

Standard Tarrif of Charges

	Jaiiiiia Daiik	Standard Tarrif of Charges		
1	Customer Service	Charges Applicable		
1.1	NRB Cheque issuance (Other than BFIs)	Rs 500 Flat		
1.2	NRB Cheque cancellation charge	Rs 500 Flat		
1.3	Stop Payment (in house cheque)	Free		
1.4	Standing Instruction	Rs 500 Flat		
1.5	Good for Payment	Free Rs 300 Flat		
1.6 1.7	Cheque returned (inward clearing and in-house cheques) unpaid Issuance of Balance certificate	RS 300 Flat 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, withdrawl, Fund Transfer			
3.1	Individual Account			
3.1.1	Transaction upto Rs. 2,00,000 Transaction above Rs. 2,00,000	FREE		
3.1.2	Transaction above Rs. 2,00,000	FREE		
3.2	Institution Account	FREE		
4 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 NII		
4.4	INR cash sale/Purchase	NIL		
5	Clearing Cheque Processing Charge (ECC Charges)*	NIII		
5.1	Regular Clearing (NPR) Transaction amount Based Slab	NIL Face in NDD		
	2 Lakhs	Fees in NPR 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		
5.5	Late presentment charges	Rs 200		
	*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 locked customers.			
6.1	Charges for Lockers			
	Туре	Annual charge Security Deposit		
	Small Madisum	Rs 3,500 Rs 10,000		
	Medium	Rs 6,000 Rs 15,000		
	Large Extra Large	Rs 8,000 Rs 20,000 Rs 10,000 Rs 20,000		
6.2		Rs 3,000 plus actual cost of lock replacement.		
6.2	Locker break open charge Locker closure and replacement (Locker change) charge	Rs 3,000 plus actual cost of lock replacement. Rs 500 Flat		
7	Cheque Book	KS 500 Flat		
7.1	Cheque book issuance	Free		
7.2	Uncollected cheque book destruction charge for Individual account	Rs 300 Flat		
7.3	Uncollected cheque book destruction charge for Institutional account	Rs 500 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		
8.2	Account Activation Charges	Rs. 25 per page (For more than one statement printed of the same period) FREE		
9	Duplicate Customer DR/CR advice	THEE		
9.1	Within six months of transaction	Free		
9.2	Over 6 months to 1 year	Rs 250 Flat		
9.3	After 1 year and up to 2 years	Rs 500 Flat		
	After 2 years	Rs 1,000 Flat		
9.4		- /		
9.1	Record Retrieval Charge			
9.1 9.1.1	Within six months of transaction	Free		
9.1 9.1.1 9.1.2	Within six months of transaction Over 6 months to 1 year	Free Rs 500 Flat		
9.1 9.1.1 9.1.2 9.1.3	Within six months of transaction Over 6 months to 1 year After 1 year	Free		
9.1 9.1.1 9.1.2	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges	Free Rs 500 Flat Rs 1,000 Flat		
9.1 9.1.1 9.1.2 9.1.3	Within six months of transaction Over 6 months to 1 year After 1 year	Free Rs 500 Flat Rs 1,000 Flat		
9.1 9.1.1 9.1.2 9.1.3	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days	Free Rs 500 Flat Rs 1,000 Flat		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levil Processing Fee: NPR 500	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be leving the sign of the sig	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levil Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levier Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD.	Free Rs 500 Flat Rs 1,000 Flat days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD.	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD		
9.1 9.1.1 9.1.2 9.1.3 10	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate by any percentage point a flat 1% will be contained to the coupon Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate and Coupon Rate is greater t	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD		
9.1 9.1.1 9.1.2 9.1.3 10 10.1	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levil Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be only the coupon Rate is greater than Prevailing Rate is equal to Coupon Rate is greater than Prevailing Rate is equal to Coupon Rate is greater than Prevailing Rate is equal to Coupon Rate is greater than Prevailing R	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD charged for the remaining days of FD.		
9.1 9.1.1 9.1.2 9.1.3 10 10.1	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years		
9.1 9.1.1 9.1.2 9.1.3 10 10.1	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate by any percentage point a flat 1% will be contained to the coupon Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be contained to the coupon Rate is greater than Prevailing Rate and Coupon Rate is greater t	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR		
9.1 9.1.1 9.1.2 9.1.3 10 10.1	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levier Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD VISA Domestic Debit Chip Card Issuance/ Reissuance Charge	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levier Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the card substance of the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the card substance of the car	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years Issuance charge plus urgency charge NPR 500 Flat.		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2 11.3	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD VISA Domestic Debit Chip Card Issuance/ Reissuance Charge VISA Domestic Debit Chip Card Issuance Charge on Urgent Unblock request for card	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levier Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the card substance of the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be compared to the card substance of the car	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years Issuance charge plus urgency charge NPR 500 Flat. Rs 100		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2 11.3	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD VISA Domestic Debit Chip Card Issuance/ Reissuance Charge VISA Domestic Debit Chip Card Issuance Charge on Urgent Unblock request for card	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD. Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years Issuance charge plus urgency charge NPR 500 Flat. Rs 100 Rs 150		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2 11.3 11.4	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levi- Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD VISA Domestic Debit Chip Card Issuance/ Reissuance Charge VISA Domestic Debit Chip Card Issuance Charge on Urgent Unblock request for card Re-Pin Charge (PIN forgotten)	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years Issuance charge plus urgency charge NPR 500 Flat. Rs 100 Rs 150 Upfront total payment-NPR 2000 for five years		
9.1 9.1.1 9.1.2 9.1.3 10 10.1 10.2 11.3 11.4	Within six months of transaction Over 6 months to 1 year After 1 year FD liquidation charges Formaula for calculating Premature charge= Liquidated Amount*Premature Charge Rate*Remaining 365 days Case- I: When Prevailing Rate is greater than Coupon Rate Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levi- Processing Fee: NPR 500 Case- II: When Prevailing Rate is equal to Coupon Rate A flat 1.50% charge will be levied for the remaining days of FD. Processing fee: Rs 500 Case- III: When Coupon Rate is greater than Prevailing Rate A flat 1.00% charge will be levied for the remaining days of FD. Processing fee: NPR 500 In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be of CARDS NPR DEBIT CHIP CARD VISA Domestic Debit Chip Card Issuance/ Reissuance Charge VISA Domestic Debit Chip Card Issuance Charge on Urgent Unblock request for card Re-Pin Charge (PIN forgotten)	Free Rs 500 Flat Rs 1,000 Flat days of FD ed for remaining days of FD. Charged for the remaining days of FD. Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years Issuance charge plus urgency charge NPR 500 Flat. Rs 100 Rs 150 Upfront total payment-NPR 2000 for five years OR		

	DOLLAR DEBIT CHIP CARD				
11.8 11.9	Issuance Charge Installment Charge		USD 10 or NPR 1,200 whichever is Higher NPR 500		
11.10	Re-Issue Charge		USD 10 or NPR 1,200 whichever is Higher		
11.11	Unblock request for card/Re-pin		USD 1 or N	PR 100 whichever is Higher	
	DOLLAR TRAVEL CHIP CARD		LICO 40 or NIDO 4 000 which come in Ulabor		
11.12 11.13	Issuance Charge Re-Issue Charge		USD 10 or NPR 1,200 whichever is Higher USD 10 or NPR 1,200 whichever is Higher		
11.14	Unblock request for card/Re-pin		NPR 100		
	Conimo HCD oCord				
11.15	Sanima USD eCard Commission		NPR 500 per Top-up per customer		
11.16	Re-Issuance Fee			NPR 500	
11.17	Transaction Charge		Charges in Dollars (\$)		
		NPN ATM	VISA ATM	Foreign ATM (Outside Nepal)	
	Cash Withdrawal Balance Inquiry	0.3 0.06	3 0.75	5 0.75	
	Dalance inquiry	Nil Transactions Charg		0.73	
	Southern Romantia Constit Chin Const				
11.18	Sanima Domestic Credit Chip Card Service Fee	NPR			
	Card Issuance Fee	1000			
	Annual Charge Joining Fee	1000 1000			
	Renewal Fee	1000			
	Replacement Fee /Reissue	1000			
	Card Block Fee Pin Reissue Fee	100 100			
	Limit Enhancement fee/ Over Limit Fee	1,000			
	Late payment fee	300			
11.19	Transaction Fee	NPR			
	Cash withdrawal in Nepal	200+1.5% of TXN			
	Balance Inquiry from Own ATM PIN change from Own Bank	Nil Nil			
	Mini Statement from Own Bank	Nil			
_ _	Balance Inquiry from Member Group Bank (NPN)	5			
	Balance Inquiry from Other Bank Cash withdrawal in India	50 250+2% of TXN			
11.20	Interest Rate Credit Card Interest Rate	% per annum 24%			
	Credit Card Interest Rate	2470			
44.04	Sanima USD Credit Card Fees	Classic Domestic			
11.21	Service Fee Card Issuance Fee	USD 10.00			
	Annual Charge	10.00			
	Joining Fee Renewal Fee	10.00 10.00			
	Replacement Fee /Reissuance	10.00			
	Card Block Fee	1.00			
	Pin Reissuance Fee Limit Enhancement fee/ Over Limit Fee	1.00 5.00			
	Late payment fee	5.00			
11.22	Transaction Fee	NPR			
11.22	Cash withdrawal in Nepal	USD 2+1% of TXN			
	Balance Inquiry from Own ATM	Nil			
		Nii			
	PIN change from Own Bank Mini Statement from Own Bank	Nil Nil			
	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN)	Nil USD 0.5			
	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank	Nil USD 0.5 USD 0.75			
	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries	Nil USD 0.5 USD 0.75 USD 5+2% of TXN			
11.23	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum			
11.23 11.24	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee	Nil USD 0.5 USD 0.75 USD 5+2% of TXN			
	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR			
	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR			
11.24	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	CASH WITHDRAWAL	BALANCE INQUIRY	
11.24	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL	NIL	
11.24	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20*	NIL RS 20 RS 20	
11.24	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50	
11.24 11.25	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar	
11.24 11.25 12 12.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar	
11.24 11.25 12 12.1 12.2	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining)	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat	
11.24 11.25 12 12.1 12.2 12.3 13	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar	
11.24 11.25 12 12.1 12.2 12.3	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat	
11.24 11.25 12.1 12.2 12.3 13 13.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining)	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat	
11.24 11.25 12 12.1 12.2 12.3 13	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Priority Banking	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs. 300 Flat Rs. 300 Flat	
11.24 11.25 12.1 12.2 12.3 13 13.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining)	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs 100 Flat	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining)	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 50	
11.24 11.25 12.1 12.1 12.2 12.3 13.1 13.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) PIN Reset Registration Modification	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat	
11.24 11.25 12.1 12.1 12.2 12.3 13.1 13.2 13.3 13.4 14 14.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) PIN Reset Registration Modification Online Payment Payment up to USD 1000	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 500 Nil Rs. 500	
11.24 11.25 12.1 12.1 12.2 12.3 13.1 13.2 13.3 13.4 14.1 14.1 14.2	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) PIN Reset Registration Modification Online Payment Payment up above USD 1000 Payment up above USD 1000 and up to USD 2000	Nil USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 500 Nil Rs. 500 Rs. 1,000	
11.24 11.25 12.1 12.1 12.2 12.3 13.1 13.2 13.3 13.4 14 14.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 500 Nil Rs. 500	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Prin Reset Registration Modification Online Payment Payment up to USD 1000 Payment up above USD 1000 and up to USD 2000 Payment up above USD 2000 Maximum a	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with	NIL RS 20 RS 20 RS 50 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 500 Nil Rs. 500 Rs. 1,000 Rs. 1,500	
11.24 11.25 12.1 12.1 12.2 12.3 13.1 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) PiN Reset Registration Modification Online Payment Payment up to USD 1000 Payment up above USD 1000 and up to USD 2000 Payment above USD 2000 Maximum a Remmitances Inward (Fund received from abroad) Customer	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 500 Rs. 1,000 Rs. 1,500	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Prior Reset Registration Modification Online Payment Payment up to USD 1000 Payment up above USD 1000 Payment above USD 2000 Maximum a Remmitances Inward (Fund received from abroad) Customer Non Customer Transfer to another bank (If Benificiary is other Bank customer)	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 500 Rs. 1,000 Rs. 1,500 Free Rs 350 whichever is higher Rs 500 whichever is higher	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3 15.4	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (2 year from the date of joining) Priority Banking Joining Fee Annual Fee (3 year from the date of joining) Priority Banking Joining Fee Annual Fee (4 year from the date of joining) Priority Banking Joining Fee Annual Fee (5 year from the date of joining) Priority Banking Joining Fee Annual Fee (6 year from the date of joining) Priority Banking Joining Fee Annual Fee (6 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority B	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 500 Rs. 1,000 Rs. 1,500 Free Rs 350 whichever is higher	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Sanima Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Prior Reset Registration Modification Online Payment Payment up to USD 1000 Payment up above USD 1000 Payment above USD 2000 Maximum a Remmitances Inward (Fund received from abroad) Customer Non Customer Transfer to another bank (If Benificiary is other Bank customer)	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with s restricted up to USD 3,000.00. 0.25%or R 0.25%or R Rs 200 plus enquiry charges	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 500 Rs. 1,000 Rs. 1,500 Free Rs 350 whichever is higher Rs 500 whichever is higher	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3 15.4 16 17	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Payment Pee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Pri	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with s restricted up to USD 3,000.00. 0.25%or R 0.25%or R Rs 200 plus enquiry charges	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 50 Rs. 1,000 Rs. 1,500 Free Rs 350 whichever is higher s 500 whichever is higher up to usd 35 plus NPR 590 SWIFT Charges	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.3 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3 15.4 16 17 17.1	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) MIN Reset Registration Modification Online Payment Payment up to USD 1000 Payment up above USD 1000 Payment up above USD 2000 Maximum : Remmitances Inward (Fund received from abroad) Customer Non Customer Transfer to another bank (If Benificiary is other Bank customer) Follow up telex/swift on remittances at customer's request Nostro Cover Refund Refund of Inward Payment and Nostro Cover Local Inter Bank transfer If the beneficiary is a Bank (request by Bank)	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with s restricted up to USD 3,000.00. 0.25%or R 0.25%or R Rs 200 plus enquiry charges	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 50 Rs. 1,000 Rs. 1,500 Free Is 350 whichever is higher Is 500 whichever is higher	
11.24 11.25 12 12.1 12.2 12.3 13 13.1 13.2 13.4 14 14.1 14.2 14.3 15 15.1 15.2 15.3 15.4 16 17	PIN change from Own Bank Mini Statement from Own Bank Balance Inquiry from Member Group Bank (NPN) Balance Inquiry from Other Bank Cash withdrawal in other countries Interest Rate USD Credit Card Interest Rate eCom Verified by Visa(VBV) Fee eCom VBV enrolment Fee eCom VBV enrolment Fee eCom VBV Annual Fee VISA Card Transaction related charges ATM NETWORK SANIMA National Payment Network VISA INDIAN BANKS I Banking Joining Fee Annual Fee (1 year from the date of joining) Password Regeneration SMS/Mobile Banking/Premium Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Payment Pee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Priority Banking Joining Fee Annual Fee (1 year from the date of joining) Pri	Nii USD 0.5 USD 0.75 USD 5+2% of TXN % per annum 24% NPR Nii 100 amount in single payment is	NIL Rs. 20* Rs 20* RS 250 *Free for first three cash with s restricted up to USD 3,000.00. 0.25%or R 0.25%or R Rs 200 plus enquiry charges	NIL RS 20 RS 20 RS 50 drawal transaction in each English Calendar Rs 300 Flat Rs 300 Flat Rs 100 Flat Rs. 300 Flat Rs 300 Flat Free Rs 300 Flat Rs 50 Nil Rs. 50 Rs. 1,000 Rs. 1,500 Free Rs 350 whichever is higher s 500 whichever is higher up to usd 35 plus NPR 590 SWIFT Charges	

2.2 Cheque/TC collection outwards(INR) 2.3 Cheque/TC collection outwards returned 2.4 Cheque/TC collection outwards returned 2.5 Cheque/TC collection outwards returned 2.6 Cheque/TC collection outwards returned 2.7 Cheque/TC collection outwards returned 2.8 Cheque/TC collection outwards returned 2.9 Cheque/TC collection outwards returned 2.0 Cheque/TC collection outwards returned 2.1 Inter Branch Fax Transfers 2.2 Demand Draft INR Customer 2.3 Outs or minimum Rs 500 plus Swift Charge Rs. 100 (for MT 110) 2.4 Demand Draft INR Non -Customer 2.5 Swift Charge Rs. 100 (for MT 110)					
November 1996		•			
Non-Account Horses 1.50 of Res. Consistence in hypore 1.50 of Res. Consistence i	19				
Colore Procedure Centrol Programs 10, or 16, 555, 50 subdivious is injusted 10, or 16, 555, 50 subdivious is injusted 10 per not color of purposes or not in 50 to venichous in any pre-15 corner Charge (nath serf-rychology for of one) of or depart of organic processes 10 per not color of organic processes 10 per					
Center contracted listes to init injure. Design Published State States of the State	20		1.5 % of Rs. 500, whichever is higher		
Charge Purchased Resimed The Control Purchase The Control Purc			1% or Rs 550.00 whichever is higher		
1 Local Estate About Schooler Collection Principates	20.2		17%p.a from the date of purchase or min Rs 500 whichever is higher Plus comm Charge		
27.1 Local coarring designe collection 27.2 Consider voltage failing 27.3 Consider voltage failing 27.4 Consider voltage failing 27.5 Consider voltage failing 27.6 Consider voltage failing 27.7 Consider voltage failing 27.7 Consider voltage failing 27.7 Consider voltage failing 27.8 Consider voltage failing 27.9 Designed To collection observed voltage 28.9 Septiments Res Not. Collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 28.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.9 Designed To collection observed voltage Res 100 (bit MT 110) 29.	21	Local Bank cheque collection /Purchase			
213 Codes valley basel Sank denses collection 213 Codes overing design protection 214 Consent Codes overing design protection 215 Codes overing design protection 216 Codes overing design protection 217 Codes overing design of the state of the stat			FREE		
Chapped Collection Colorands (NRT) Chapped To colorand (NRT) Chapped To colorand (NRT) Chapped To colorand (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax to be levided on total fullion free exchanged NRT (NRT) Note: If DDI issuance is for education purpose, additional 2% education service tax (A) If charges is "SIAA" or "IERN" is SWPT messages, NIL Note: If DDI issuance is for ed			Rs 100 plus other bank charges if any		
22.1 Oseque?C collection outwards(sNN) 22.2 Chaque?C collection outwards(sNN) 23.3 Chaque?C collection outwards(sNN) 23.4 Denard Collection outwards(sNN) 24.4 Denard Collection outwards(sNN) 25.5 Denard Collection outwards(sNN) 26.6 Denard Collection outwards(sNN) 27.6 Denard Collection outwards(sNN) 28.6 Denard Collection outwards(sNN) 28.6 Denard Collection Countwards(sNN) 28.6 Denard Collection Countwards(sNN) 28.6 Denard Collection (SNN)			0.15%or min Rs 500.00 whichever is higher		
2.2 Clarge of Collection Lourantiplists) 2.3 Clarge of Collection Lourantiplists) 2.4 Demand Collection Collection Lourantiplists 2.5 Demand Collection Collection Lourantiplists 2.6 Demand Collection Collection Lourantiplists 2.7 Demand Collection Collection Lourantiplists 2.8 Demand Collection Collection Lourantiplists 2.9 Demand Collection Collection Lourantiplists 2.0 Demand Collection Collect	22	Cheque(outside Nepal) /TC collection Outwards	0.100/ or min Bo 500.00 which over is higher plus actual expenses and postal/sourier		
Demand Draft NR Customer Demand Draft NR Customer Demand Draft NR Non-Customer Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee exchanged Note: If DD Issuance is for education purpose, additional 27% defaction service tax to be levied on total tuttion fee service in State of the State of S			charges		
28 Inter Branch Fax Transfers 29 Oernand Draft NR Quatomer Denand Draft NR Non-Customer Denand Draft FCY Customer-Non-Customer Note: If DD issuance is for education purpose, additional Zhs education service tax to be levided on total turition fee exchanged 18 Manager cheque sustained by Customer-Non-Customer Note: If DD issuance is for education purpose, additional Zhs education service tax to be levided on total turition fee exchanged 18 Manager cheque sustained by Customer-Non-Customer Res 500 FEE 25 Manager cheque sustained by Customer-Non-Customer Res 500 FEE 26 Swift Transfer (MT 103) Swift Transfer (MT	22.2	Cheque/TC collection outwards(USD)	0.15% or min USD 20 whichever is higher plus actual expenses and postal/courier charge		
Demand Draft NR Customer Demand Draft NR Customer Demand Draft NR Non-Customer Demand Draft PCV CustomerNon-Customer Note: If DD Issuance is for education purpose, additional 2% education service tax to be levided on total fution for exchanged **The Customer Non-Customer** **The Customer Non-Customer** Note: If DD Issuance is for education purpose, additional 2% education service tax to be levided on total fution for exchanged **The Customer Non-Customer** **The State of State S		·			
Demand Draft NR Customer Omand Draft NR Customer Omand Draft NR Non-Customer Demand Draft NR Non-Customer Omand Draft NR Non-Customer Omand Draft NR Non-Customer Omand Draft PCV CustomerNon-Customer Omand Draft PCV CustomerNon-Customer Omand Draft PCV CustomerNon-Customer Omand Draft PCV CustomerNon-Customer Note: If DD issuance is for education purpose, additional 2% education service tax to be levided on total tuttion fee exchanged 23 Nameger chaque issuance for laten disbosement for education for total tuttion fee exchanged 24 Nameger chaque issuance for laten disbosement for education for total tuttion fee exchanged 25 Nameger chaque issuance for laten disbosement for education for total tuttion fee exchanged 26 Nameger chaque issuance for laten disbosement for education for exchanged 27 Nameger chaque issuance for lot of customer 28 Nameger chaque issuance for lot of customer 29 Nameger chaque issuance for lot of customer 20 Nameger chaque issuance for lot of customer 20 Nameger chaque issuance for lot of customer 21 Nameger chaque issuance for lot of customer 22 Nameger chaque issuance for lot of customer 23 Nameger chaque issuance for lot of customer 24 Nameger chaque issuance for lot of customer 25 Nameger chaque issuance for lot of customer 26 Nameger chaque issuance for lot of customer 27 Nameger chaque issuance for lot of customer Nameger chaque issuance is not of customer Nameger chaque issuance is not of customer Nameger chaque issuance is not of customer Nameger chaque issuance in lot of the nameger is not of the lot of the nameger is not of the nameger is not of the nam			N/A		
Demand Draft NR Non-Customer Demand Draft NR Non-Customer Demand Draft NR Non-Customer Demand Draft RCV Customer/Non-Customer Note: If DD Issuance is for education purpose, additional 2% education service tax to be leveled on total fullion for each bright Residence of the extension of the	24	Demand Draft			
Demand Draft RN Rom - Customer Education Loan Customer - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Others - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Others - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Others - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Others - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Others - 0.1% or RS 25% whichwere in lighter plus Swift Charge Rs 100 (for MT 110) Amanger Change Beaumo for Customer Rs 500 Flat		Demand Draft INR Customer			
Demand Draft FCY Customer/Non-Customer Note: If DD issuance is for education purpose, additional 2% education service tax to be levied on total tuttion fee exchanged 25 Manager cheque issuance for Loan disbursement to be levied on total tuttion fee exchanged 25 Manager cheque issuance for Loan disbursement Rs 500 Plat 25.2 Manager Cheque issuance for Loan disbursement Rs 500 Plat 25.2 Manager Cheque issuance for Loan disbursement Rs 500 Plat 26.1 Swift Transfer (15 S) 26.1 Swift Transfer (15 S) 26.1 Swift Transfer (US S or equivalent in currency other than NPR and INR) 26.2 Swift Transfer (US S or equivalent in currency other than NPR and INR) 26.2 Less than 10,001 US 520 26.3 USD 10,001 to 55,000 USD 30 Above USD 30,001 to 55,000 USD 30 NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Above USD 30,001 to 55,000 USD 30 NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Above USD 30,000 USD 30,000 USD 30 NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Above USD 30,000 USD 30,000 USD 30,000 USD 40,000 USD 40,000 USD 40,000 USD 40,000 USD 40,		Demand Draft INR Non -Customer			
Demand Draft FCV Customer/Non-Customer Note: If DD Issuance is for education purpose, additional 2% education service tax 10 be levied on total tuttion fee exchanged 25. Manager cheque issuance for Customer 26. Manager cheque issuance for Customer 27. Manager cheque issuance for Customer 28. Manager cheque issuance for Customer 28. Re 500 Flat 28. Re 500 Flat 28. Swift Transfer Customer 28. Swift Transfer (MI 150) 29. Lass than 10,001 USD 20 19. Lass than 10,001 USD 20 19. Lass than 10,001 USD 20 19. Swift Transfer NPR 8 INR 29. Swift Transfer NPR 8 INR 20. Swift Transfer NPR 8 INR 21. Cancellation charges for Do 22. Cancellation charges for Do 23. Cancellation charges for Do 24. All Swift Pransfer NPR 8 INR 25. Swift Transfer NPR 8 INR 26. Swift Transfer NPR 8 INR 27. Cancellation charges for Do 28. Swift Transfer NPR 8 INR 29. Swift Transfer			Education Loan Customer – 0.1% or RS 250 whichever is higher plus Swift Charge Rs 10		
Note: If DD issuance is for education purpose, additional 2% education service tax 10 be levied on total tuttlon fee exchanged 25 Manager cheque issuance for Loan disbursement 25.2 Manager Cheque issuance for Customer Re 500 Flat 26.3 Swift Transfer (MT 100) 27.1 Swift Transfer (MT 100) Above USD 50,000 USD 30 Swift Transfer (MT 100) Less than 10,051 USD 30 USD 10,051 to 50,000 USD 30 Above USD 50,000 USD 35 Swift Transfer (MT 100) Above USD 50,000 USD 35 Swift Transfer (MT 100) Above USD 50,000 USD 35 Swift Transfer (MT 100) Above USD 50,000 USD 36 Swift Transfer (MT 100		Demond Deeft FOV Outbon will be Outbon			
25.1 Manager cheque issuance for Loan disbursement Rs 500 Flat 25.1 Manager cheque issuance for Loan disbursement Rs 500 Flat 25.3 Manager cheque issuance for Customer Rs 750 Flat 25.3 Manager cheque issuance for Non Customer Rs 750 Flat 26.1 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 26.1 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 27.1 Less than 10,001 USD 20 28.1 Less than 10,001 USD 20 29.2 Less than 10,001 USD 20 20.3 Manager cheque issuance and that the currency other than NPR and INR) 29.2 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 29.3 Manager cheque issuance and that the currency other than NPR and INR) 29.4 Less than 10,001 USD 20 20.5 USD 20.5 USD 20 20.5 USD 20.		Demand Draft FCY Customer/Non -Customer	Others – 0.1% or USD / whichever is higher plus Swift Charge Rs 100 (for MT 110)		
25.1 Manager cheque issuance for Loan disbursement Rs 500 Flat 25.1 Manager cheque issuance for Loan disbursement Rs 500 Flat 25.3 Manager cheque issuance for Customer Rs 750 Flat 25.3 Manager cheque issuance for Non Customer Rs 750 Flat 26.1 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 26.1 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 27.1 Less than 10,001 USD 20 28.1 Less than 10,001 USD 20 29.2 Less than 10,001 USD 20 20.3 Manager cheque issuance and that the currency other than NPR and INR) 29.2 Swift Transfer (US 5 or equivalent in currency other than NPR and INR) 29.3 Manager cheque issuance and that the currency other than NPR and INR) 29.4 Less than 10,001 USD 20 20.5 USD 20.5 USD 20 20.5 USD 20.					
25. Manager Cheque issuance for Loan disbursement Rs 500 Flat 26.1 Manager Cheque issuance for Customer Rs 500 Flat 26.2 Manager Cheque issuance for Customer Rs 500 Flat 26.3 Swift Transfer (UT 10) 26.1 Swift Transfer (UT 10) 26.1 Swift Transfer (UT 10) 27.1 Swift Transfer (UT 10) 28.1 Swift Transfer (UT 10) 29.1 USD 10,001 to 50,000 USD 30 29.1 USD 10,001 to 50,000 USD 30 29.1 Swift Transfer NPR & INR 29.2 Swift Transfer In NPR &					
25.2 Manager Cheque issuance for Customer 26.3 Swift Transfer (MT 109) 26.1 Swift Transfer (MT 109) 26.2 Swift Transfer (MT 109) 27.2 Swift Transfer (MT 109) 27.2 Swift Transfer (MT 109) 28.2 Swift Transfer (MT 109) 28.	25	Manager cheque			
25.3 Manager cheque issuance for Non Customer 26.1 Swift Transfer (W1 103) 26.1 Swift Transfer (W1 103) 26.1 Swift Transfer (US S or equivalent in currency other than NPR and INR) (a) If charges is "OUR" in SWIFT messages, additional charges as follows: (b) USD 10,001 to 50,000 USD 30 Above USD 50,000 USD 30 (c) If charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2 Swift Transfer NPR & INR (a) if charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2 Swift Transfer NPR & INR (a) if charges is "SHA" or "BEN" in SWIFT messages, NIL Note: If Swift transfer is for education purpose, additional 2% education service tax to be level on total tution for as per NRB Guidelines. 27 Cancellation charges 28 Swift Transfer is for education purpose, additional 2% education service tax to be level on total tution for as per NRB Guidelines. 29 Cancellation charges is "SHA" or "BEN" in SWIFT messages, NIL Note: If Swift transfer is for education purpose, additional 2% education service tax to be level on total tution for as per NRB Guidelines. 27 Cancellation charges is "SHA" or "BEN" in SWIFT messages, NIL Note: If Swift transfer is for education purpose, additional 2% education service tax to be level on total tution for as per NRB Guidelines. 28 Cancellation charges is "SHA" or "BEN" in SWIFT messages, NIL Above INR Transfer is for education purpose, additional 2% education service tax to be level on total tution for as per NRB Guidelines. 29 Cancellation charges is "SHA" or "BEN" in SWIFT messages, NIL NPT 700 flat per draft plus communication charge if any NPT 700 flat per draft plus communication charge if any R 500 flat plus communication charge if any R 500 flat plus communication charge if any R 500 flat plus communication charge if any NPR 500 flat charge plus INR 590 plus communication charge if any NPR 500 flat charge plus INR 590 plus communication charge if any NPR 500 flat charge plus INR 590 plus communication charge if any NPR 500 flat charge plus INR 590 plus communication charge					
26. Swift Transfer (MT 103) 26. Swift Transfer (US \$ or equivalent in currency other than NPR and INR) 26. Less than 1,0,001 USD 20 27. Less than 10,001 USD 20 28. Swift Transfer NPR & INR 28. Swift Transfer NPR & INR 29. Swift Transfer NPR & INR 20. Swift Transfer NPR					
Swift Transfer. (US 5 or equivalent in currency other than NPR and INR) (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 35 Above USD 50,000 (USD 35 Above USD 50,000 (USD 35 Above USD 50,000 (USD 35 (a) if charges is "SWIFT messages, additional charges as follows: Above USD 50,000 (USD 35 (b) if charges is "SHA" or "BEN" in SWIFT messages, NIL. (c) if charges is "SWIFT in SWIFT messages, NIL. Note: if Swift transfer is for education purpose, additional 2% education service tax to be leived on total tution fear as per NRB Guidelines. Accordelation charges for DD (Jo to NR 1 million Above NR 1 million up to NR 2 million Above NR 2 million Above NR 2 million Above NR 2 million Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any Above NR 2 million NR 500 flat per draft plus communication charge if any 27.2 Gracellation charge of SWIFT R 500 Flat R			Rs 750 Flat		
Plus Less than 10,001 USD 20 USD 30 US			0.05% - 0.35% or minimum Be 200 whichever is higher		
Less than 10,001 USD 20 USD 10,001 To SD,000 USD 30 Above USD 50,000 USD 35 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2 Swift Transfer NPR & INR (c) If charges is "GUR" in SWIFT messages, NIL (d) If charges is "GUR" in SWIFT messages, NIR (e) If charges is "GUR" in SWIFT messages, NIR (ii) If charges is "GUR" in SWIFT messages, NIR (iii) If charges is "GUR" in SWIFT m	20.1				
USD 10,000 to 50,000 USD 30 Above USD 50,000 USD 30 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2		Switt Harlott (85 to 1 equivalent in earlettely earlet alian in it and in it)			
Above USD 50,000 USD 36 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2 Swift Transfer-NPR & INR (c) .60% - 0.1% or minimum Rs 150 whichever is higher Plus (d) If charges is "GNR" in SWIFT messages, NPR. 400 (b) If charges is "GNR" in SWIFT messages, NPR. 400 (b) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (c) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NIL Note: If Swift transfer is for education purpose, additional 2% education service tax to be leived on total tution fee as per NRB Guidelines. 27.1 Cancellation charges is "SHA" or "BEN" in SWIFT messages, NIL Note: If Swift transfer is for education purpose, additional 2% education service tax to be leived on total tution fee as per NRB Guidelines. 28.1 Cancellation charges is any in SWIFT messages, NIL 29.2 Cancellation charge of Swift purpose, additional 2% education service tax to be leived on total tution fee as per NRB Guidelines. 29.2 Cancellation charge of Swift purpose, additional 2% education service tax to be leived on total tution fee as per NRB Guidelines. 29.2 Cancellation charge of Manager cheques Above INR 2 million NPR 500 flat per draft plus communication charge if any NPR 1,000 flat charge plus INR 500 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any 29.2 Coancellation charges (Sanima Xpress) Above INR 2 million NPR 5,001 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communicatio		CWITCH TRAINING (SEE OF EQUIVALENT METERS) STRICT THAT I'V AND WATER TO SEE OF EQUIVALENT METERS OF EACH THAT I'V AND WATER TO SEE OF EQUIVALENT METERS OF EACH THAT I'V AND WATER TO SEE OF EACH THAT I'V AND WATER THAT I'V AND WATER TO SEE OF EACH THAT I'V AND WATER TO SEE OF EACH THAT I'V AND WATER THAT I'V AND WATER TO SEE OF EACH THAT I'V AND WATER THAT I'V AND WATER TO SEE OF EACH THAT I'V AND WATER	Plus		
(b) If charges is "SHA" or "BEN" in SWIFT messages, NIL 26.2 Swift Transfer- NPR & INR 0.05% • 0.1% or minimum Rs 150 whichever is higher Plus (a) if charges is "CHA" in SWIFT messages, NPR. 400 (b) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (c) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (e) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (e) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (e) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (e) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (e) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is		Less than 10,001	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20		
26.2 Swift Transfer-NPR & INR Swift Transfer-NPR & INR (a) if charges is "OUR" in Swift messages, NPR. 400 (b) if charges is "OUR" in Swift messages, NPR. 400 (c) if charges is "SRA" or "SEN" in SWIFT messages, NPR. 400 (d) if charges is "SRA" or "SEN" in SWIFT messages, NIR. Note: If Swift transfer is for education purpose, additional 2% education service tax to be leved on total tution fee as per NRB Guidelines. 27. Cancellation charges for DD Up to INR 1 million Npr 500 flat per draft plus communication charge if any Above INR 2 million Above INR 2 million Npr 1000 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat charge of flat per draft plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if any Npr 1000 flat charge plus INR 590 plus communication charge if a		Less than 10,001 USD 10,001 to 50,000	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30		
Plus (a) If charges is "OUR" in SWIFT messages, NPR. 400 (b) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (c) If charges is "SHA" or "BEN" in SWIFT messages, NPR. 400 (d) If charges is "SHA" or "BEN" in SWIFT messages, NIL. 27 Cancellation charges 27.1 Cancellation charges for DD (d) to INR 1 million Npr 500 flat per draft plus communication charge if any Above INR 1 million up to INR 2 million Above INR 2 million Npr 100 flat per draft plus communication charge if any Above INR 2 million Npr 100 flat per draft plus communication charge if any Port 100 flat per draft plus communication charge if any Npr 100 flat per draft plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus communication charge if any Res 500 flat charge plus INR 500 plus in the substance plus I		Less than 10,001 USD 10,001 to 50,000	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 USD 35		
Note: If Swift transfer is for education purpose, additional 2% education service tax to be leived on total tution fee as per NRB Guidelines. 27. Cancellation charges 27.1 Cancellation charges 27.1 Cancellation charges for DD Up to INR 1 million Npr 500 flat per draft plus communication charge if any Above INR 1 million Npr 700 flat per draft plus communication charge if any Above INR 2 million Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 27.3 Cancellation charge of SWIFT Rs 500 flat plus communication charge if any Npr 27.4 Cancellation charge of manager cheques Customer Rs 500 flat plus communication charges Rs 500 flat Npr 27.5 Cancellation charge of flat plus communication charge if any Npr 27.5 Cancellation charge of flat plus communication charge if any Npr 28.5 For INR Demand Draft Npr 500 flat charge plus INR 590 plus communication charge if any Npr 500 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any Npr 1,000 flat charge plus USD 25 enquiry charge plus charg		Less than 10,001 USD 10,001 to 50,000 Above USD 50,000	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 USD 35 (b) If charges is "SHA" or "BEN" in SWIFT messages, NIL		
Note: If Swift transfer is for education purpose,additonal 2% education service tax to be leived on total tution fee as per NRB Guidelines. 27.1 Cancellation charges 27.1 Cancellation charges for DD Up to INR 1 million Above INR 2 million Above INR 2 million Above INR 2 million Por 1000 lat per draft plus communication charge if any Above INR 2 million Re 500 flat plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 100 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per draft plus communication charge if any Pyr 1000 lat per		Less than 10,001 USD 10,001 to 50,000 Above USD 50,000	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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		
27. Cancellation charges 27.1 Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million Above INR 1 million Npr 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus communication charge if any Rs 500 flat per draft plus commu		Less than 10,001 USD 10,001 to 50,000 Above USD 50,000	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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		
27.1 Cancellation charges for DD Up to INR 1 million Above INR 2 million Pr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Pr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 1000 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 100 flat per draft plus communication charge if any Rpr 100 flat charge plus lust in a part in a		Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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		
Up to INR 1 million Above INR 2 million charge if any Above INR 2 million Above INR 2	26.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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		
Above INR 1 million up to INR 2 million Above INR 2 million PFCY DD Cancellation Above INR 2 million Abov	26.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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		
Above INR 2 million	26.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD	(a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines.		
27.3 Cancellation charge of SWIFT 27.4 Cancellation charge of manager cheques Customer Rs 500 Flat Non customer Rs 500 Flat Non customer Rs 500 Flat Rs 5	26.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any		
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 For INR Demand Draft NPR 500 flat charge plus INR 590 plus communication charge if any 28.2 For FCY Demand Draft NPR 1,000 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 5,000.00 NPR 5,000.00 NPR 150 30 Advance Payment Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	26.2 27 27.1	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million up to INR 2 million Above INR 2 million	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any		
Customer Non customer Rs 500 Flat Non customer Rs 500 Flat NPR 500 Flat charge plus INR 590 plus communication charge if any NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 100 NPR 100 NPR 5,001.00 - 25,000.00 NPR 150 Advance Payment Advance Payment Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Refer to S. No 26 0.1%or min NPR 200.00 whichever is higher plus comm. chg USD 2.5 Advance payment up to USD 35,000.00 for import of goods from 3rd	26.2 27 27.1 27.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million up to INR 2 million Above INR 2 million FCY DD Cancellation	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any		
Non customer 27.5 Cancellation charge of Good for Payment Cheque Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 100 NPR 5,001.00 - 25,000.00 NPR 150 30 Advance Payment Advance Payment through Telex/SWIFT transfer Advance payment through Demand Draft Refer to S. No 26 0.1%or min NPR 200.00 whichever is higher plus comm. chg USD 2.5 Advance payment up to USD 35,000.00 for import of goods from 3rd	26.2 27 27.1 27.2 27.3	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any		
27.5 Cancellation charge of Good for Payment Cheque 28 Stop Payment Charge of Demand draft 29 For INR Demand Draft 29 Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 5,001.00 - 25,000.00 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Telex/SWIFT transfer Advance payment through USD 35,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	26.2 27 27.1 27.2 27.3	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges		
28.1 For INR Demand Draft 28.2 For FCY Demand Draft 29 Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 5,001.00 - 25,000.00 NPR 150 30 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft 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) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	26.2 27 27.1 27.2 27.3	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat		
28.1 For INR Demand Draft Por FCY Demand Draft NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 100 NPR 100 NPR 100 NPR 150 Advance Payment Advance Payment through Telex/SWIFT transfer Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 2 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of swift Cancellation charge of manager cheques Customer Non customer	(a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat		
28.2 For FCY Demand Draft 29 Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 5,001.00 - 25,000.00 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft 80.2 Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 2 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of swift Cancellation charge of manager cheques Customer Non customer	(a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat		
Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 5,001.00 - 25,000.00 NPR 150 30 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Refer to S. No 26 Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft	(a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat Rs 500 Flat		
Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 100 NPR 150 30 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft	(a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat Rs 500 Flat		
Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 NPR 100 NPR 150 30 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.3 27.4 27.5 28 28.1	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education of Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat		
NPR 5,001.00 - 25,000.00 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office (For amount, refer to NRB Circular) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft For FCY Demand Draft	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat		
30 Advance Payment 30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft 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) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million up to INR 2 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft Local Remittance charges (Sanima Xpress) Amount Range	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any		
30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft 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) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any		
30.1 Advance payment through Telex/SWIFT transfer Advance payment through Demand Draft 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) Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any		
Advance payment through Demand Draft Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office O.1%or min NPR 200.00 whichever is higher plus comm. chg USD 2.5 Advance payment up to USD 35,000.00 for import of goods from 3rd Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2 29	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Non customer Cancellation charge of Demand draft For INR Demand Draft For FCY Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any		
Advance payment up to USD 30,000.00 for import of goods from Tibet via Tatopani Custom Office O.1%or min NPR 200.00 whichever is higher plus comm. chg USD 2.5 Advance payment up to USD 35,000.00 for import of goods from 3rd O.25% or min NPR 250.00 whichever is higher plus comm. chg USD 2.5	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2 29	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million Above INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft For FCY Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 Advance Payment	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 700 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any		
Advance payment up to USD 35,000.00 for import of goods from 3rd	27.2 27.2 27.3 27.4 27.5 28 28.1 28.2 29	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 1 million up to INR 2 million FCY DD Cancellation Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Good for Payment Cheque Stop Payment Charge of Demand draft For INR Demand Draft For FCY Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 Advance Payment Advance Payment through Telex/SWIFT transfer	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat Rs 500 Flat Rs 500 Flat Rs 500 Flat NPR 500 flat charge plus INR 590 plus communication charge if any NPR 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any NPR 150		
promise and comment of the second section of the section of the second section of the second section of the second section of the section of	27.2 27.1 27.2 27.3 27.4 27.5 28 28.1 28.2 29	Less than 10,001 USD 10,001 to 50,000 Above USD 50,000 Swift Transfer- NPR & INR Note: If Swift transfer is for education purpose,additonal 2% education Cancellation charges Cancellation charges for DD Up to INR 1 million Above INR 2 million Above INR 2 million Cancellation charge of SWIFT Cancellation charge of SWIFT Cancellation charge of manager cheques Customer Non customer Cancellation charge of Demand draft For INR Demand Draft For INR Demand Draft Local Remittance charges (Sanima Xpress) Amount Range Upto NPR 5,000.00 NPR 5,001.00 - 25,000.00 Advance Payment through Demand Draft	Plus (a) if charges is "OUR" in SWIFT messages, additional charges as follows: USD 20 USD 30 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 service tax to be leived on total tution fee as per NRB Guidelines. Npr 500 flat per draft plus communication charge if any Npr 1000 flat per draft plus communication charge if any Rs 500 flat plus communication charge if any Rs 500 flat plus other bank charges Rs 500 Flat		

31	National saving Bond		All charges regarding Na	tional saving Bond is as per NRB (If any)
32 Sector	Charges related to Lending Unit Product	Processing Fee	Commitment fee	Renewal Fee
Deprived	Sanima Women Entrepreneur Loan	0.75%	N/A	N/A
Deprived	Sanima Small Micro Entrepreneur Loan	0.75%	N/A	N/A
Deprived	Sanima Sana Kisan Loan	0.75%	N/A	N/A
Deprived	Sanima Solar Karja	0.75%	N/A	N/A
Deprived	Low Cost Housing	0.75%	N/A	N/A
Deprived	Wholesale Microfinance Loan	0.50%	0.10%	0.10%
Agri-Lending Retail	Sanima Agriculture Loan (above NPR 1.5 Million to NPR 20 Million)	0.75%	0.15%	0.15%
Retail	Auto Loan	0.75%		N/A
Retail	Hire Purchase Loan	0.75%	One time commitment fee of 0.15%	N/A
Retail	Home Loan	0.75%	on non-drawdown portion of approved	N/A
Retail	Home Equity Loan	0.75%	loan limit	N/A
Retail	Education Loan	0.75%		N/A
Retail	Margin lending up to NPR 30 Million	0.75%	0.15% on average unutilized portion below the average committed	
Retail	Margin lending above NPR 30 Million	0.50%	utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved	0.15%
Retail	Personal Loan	0.75%	loan limit of DL.	
Retail	Gold Loan	NPR 300	N/A	NPR 200
Retail	Professional Loan	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A
Retail	CFOL Amendment Fee-Education Loan		NPR 10,000 flat per am	nendment
	Cash based loan / Near cash Loans	0.15% or minimum NPR		
Retail	Cash based loan / Near cash Loans	1,000 whichever is higher	N/A	0.15% or minimum NPR 1,000 whichever is higher
SBGL	SBGL - OD/DL/TL	0.75%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit for DL/TL	0.15%
SBGL	SBGL- Vehicle Loans(Auto & Commercial Vehicle Loans)	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A
Retail/SBGL	SWAP cases of Retail Loans and SBGL (with/without enhancement)	0.75% irrespective of loan volume or product type	As per i	respective product type
SME/Mid Size Loan		, ,,		
SME/Mid Size Loan	All W/C and Term Loan NPR 10 Million up to NPR 200 Million	0.75%	0.15% on average unutilized portion	
	·		below the average committed	0.15%
Agri SME/Mid Size Loan Poject Finance	W/C and Term Loan above NPR 50 Million up to NPR 200 million	0.50%	utilization i.e. 60% for revolving loans.	
Project Financing	Consortium Loan		As decided by the cor	osortium
Froject Financing	Consolitatii Edan		0.15 % on average unutilized portion	isortium
Project Financing	Non Consortium Loans	0.75%	below the average committed utilization i.e. 60 %	0.15%
Project Financing	Consortium Arrangement Mandate Fee		Up to 5 Million	
Corporate				
Corporate	W/C and Term Loan	0.75%	0.15% on average unutilized portion below the average committed	0.15%
Agri Corporate	W/C and Term Loan	0.25%	utilization i.e. 60%	
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	0.75%	0.15% on average unutilized portion below the average comitted utilization i.e. 60% on revolving nature loan and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit for TL.	0.15%
All business units	Working Capital loan to construction business	0.75%	0.15% of average unutilized portion below the average committed utilization i.e. 60%	As per SME/Mid Size Loan threshold
		Within 1 month		Nil
All business welte	Collateral release charge	Above 1 month to 3 months		NPR 1,500
All business units	Collateral release charge	Above 3 months to 1 year		NPR 2,500
		Above 3 months to 1 year Above 1 year		NPR 5,000
All business units	Share release charge		NPR 1,500	<u> </u>
All business units	Change in vehicle brand/model/year of production ammendment		NPR 25,000	
, ai business units	charge		NI IX 25,000	

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. For all others cases, prepayment fee shall be as follows:

- If prepaid after 2 years and up to 5 years : 0.375% of prepaid amount.
- If prepaid after 5 years: 0.15% of prepaid amount.
- 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, Agri Loan and SBGL.
- Approved funded limit of customer for Corporate and Project Financing.
- In case of nested limit i.e. Funded within Non-funded or Non-funded within funded, processing fee shall be calculated based on funded limit and residual non funded limit.
- 3. In case where both commitment and prepayment fee is applicable, commitment fee or prepayment fee, whichever is higher, shall be charged.

 4. In case of subsidy loan, fee and charges shall be as per the interest subsidy guideline issued by NRB/GON.

⁻ If prepaid within 2 years - 0.75% of prepaid amount.

5. In case of Term Loan and other terminating line of credit, commitment fee to be levied on unutilized limit.

6. In case of margin lending, personal loan, working capital loan commitment fee to be levied on un-utilized limit if average utilization of approved funded limit remains less than 60%.

- 7. Loan SWAP Fee shall be charged as follows:
- If Ioan SWAP within 2 years 0.75% of SWAP amount
- If Ioan SWAP after 2 years and up to 5 years 0.375% of SWAP amount
- If Ioan SWAP after 5 years: 0.15% of SWAP amount
- 8. Additonal Insurance charges at 1% per annum of total security value shall be levied to Gold Loan Customers.
- 9. Commitment fee to be charges on all W/C loans both at the time of renewal and at time of settlement.10. In case of strong reservation from customer, waiver approval on fees and charges may be obained from respective CAD holder.
- 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 SBGL 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.

	Other Charges	5 500		
32.1	Credit information inquiries	Rs. 500 per inquiry		
32.2	CICL(Karja Suchana kendra Ltd) Charges	Po 250 per report without transaction and Po 550 00 per report with		
32.2.1	Report generation charges	Rs 250 per report without transaction and Rs 550.00 per report with transaction or as per charge changes by KSKL		
32.2.2	For registering an original notice of security interest	Rs. 500/-		
32.2.3	For registering notice of amendment	Rs. 500/-		
32.2.4	For registering a continuity statement	Rs. 500/-		
32.2.5	For registering a termination statement	Rs. 500/-		
32.2.6	For registering a correction statement	Rs. 500/-		
32.2.7	For the provision of a certified search report	Rs. 500/-		
32.3	Ad- hoc / Temporary credit facility	Rs. 2000.00 for each approval request		
32.4	Request for reissuance upon Lost Gold Receipt	Rs. 200 FLAT		
33	Trade Finance Documentary Credit-Import			
33.1	Issuance of LC	0.15% - 0.25% or Min Rs 1000 per quarter whichever is higher.		
33.2	Amendment for value / validity	As per issuance commission above.		
33.3	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 validity, in which case charges shall be as per 34.2 above .		
22.4	Revolving L/Cs reinstatement Commission	(Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.025% to 0.20% of reinstate Value or min Rs. 2,000.00		
33.4	Revolving L/Cs reinstatement Commission	(Plus communication/courier/postage charges as per section 39/40/41 of STC)		
33.5	Usance Bill Acceptance	0.20%-0.25% or Rs 1,000/- per month or part thereof.		
33.6	Documents under LC (Handling Charge)	Rs 750/- for each set of documents .		
33.7	Issuance of Delivery Order against copy documents.	Rs. 250/- per set of documents .		
33.8	Over drawn commission under Import L/C	0.50% on overdrawn amount or Rs 1000/- whichever is higher.		
33.9	L/C cancellation Charge (unutilized)	Rs 1000/ -flat plus other bank charges .		
34	Discrepancy Fees) 1100 mg/		
	a) USD and other FCY L/Cs b) EURO L/Cs c) GBP L/Cs d) INR L/Cs e) NRS L/C (Domestic)	a) USD 75/- or equivalent per set of Docs b) EURO 75/- c) GBP 75/- d) INR 3,000/- or equivalent per set of Docs e) Rs. 2,500/- per set of Docs (Plus communication/courier/postage charges as per section 33.5.D.5/6/7 of STC)		
35	Documentary Collections-Import	0.400/ / 1.500 - 1.500 - 1.500 / 1.500		
35.1	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)		
35.2	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)		
36	Documentary Credit – Export	(Figure 30) maintaineasion/postage sharges as per session 50/10/11 of 51-5/		
• • • • • • • • • • • • • • • • • • • •				
36.1	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)		
36.2	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)		
36.3	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)		
	a) Documents Negotiation under sight 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) 		
26.4				
36.4		b) 0.49% at Dog value up to 21 days. There after @ OD no fill the upages period and		
30.4	b) Documents Negotiation under Usance L/C	b) 0.4% at Doc value up to 21 days. There after @ OD p.a till the usance period and usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC)		
36.4	b) Documents Negotiation under Usance L/C Processing Export L/C under collection	usance period @ OD +2% p.a till the date of realization .		
		usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/		
36.5	Processing Export L/C under collection	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% - 0.25% of document value or min Rs 2,000/		
36.5 36.6	Processing Export L/C under collection Cash Against Documents (CAD)	(Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat .		
36.5 36.6 36.7	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat .		
36.5 36.6 36.7 37	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter .		
36.5 36.6 36.7 37 37.1	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter .		
36.5 36.6 36.7 37 37.1 37.2 37.3 37.4	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond Performance Bond Advance Payment Guarantee Counter Guarantee	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter . 0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/cha other bank plus out pocket expenses).		
36.5 36.6 36.7 37 37.1 37.2 37.3	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond Performance Bond Advance Payment Guarantee	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter . 0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/cha		
36.5 36.6 36.7 37 37.1 37.2 37.3 37.4	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond Performance Bond Advance Payment Guarantee Counter Guarantee	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter . 0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/cha other bank plus out pocket expenses).		
36.5 36.6 36.7 37 37.1 37.2 37.3 37.4 37.5	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond Performance Bond Advance Payment Guarantee Counter Guarantee Shipping Indemnity Amendment for value / validity extension	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter . 0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/cha other bank plus out pocket expenses). As per specific approval on case to case basis .		
36.5 36.6 36.7 37.1 37.2 37.3 37.4 37.5	Processing Export L/C under collection Cash Against Documents (CAD) L/C Transferring Charge Guarantees Bid Bond Performance Bond Advance Payment Guarantee Counter Guarantee Shipping Indemnity	usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.15% of document value or min Rs 1,000/ (Plus communication/courier/postage charges as per section 39/40/41 of STC) 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) Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC) 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.50% per quarter or minimum Rs 1,500/- per quarter . 0.60% per quarter or minimum Rs 1,500/- per quarter . 0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/character) other bank plus out pocket expenses). As per specific approval on case to case basis . As per issuance commission above . (Plus communication/courier/postage charges as per section 39/40/41 of STC)		

38	Communication – SWIFT/Telex		
38.1	Simple Payment messages	Rs	.600/-per message
38.2	Other messages		.750/-per message
38.3	L/C, GTEE messages	Rs.1,500/-per message	
38.4	SWIFT Charge for Reimbursement Authorization and amendment thereon	Rs. 600/- per message	
38.5	SWIFT charge for advising due date under usance credit	Rs. 600/- per message	
39	Courier		coo, poi mossage
39.1	Nepal		Rs. 100/-
39.2	India		Rs. 750/-
39.3	SAARC countries		Rs. 2,000/-
39.4	Other Countries Other Countries	Rs 3 000/- or	USD 30 whichever is higher
40	Postage	113 0,000/ 01	GOD GO WINGHOVER IS HIGHEI
40.1	Nepal		Rs. 50/-
40.1	India	Rs.100/-	
	Other Countries	Rs. 250/-	
40.3		NPR 750.00	
41	SWIFT charges		NPK /50.00
42	Other Charges		D 100 TI 1T
42.1	Duplicate issuance of Fixed Deposit Receipt		Rs 100 FLAT
42.2	Loose cheque Issuance Charges		Free
42.3	Issuance of Advance Payment Certificate (APC)		Rs. 500 FLAT
43	NTC bill payment monthly charges		N/A
44	Application Supported by Blocked Amount (ASBA)		
44.1	Application charge		NIL
45	NCHL Transaction Fees*		
45.1	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	,
	>500-50K	Rs. 5	Rs. 15
	>50K	Rs. 10	
45.2		rice Scheme	
70.2		NPR Transactions (Fee in NPR)	
	0.01 - 500	Rs. 2	
	Above 500 - 5,000	Rs. 4	
	·		
	Above 5,000	Rs. 8	
	*Above transaction fees are subject to tariff of NCHL		
46	Fees for Information		
	Description		Amount*
46.1	Normal size (8.3X11.7) paper information up to 5 pages		Nill
46.2			Rs. 5 for each page
46.3	Large size (more than normal size paper)		Rs. 10 for each page
46.4	Information in Diskette or floppy		Rs. 10 for each page Rs. 50 for each diskette or floppy
	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f	fraction thereof) thereafter.	
46.4	Information in Diskette or floppy	fraction thereof) thereafter.	
46.4	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f	fraction thereof) thereafter.	
46.4 46.5	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged	fraction thereof) thereafter.	
46.4 46.5	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange	fraction thereof) thereafter.	Rs. 50 for each diskette or floppy
46.4 46.5 47	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day	fraction thereof) thereafter.	Rs. 50 for each diskette or floppy Fee (NPR) 10
46.4 46.5 47 47.1 47.2	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange	fraction thereof) thereafter.	Rs. 50 for each diskette or floppy Fee (NPR) 10 20
46.4 46.5 47 47.1 47.2 47.3	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange		Fee (NPR) 10 20 100
46.4 46.5 47 47.1 47.2 47.3 47.4	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization ap		Rs. 50 for each diskette or floppy Fee (NPR) 10 20
46.4 46.5 47 47.1 47.2 47.3 47.4	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization ap Fees and Charges applicable for Depository Services (DEMAT/Meroshare)		Fee (NPR) 10 20 100 0
46.4 46.5 47 47.1 47.2 47.3 47.4 48 48.1	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization ap Fees and Charges applicable for Depository Services (DEMAT/Meroshare) DEMAT Account opening charge		Fee (NPR) 10 20 100 0 NPR 50
46.4 46.5 47 47.1 47.2 47.3 47.4 48 48.1 48.2	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization ap Fees and Charges applicable for Depository Services (DEMAT/Meroshare) DEMAT Account opening charge DEMAT Annual maintenance charge		Fee (NPR) 10 20 100 0 NPR 50 NPR 100
46.4 46.5 47 47.1 47.2 47.3 47.4 48 48.1	Information in Diskette or floppy For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or f *If actual cost exceed the above price for preparation of information actual cost to be charged RTGS Charges Time Schedule during Normal Business Day For transaction settled in Morning Exchange For transaction settled in Afternoon Exchange For transaction settled in Evening Exchange Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization ap Fees and Charges applicable for Depository Services (DEMAT/Meroshare) DEMAT Account opening charge		Fee (NPR) 10 20 100 0 NPR 50