

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	
1.6	Cheque returned (inward clearing and in-house cheques) unpaid	Rs 300 Flat	
1.7	Issuance of Balance certificate	Free	
2	Account Closure Charge	FREE	
2.1	Account Closing Charge (within 6 months of account opening)	Free	
3	ABBS charges for Inter-branch cash Deposits, withdrawl, Fund Transfer		
3.1	Individual Account		
3.1.1	Transaction upto Rs. 2,00,000	FREE	
3.1.2	Transaction above Rs. 2,00,000	FREE	
3.2	Institution Account	FREE	
4	Foreign currency		
4.1	FCY cash deposit in FCY account(Less than 50 denomination)	0.5% (as per NRB)	
4.2	FCY cash exchange in NPR(Less than 50 denomination)	0.5% (as per NRB)	
4.3	FCY cash issuance (sale)	NIL	
4.4	INR cash sale/Purchase	NIL	
5	Clearing Cheque Processing Charge (ECC Charges)*		
5.1	Regular Clearing (NPR)	NIL	
	Transaction amount Based Slab	Fees in NPR	
	2 Lakhs	Rs. 10	
	> 2 Lakhs	Rs. 15	
5.2	Regular Clearing ((FCY equivalent to NPR 2 lakhs or above)	Rs. 15	
5.3	Express Clearing (FCY/LCY equivalent to NPR 2 lakhs or above)	Rs 100	
5.4	High Value Clearing (FCY/LCY)	Rs 100	
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 locker. The security deposit is refundable at the time of surrender of the SDL and the keys by the customer.		
6.1	Charges for Lockers		
	Type	Annual charge	Security Deposit
	Small	Rs 3,500	Rs 10,000
	Medium	Rs 6,000	Rs 15,000
	Large	Rs 8,000	Rs 20,000
	Extra Large	Rs 10,000	Rs 20,000
6.2	Locker break open charge	Rs 3,000 plus actual cost of lock replacement.	
6.3	Locker closure and replacement (Locker change) charge	Rs 500 Flat	
7	Cheque Book		
7.1	Cheque book issuance	Free	
7.2	Uncollected cheque book destruction charge for Individual account	Rs 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 Rs. 25 per page (For more than one statement printed of the same period)	
8.2	Account Activation Charges	FREE	
9	Duplicate Customer DR/CR advice		
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	
9.4	After 2 years	Rs 1,000 Flat	
9.1	Record Retrieval Charge		
9.1.1	Within six months of transaction	Free	
9.1.2	Over 6 months to 1 year	Rs 500 Flat	
9.1.3	After 1 year	Rs 1,000 Flat	
10	FD liquidation charges		
	Formula for calculating Premature charge= $\frac{\text{Liquidated Amount} \times \text{Premature Charge Rate} \times \text{Remaining days of FD}}{365 \text{ days}}$		
10.1	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 for remaining days of FD. . Processing Fee: NPR 500		
10.2	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		
10.3	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 charged for the remaining days of FD.		
11	CARDS		
	NPR DEBIT CHIP CARD		
11.1	VISA Domestic Debit Chip Card Issuance/ Reissuance Charge	Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years	
11.2	VISA Domestic Debit Chip Card Issuance Charge on Urgent	Issuance charge plus urgency charge NPR 500 Flat.	
11.3	Unblock request for card	Rs 100	
11.4	Re-Pin Charge (PIN forgotten)	Rs 150	
11.5	VISA Domestic Debit Chip Card Replacement Charge	Upfront total payment-NPR 2000 for five years OR NPR. 500 on first year and NPR. 500 for four subsequent years	
11.6	Card Destroy Charge (if not collected within 2 months)	0	
11.7	Card Destroy Charge (if not collected within 2 months and provided wavier on card issuance)	Rs. 250	

	DOLLAR DEBIT CHIP CARD			
11.8	Issuance Charge		USD 10 or NPR 1,200 whichever is Higher	
11.9	Installment Charge		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 NPR 100 whichever is Higher	
	DOLLAR TRAVEL CHIP CARD			
11.12	Issuance Charge		USD 10 or NPR 1,200 whichever is Higher	
11.13	Re-Issue Charge		USD 10 or NPR 1,200 whichever is Higher	
11.14	Unblock request for card/Re-pin		NPR 100	
	Sanima USD eCard			
11.15	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	0.3	3	5
	Balance Inquiry	0.06	0.75	0.75
	Nil Transactions Charge in Sanima ATM			
	Sanima Domestic Credit Chip Card			
11.18	Service Fee	NPR		
	Card Issuance Fee	1000		
	Annual Charge	1000		
	Joining Fee	1000		
	Renewal Fee	1000		
	Replacement Fee /Reissue	1000		
	Card Block Fee	100		
	Pin Reissue Fee	100		
	Limit Enhancement fee/ Over Limit Fee	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	Nil		
	PIN change from Own Bank	Nil		
	Mini Statement from Own Bank	Nil		
	Balance Inquiry from Member Group Bank (NPN)	5		
	Balance Inquiry from Other Bank	50		
	Cash withdrawal in India	250+2% of TXN		
11.20	Interest Rate	% per annum		
	Credit Card Interest Rate	24%		
	Sanima USD Credit Card Fees	Classic Domestic		
11.21	Service Fee	USD		
	Card Issuance Fee	10.00		
	Annual Charge	10.00		
	Joining Fee	10.00		
	Renewal Fee	10.00		
	Replacement Fee /Reissuance	10.00		
	Card Block Fee	1.00		
	Pin Reissuance Fee	1.00		
	Limit Enhancement fee/ Over Limit Fee	5.00		
	Late payment fee	5.00		
11.22	Transaction Fee	NPR		
	Cash withdrawal in Nepal	USD 2+1% of TXN		
	Balance Inquiry from Own ATM	Nil		
	PIN change from Own Bank	Nil		
	Mini Statement from Own Bank	Nil		
	Balance Inquiry from Member Group Bank (NPN)	USD 0.5		
	Balance Inquiry from Other Bank	USD 0.75		
	Cash withdrawal in other countries	USD 5+2% of TXN		
11.23	Interest Rate	% per annum		
	USD Credit Card Interest Rate	24%		
11.24	eCom Verified by Visa(VBV) Fee	NPR		
	eCom VBV enrolment Fee	Nil		
	eCom VBV Annual Fee	100		
11.25	VISA Card Transaction related charges			
	ATM NETWORK		CASH WITHDRAWAL	BALANCE INQUIRY
	SANIMA		NIL	NIL
	National Payment Network		Rs. 20*	RS 20
	VISA		Rs 20*	RS 20
	INDIAN BANKS		RS 250	RS 50
	*Free for first three cash withdrawal transaction in each English Calendar			
12	I Banking			
12.1	Joining Fee		Rs 300 Flat	
12.2	Annual Fee (1 year from the date of joining)		Rs 300 Flat	
12.3	Password Regeneration		Rs 100 Flat	
13	SMS/Mobile Banking			
13.1	Sanima Mobile Banking/Premium Banking			
	Joining Fee		Rs. 300 Flat	
	Annual Fee (1 year from the date of joining)		Rs 300 Flat	
13.2	Priority Banking			
	Joining Fee		Free	
	Annual Fee (1 year from the date of joining)		Rs 300 Flat	
13.3	PIN Reset		Rs 50	
13.4	Registration Modification		Nil	
14	Online Payment			
14.1	Payment up to USD 1000		Rs. 500	
14.2	Payment up above USD 1000 and up to USD 2000		Rs. 1,000	
14.3	Payment above USD 2000		Rs. 1,500	
	Maximum amount in single payment is restricted up to USD 3,000.00.			
15	Remittances Inward (Fund received from abroad)			
15.1	Customer		Free	
15.2	Non Customer		0.25%or Rs 350 whichever is higher	
15.3	Transfer to another bank (If Beneficiary is other Bank customer)		0.25%or Rs 500 whichever is higher	
15.4	Follow up telex/swift on remittances at customer's request		Rs 200 plus enquiry charges up to usd 35 plus NPR 590 SWIFT Charges	
16	Nostro Cover Refund			
	Refund of Inward Payment and Nostro Cover		USD 10 or equivalent,plus communication charges and charges levy to us by Nostro	
17	Local Inter Bank transfer			
17.1	If the beneficiary is a Bank (request by Bank)		FREE	
17.2	If the beneficiary is a Bank or third party (request by Customer for Local Currency Transfer)		Rs 500 Flat	
17.3	If the beneficiary is a Bank or third party (request by customer to transfer Foreign currency from Sanima to other Bank)		Local swift charge NPR 590.00	

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

31	National saving Bond	All charges regarding National saving Bond is as per NRB (If any)		
32	Charges related to Lending Unit			
Sector	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	Sanima Agriculture Loan (above NPR 1.5 Million to NPR 20 Million)	0.75%	0.15%	0.15%
Retail				
Retail	Auto Loan	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A
Retail	Hire Purchase Loan	0.75%		N/A
Retail	Home Loan	0.75%		N/A
Retail	Home Equity Loan	0.75%		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 utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit of DL.	0.15%
Retail	Margin lending above NPR 30 Million	0.50%		
Retail	Personal Loan	0.75%		
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 amendment		
Retail	Cash based loan / Near cash Loans	0.15% or minimum NPR 1,000 whichever is higher	N/A	0.15% or minimum NPR 1,000 whichever is higher
SBGL	SBGL - OD/DL/TL	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)	0.50% irrespective of loan volume or product type	As per respective product type	
SME/Mid Size Loan				
SME/Mid Size Loan	W/C and Term Loan NPR 10 Million up to NPR 30 Million	0.75%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for revolving loans.	0.15%
SME/Mid Size Loan	W/C and Term Loan above NPR 30 Million up to NPR 50 Million	0.60%		
SME/Mid Size Loan	W/C and Term Loan above NPR 50 Million up to NPR 150 Million	0.50%		
SME/Mid Size Loan	W/C and Term Loan above NPR 150 Million up to NPR 200 Million	0.25%		
SME/Mid Size Loan	SWAP cases of SME/Mid Size Loan (with/without enhancement)	0.5% irrespective of loan volume		
Project Finance				
Project Financing	Consortium Loan	As decided by the consortium		
Project Financing	Non Consortium Loans	0.75%	0.15 % on average unutilized portion 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	0.25%	0.15% on average unutilized portion below the average committed utilization i.e. 60%	0.15%
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
All business units	Collateral release charge	Within 1 month	Nil	
		Above 1 month to 3 months	NPR 1,500	
		Above 3 months to 1 year	NPR 2,500	
		Above 1 year	NPR 5,000	
All business units	Share release charge	NPR 1,500		
All business units	Change in vehicle brand/model/year of production ammendment charge	NPR 25,000		
<p>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:</p> <ul style="list-style-type: none"> - If prepaid within 2 years - 0.75% of prepaid amount. - 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. 				
<p>2. While referring to the above fees and charges, segmentation of account is to be made as follows:</p> <ul style="list-style-type: none"> - 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. 				
<p>3. In case where both commitment and prepayment fee is applicable, commitment fee or prepayment fee, whichever is higher, shall be charged.</p>				
<p>4. In case of subsidy loan, fee and charges shall be as per the interest subsidy guideline issued by NRB/GON.</p>				

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 loan SWAP within 2 years - 0.75% of SWAP amount - If loan SWAP after 2 years and up to 5 years - 0.375% of SWAP amount - If loan SWAP after 5 years: 0.15% of SWAP amount		
8. Additional 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 obtained 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		
32.1	Credit information inquiries	Rs. 500 per inquiry
32.2 CICL(Karja Suchana kendra Ltd) Charges		
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	0.10% - 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 of validity, in which case charges shall be as per 34.2 above . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
33.4	Revolving L/Cs reinstatement Commission	0.025% to 0.20% of reinstate Value or min Rs. 2,000.00 (Plus communication/courier/postage charges as per section 39/40/41 of STC)
33.5	Usance Bill Acceptance	0.10%-0.25% or Rs 1,000/- per month or part thereof.
33.6	Documents under LC (Handling Charge)	Rs 500/- 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		
	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		
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		
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)
36.4	a) Documents Negotiation under sight L/C b) Documents Negotiation under Usance L/C	a) 0.4% at Doc value up to 21 days. Overdue Interest @ OD +2% p.a after 21 days till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC) b) 0.4% at Doc value up to 21 days. There after @ OD p.a till the usance period and after usance period @ OD +2% p.a till the date of realization . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
36.5	Processing Export L/C under collection	0.15% of document value or min Rs 1,000/- . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
36.6	Cash Against Documents (CAD)	0.15% - 0.25% of document value or min Rs 2,000/- . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
36.7	L/C Transferring Charge	Rs 3,000/- flat . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37 Guarantees		
37.1	Bid Bond	0.50% per quarter or minimum Rs 1,500/- per quarter .
37.2	Performance Bond	0.50% per quarter or minimum Rs 1,500/- per quarter .
37.3	Advance Payment Guarantee	0.60% per quarter or minimum Rs 1,500/- per quarter .
37.4	Counter Guarantee	0.25% - 0.375% per quarter or minimum Rs 1,500/- per quarter (plus commission/charge of other bank plus out pocket expenses).
37.5	Shipping Indemnity	As per specific approval on case to case basis .
37.6	Amendment for value / validity extension	As per issuance commission above . (Plus communication/courier/postage charges as per section 39/40/41 of STC)
37.7	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged	Rs 1,000/- flat for amendments other than enhancement of value and/or extension of validity, (Plus communication/courier/postage charges as per section 39/40/41 of STC)

38	Communication – SWIFT/Telex		
38.1	Simple Payment messages		Rs.500/-per message
38.2	Other messages		Rs.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. 500/- per message
38.5	SWIFT charge for advising due date under usance credit		Rs. 500/- per message
39	Courier		
39.1	Nepal		Rs. 100/-
39.2	India		Rs. 750/-
39.3	SAARC countries		Rs. 2,000/-
39.4	Other Countries		Rs 3,000/- or USD 30 whichever is higher
40	Postage		
40.1	Nepal		Rs. 50/-
40.2	India		Rs.100/-
40.3	Other Countries		Rs. 250/-
41	SWIFT charges		NPR 750.00
42	Other Charges		
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		Rs. 20
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	Rs. 15
	>500-50K	Rs. 5	
	>50K	Rs. 10	
45.2	NCHL connectIPS e-Payment Transaction Fees	Price Scheme	
	Transaction Amount Based Slab (NPR)	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		Nil
46.2	Normal size (8.3X11.7) paper information more than 5 pages		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. 50 for each diskette or floppy
46.5	For inspection of records, no fee for the first half hour; and a fee of Rs. 50 for each hour per person (or fraction thereof) thereafter. *If actual cost exceed the above price for preparation of information actual cost to be charged		
47	RTGS Charges		
	Time Schedule during Normal Business Day		Fee (NPR)
47.1	For transaction settled in Morning Exchange		10
47.2	For transaction settled in Afternoon Exchange		20
47.3	For transaction settled in Evening Exchange		100
47.4	Special Membership for Clearing House/DNS Mechanism/Central Securities Depository/Organization appointed by NRB.		0
48	Fees and Charges applicable for Depository Services (DEMAT/Meroshare)		
48.1	DEMAT Account opening charge		NPR 50
48.2	DEMAT Annual maintenance charge		NPR 100
48.3	Meroshare Subscription charge		NPR 50
48.4	Meroshare Renewal charge		NPR 50
48.5	Pledge setup/Acceptance charge		NPR 50 per stock