rs. 100 (for MT 110)
	Demand Draft FCY Customer/Non -Customer	Education Loan Customer – 0.1% or RS 250 whichever is higher plus Swift Charge Rs 100 (for MT 110) Others – 0.1% or USD 7 whichever is higher plus Swift Charge Rs 100 (for MT 110)
	Note: If DD issuance is for education purpose, additional 2% education service tax to be levied on total tuition fee exchanged	
25	Manager cheque	
25.1	Manager cheque issuance for Loan disbursement	Rs 500 Flat
25.2	Manager Cheque issuance for Customer	Rs 500 Flat
25.3	Manager cheque issuance for Non Customer	Rs 750 Flat
26	Swift Transfer (MT 103)	
26.1	Swift Transfer- (US \$ or equivalent in currency other than NPR and INR)	0.05% - 0.35% or minimum Rs 200 whichever is higher Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: Less than 10,001 USD 20 USD 10,001 to 50,000 USD 30 Above USD 50,000 USD 35 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL 0.05% - 0.1% or minimum Rs 150 whichever is higher Plus (a) if charges is "OUR" in SWIFT messages, NPR. 400 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL
26.2	Swift Transfer- NPR & INR	
	Note: If Swift transfer is for education purpose,additional 2% education service tax to be levied on total tuition fee as per NRB Guidelines.	
27	Cancellation charges	
27.1	Cancellation charges for DD	
	Up to INR 1 million	Npr 250 flat per draft plus communication charge if any
	Above INR 1million up to INR 2 million	Npr 500 flat per draft plus communication charge if any
	Above INR 2 million	Npr 1000 flat per draft plus communication charge if any
27.2	FCY DD Cancellation	Rs 300 flat plus communication charge if any
27.3	Cancellation charge of SWIFT	Rs 500 flat plus other bank charges
27.4	Cancellation charge of manager cheques	
	Customer	Rs 500 Flat
	Non customer	Rs 500 Flat
27.5	Cancellation charge of Good for Payment Cheque	Rs 500 Flat
28	Stop Payment Charge of Demand draft	
28.1	For INR Demand Draft	NPR 250 flat charge plus 590 INR plus communication charge if any
28.2	For FCY Demand Draft	NPR 500 flat charge plus usd 25 enquiry charge plus communication charge if any
29	Local Remittance charges (Sanima Xpress)	
	Amount Range	
	Upto NPR 5,000.00	NPR 100
	NPR 5,001.00 - 25,000.00	NPR 150
	NPR 25,001.00 - 50,000.00	NPR 200
	NPR 50,001.00 - 75,000.00	NPR 250
	NPR 75,001.00 - 100,000.00	NPR 300
30	Advance Payment	
30.1	Advance payment through Telex/SWIFT transfer	
	Advance payment through Demand Draft	Refer to S. No 26
30.2	Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular)	0.1%or min NPR 200.00 whichever is higher plus comm. chg USD 2.5
30.3	Advance payment up to USD 35,000.00 for import of goods from 3rd countries -other than India (For amount, refer to NRB Circular)	0.35%or min NPR 350.00 whichever is higher plus comm. chg USD 2.5

31	National saving Bond	All charges regarding National saving Bond is as per NRB (If any)		
32	VISA Card Transaction related charges			
	ATM NETWORK	CASH WITHDRAWAL	BALANCE INQUIRY	
	SANIMA	NIL	NIL	
	National Payment Network	Free *	RS 20	
	VISA	Free	RS 20	
	INDIAN BANKS	RS 250	RS 50	
		*until further notice		
33	Charges related to Lending Unit			
Sector	Product	Processing Fee	Commitment fee	Renewal Fee
Deprived	Sanima Women Entrepreneur Loan	N/A	N/A	N/A
Deprived	Sanima Small Micro Entrepreneur Loan	N/A	N/A	N/A
Deprived	Sanima Sana Kisan Loan	N/A	N/A	N/A
Deprived	Sanima Solar Karja	1%	N/A	N/A
Deprived	Low Cost Housing	1%	N/A	N/A
Deprived	Wholesale Microfinance Limit	0.25%	N/A	0.25% of revolving limit or NPR 10,000 whichever higher
Agri-Lending	Sanima Agriculture Loan (above NPR 1.5 Million to NPR 20 Million)	1%	N/A	1% or min NPR 20,000 whichever is higher
Retail				
Retail	Auto Loan	1%	N/A	N/A
Retail	Hire Purchase Loan	1%	N/A	N/A
Retail	Home Loan	1%	One time commitment fee of 1% on non-drawdown portion of approved loan limit	N/A
Retail	Home Equity Loan	1%		N/A
Retail	Education Loan	1%		N/A
Retail	Margin lending upto NPR 10 million **	1%	1% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 1% on non-drawdown portion of approved loan limit of DL.	1% % or min. NPR 15,000 whichever is higher in case of revolving loans
Retail	Margin lending above NPR 10 million to NPR 50 million **	0.75%		N/A
Retail	Margin Lending Margin lending above 50 million **	0.50%		N/A
Retail	Personal Loan	1%		1% or min NPR 15,000 whichever is higher
Retail	Gold Loan	NPR 300	N/A	NPR 200
Retail	Professional Loan	1.50%	One time commitment fee of 1% on non-drawdown portion of approved loan limit	N/A
Retail	CFOL Amendment Fee-Education Loan		NPR 10,000 flat per amendment	
Retail	Cash based loan / Near cash Loans	0.15% or minimum NPR 1,000 whichever is higher	N/A	0.15% or minimum NPR 1,000 whichever is higher
SBGL	SBGL - OD/DL/TL	1%	1% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 1% on non-drawdown portion of approved loan limit for DL/TL	1% or min NPR 20,000 whichever is higher.
SBGL	SBGL- Vehicle Loans (Auto & Commercial Vehicle Loans)	1%	One time commitment fee of 1% on non-drawdown portion of approved loan limit	N/A
Retail/SBGL	SWAP cases of Retail Loans and SBGL (with/without enhancement)	0.50% irrespective of loan volume or product type	As per respective product type	
SME/Mid Size Loan				
SME/Mid Size Loan	W/C and Term Loan NPR 10 Million up to NPR 30 Million	1.00%	0.5% on average unutilized portion below the average committed utilization i.e. 60% for revolving loans.	0.60% or min NPR 50,000 whichever is higher for revolving loans
SME/Mid Size Loan	W/C and Term Loan above NPR 30 Million up to NPR 50 Million	0.75%		0.50% or min NPR 100,000 whichever is higher for revolving loans
SME/Mid Size Loan	W/C and Term Loan above NPR 50 Million up to NPR 150 Million	0.50%		0.35% or min NPR 150,000 whichever is higher for revolving loans
SME/Mid Size Loan	W/C and Term Loan above NPR 150 Million up to NPR 200 Million	0.25%		0.25% or min NPR 200,000 whichever is higher for revolving loans
Project Finance				
Project Financing	Consortium Loan		As decided by the consortium	
Project Financing	Non Consortium Loans	1 % of approved limit	0.5 % on average unutilized portion below the average committed utilization i.e. 60 %	0.25% or min NPR 10,000 whichever is higher
Corporate				
Corporate	W/C and Term Loan	0.25% or NPR 10,000 whichever is higher	0.25% on average unutilized portion below the average committed utilization i.e. 60%	0.25% or min. NPR 10,000 whichever is higher
All Business Units				
All business units	Bank guarantee/Letter of credit (Non funded limits up to NPR 1 million)	0.15% or minimum NPR 1,000 whichever is higher	N/A	0.15% or minimum NPR 1,000 whichever is higher
All business units	Bank guarantee/Letter of credit (Non funded limits above NPR 1 million up to NPR 10 Million)	0.1% of limit	N/A	0.05% or NPR 5,000 whichever is higher
All business units	Bank guarantee/Letter of credit (Non funded limits above NPR 10 million)	0.075% of limit	N/A	0.05% or NPR 10,000 whichever is higher
All business units	Working Capital & Term Loan to Real Estate Developers	1%	0.25% on average unutilized portion below the average committed utilization i.e. 60% on revolving nature loan and One time commitment fee of 1% on non-drawdown portion of approved loan limit for TL.	0.25% or minimum NPR 10,000 whichever is higher
All business units	Working Capital loan to construction business	0.75% of limit	0.5% of average unutilized portion below the average committed utilization i.e. 60%	As per SME/Mid Size Loan threshold
All business units	Collateral release charge	Within 1 month	Nil	
		Above 1 month to 3 months	NPR 1,500	
		Above 3 months to 1 year	NPR 2,500	
		Above 1 year	NPR 5,000	
All business units	Share release charge		NPR 1,500	

Notes:

1. Loan Prepayment Charges shall not be taken from the clients if such prepayment is due to changes in interest rates and any existing conditions and if sanctioned limit of the loan is equal to or less than NPR 5 Million.
2. While referring to the above fees and charges, segmentation of account is to be made as follows:
 - Approved funded limit of Group for SME/Mid Size Loan.
 - Approved funded limit of customers Direct exposure for Retail Loans and SBGL.
 - Approved funded limit of customer for Corporate and Project Financing.
3. No fees and charges shall be levied on subsidy loans and all business loans up to NPR 1.5 Million except Vehicle financing for private commute purpose.
4. In case of Term Loan and other terminating line of credit, commitment fee to be levied on unutilized limit.
5. In case of margin lending, personal loan, working capital loan and gold loan, commitment fee to be levied on un-utilized limit if average utilization of approved funded limit remains less than 60%.
6. Loan SWAP Fee shall be charged at 3% of O/S SWAP Amount.
7. Additional Insurance charges at 1% per annum of total security value shall be levied to Gold Loan Customers.
8. Commitment fee to be charges on all W/C loans both at the time of renewal and at time of settlement.

9. In case of strong reservation from customer, waiver approval on fees and charges may be obtained from respective CAD holder.		
10. In case any other loan product is backed by cash/near cash securities, fees and charges as per respective product shall be charged.		
11. Penal charges on all lending products shall be as guided by respective PPGs, where applicable. For cases where PPG is silent, Minimum 2% p.a. on overdue principal amount shall be charged.		
12. Processing fees for BG/LC shall be as per defined limit for all business units.		
13. All personal/retail loans and SBGI under groups managed by any SBUs shall be guided by respective PPG and related fees to be applicable as per respective products PPG/STC as mentioned above.		
14. Loan extended/to be extended to Real Estate Developers shall be irrespective of business segments and charges are to be levied in accordance with mentioned fees and charges.		
15. Renewal fees for WC loan to construction business shall be as per SME/Midsize loan threshold limit. i.e. Renewal fee on the basis of limit extended.		
Other Charges		
33.1	Credit information inquiries	Rs. 500 per inquiry
33.2 CICL(Karja Suchana kendra Ltd) Charges		
33.2.1	Report generation charges	Rs 250 per report without transaction and Rs 550.00 per report with transaction or as per charge changes by KSKL
33.2.2	For registering an original notice of security interest	Rs. 500/-
33.2.3	For registering notice of amendment	Rs. 500/-
33.2.4	For registering a continuity statement	Rs. 500/-
33.2.5	For registering a termination statement	Rs. 500/-
33.2.6	For registering a correction statement	Rs. 500/-
33.2.7	For the provision of a certified search report	Rs. 500/-
33.3	Ad-hoc / Temporary credit facility	Rs. 2000.00 for each approval request
33.4	Request for reissuance upon Lost Gold Receipt	Rs. 200 FLAT
34 Trade Finance		
Documentary Credit-Import		
34.1	Issuance of LC	0.10% - 0.25% or Min Rs 1000 per quarter whichever is higher.
34.2	Amendment for value / validity	As per issuance commission above.
34.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged	Rs 500/- flat for amendments other than enhancement of value and/or extension of validity, in which case charges shall be as per 34.2 above . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
34.4	Revolving L/Cs reinstatement Commission	0.025% to 0.20% of reinstate Value or min Rs. 2,000.00 (Plus communication/courier/postage charges as per section 39/40/41 of STC)
34.5	Usance Bill Acceptance	0.10%-0.25% or Rs 1,000/- per month or part thereof.
34.6	Documents under LC (Handling Charge)	Rs 500/- for each set of documents .
34.7	Issuance of Delivery Order against copy documents.	Rs. 250/- per set of documents .
34.8	Over drawn commission under Import L/C	0.50% on overdrawn amount or Rs 1000/- whichever is higher.
34.9	L/C cancellation Charge (unutilized)	Rs 1000/-flat plus other bank charges .
35 Discrepancy Fees		
	a) Convertible FCY L/Cs b) INR L/Cs c) NRS L/C (Domestic)	a) USD 50/- or equivalent per set of Docs b) INR 2,000/- or equivalent per set of Docs c) Rs. 2,000/- per set of Docs (Plus communication/courier/postage charges as per section 33.5.D.5/6/7 of STC)
36 Documentary Collections-Import		
36.1	Documents Against Payment (DAP)	0.10% of documents value or Min Rs 1,000/- . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
36.2	Document Against Acceptance (DAA) Note: This facility may be considered only where appropriate credit line has been approved	0.10% of documents value or Min Rs 1,000/- per month or part thereof . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37 Documentary Credit – Export		
37.1	Advising Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us.	Rs 3,000/- Advising (Plus communication/courier/postage charges as per section 39/40/41 of STC) Rs 1,500/- Amendment (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.2	Advising Export Letter of Credit or subsequent amendment for L/Cs to be negotiated with us.	Rs 2,000/- Advising (Plus communication/courier/postage charges as per section 39/40/41 of STC) Rs 1,000/- Amendment (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.3	Confirming commission	0.5% or Rs. 2,000/- per quarter or part thereof (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.4	a) Documents Negotiation under sight L/C b) Documents Negotiation under Usance L/C	a) 0.4% at Doc value up to 21 days. Overdue Interest @ OD +2% p.a after 21 days till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) b) 0.4% at Doc value up to 21 days. There after @ OD p.a till the usance period and after usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.5	Processing Export L/C under collection	0.15% of document value or min Rs 1,000/- . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.6	Cash Against Documents (CAD)	0.15% - 0.25% of document value or min Rs 2,000/- . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.7	L/C Transferring Charge	Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
38 Guarantees		
38.1	Bid Bond	0.50% per quarter or minimum Rs 1,500/- per quarter .
38.2	Performance Bond	0.50% per quarter or minimum Rs 1,500/- per quarter .
38.3	Advance Payment Guarantee	0.60% per quarter or minimum Rs 1,500/- per quarter .
38.4	Counter Guarantee	0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/charge of other bank plus out pocket expenses).
38.5	Shipping Indemnity	As per specific approval on case to case basis .
38.6	Amendment for value / validity extension	As per issuance commission above . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
38.7	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged	Rs 1,000/- flat for amendments other than enhancement of value and/or extension of validity, (Plus communication/courier/postage charges as per section 39/40/41 of STC)

39	Communication – SWIFT/Telex		
39.1	Simple Payment messages		Rs.500/-per message
39.2	Other messages		Rs.750/-per message
39.3	L/C, GTEE messages		Rs.1,500/-per message
39.4	SWIFT Charge for Reimbursement Authorization and amendment thereon		Rs. 500/- per message
39.5	SWIFT charge for advising due date under usance credit		Rs. 500/- per message
40	Courier		
40.1	Nepal		Rs. 100/-
40.2	India		Rs. 550/-
40.3	Other Countries		Rs 1,500/- or actual charge whichever is higher
41	Postage		
41.1	Nepal		Rs. 50/-
41.2	India		Rs.100/-
41.3	Other Countries		Rs. 250/-
42	SWIFT charges		NPR 300.00
43	Other Charges		
43.1	Duplicate issuance of Fixed Deposit Receipt		Rs 100 FLAT
43.2	Loose cheque Issuance Charges		Free
43.3	Issuance of Advance Payment Certificate (APC)		Rs. 500 FLAT
44	NTC bill payment monthly charges		N/A
45	Application Supported by Blocked Amount (ASBA)		
45.1	Application charge		Free
46	NCHL Transaction Fees*		
46.1	NCHL IPS Transaction Fees		Price Scheme
	Transaction Amount Based Slab	NPR Transactions (Fee in NPR)	FCY Transactions (Fee in NPR)
	Up to 500	Rs. 2	Rs. 15
	>500-50K	Rs. 5	
	>50K	Rs. 10	
46.2	NCHL connectIPS e-Payment Transaction Fees	Price Scheme	
	Transaction Amount Based Slab (NPR)	NPR Transactions (Fee in NPR)	
	Up to 500	Rs. 2	
	>500-5K	Rs. 5	
	>5K-50K	Rs. 10	
	>50K	Rs. 15	
	*Above transaction fees are subject to tariff of NCHL		
47	Fees for Information		
	Description		Amount*
47.1	Normal size (8.3X11.7) paper information up to 5 pages		Nil
47.2	Normal size (8.3X11.7) paper information more than 5 pages		Rs. 5 for each page
47.3	Large size (more than normal size paper)		Rs. 10 for each page
47.4	Information in Diskette or floppy		Rs. 50 for each diskette or floppy
47.5	For inspection of records, no fee for the first half hour; and a fee of Rs. 50 for each hour per person (or fraction thereof) thereafter.		
	*If actual cost exceed the above price for preparation of information actual cost to be charged		
48	RTGS Charges		
	Time Schedule during Normal Business Day		Fee (NPR)
48.1	For transaction settled in Morning Exchange		10
48.2	For transaction settled in Afternoon Exchange		20
48.3	For transaction settled in Evening Exchange		100
48.4	Special Membership for Clearing House/DNS Mechanism/Central Securities Depository/Organization appointed by NRB.		0