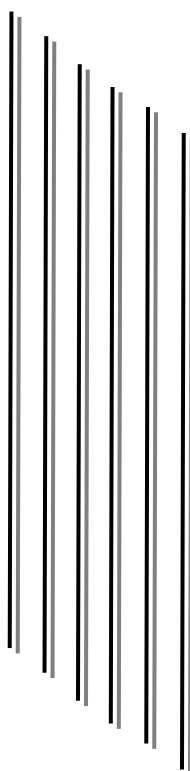




STANDARD TARIFF OF CHARGES
(A Property of Prabhu Bank Limited)
(9th Amendment November, 2023)



Head Office
Babarmahal, Kathmandu

Table of Contents

<u>Particulars</u>	<u>Page No.</u>
<u>1. CHEQUES</u>	<u>5-6</u>
<u>2. IPS / RTGS TRANSACTION FEE</u>	<u>6</u>
<u>3. BALANCE CERTIFICATE/ ACCOUNT STATEMENT AND DR/CR ADVICE</u>	<u>6-7</u>
<u>4. FIXED DEPOSIT (FD)</u>	<u>7</u>
<u>5. CURRENCY DEPOSIT AND EXCHANGE</u>	<u>7</u>
<u>6. SAFE DEPOSIT LOCKER (SDL)</u>	<u>7</u>
<u>7. MOBILE BANKING/INTERNET BANKING</u>	<u>8</u>
<u>8. CARD RELATED FEES</u>	<u>9-12</u>
<u>9. RETRIEVAL</u>	<u>12</u>
<u>10. SHARE/DEMAT/CASBA</u>	<u>12</u>
<u>11 REMITTANCE</u>	<u>12-14</u>
<u>12. TRADE FINANCE</u>	<u>14-17</u>
<u>13. COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES</u>	<u>18</u>
<u>14. CREDIT ADMINISTRATION DEPARTMENT</u>	<u>18-19</u>
<u>15. LOAN ADMINISTRATION FEE</u>	<u>19- 20</u>
<u>16. PENAL INTEREST</u>	<u>20</u>

Abbreviation:

MC	: Manager's Cheque
NRB	: Nepal Rastra Bank
SDL	: Safety Deposit Locker
DD	: Demand Draft
ABBS	: Any Branch Banking Service
BFI	: Bank and Financial Institutions
FD	: Fixed Deposit
FCY	: Foreign Currency
LCY	: Local Currency
CEO	: Chief Executive Officer
DCEO	: Deputy Chief Executive Officer
CBO	: Chief Business Officer
COO	: Chief Operating Officer
CPBO	: Chief Province Business Officer
BM	: Branch Manager
DR	: Debit
CR	: Credit
FDI	: Foreign Direct Investment
A/c	: Account
NA	: Not Applicable
UPI	: Union Pay International
ADC	: Alternate Delivery Channel
RTGS	: Real Time Gross Settlement
p.m.	: Per Month
p.q.	: Per Quarter
p.a.	: Per Annum
min.	: Minimum
max.	: Maximum
PPG	: Product Paper Guideline
FDR	: Fixed Deposit Receipt

STANDARD TARIFF OF CHARGES (STC):

Unified Standard Tariff of Charges (STC) is mandatorily required to the bank for transactions and this manual contains details of standard charges that the Bank has determined to apply throughout the bank for its extended services.

Alterations to the tariff may be made only upon approval from Chief Executive Officer (CEO) or his alternate on his absence.

Any specific deviation that is required due to the competition or due to business needs shall be approve by CEO or his alternate on his absence or other officials to the extent of authority delegated. It is expected that such concessions/waivers will be used carefully with proper justifications and only if it contributes to maximizations of sales and customer satisfaction.

Separate approval from DCEO/Chief Executive Officer should be obtained while extending any banking products/services if any charges are not covered in this STC.

Any amendments on STC will be in the form of a complete document and will be notified through a Country Circular.

This Manual is the property of Prabhu Bank Ltd and must not be removed from its offices. For customer's reference, summary of service charges should be displayed at the visible places at bank's premises / Notice Board and also made available for view to general public/customers on bank's website.

1	CHEQUES	
1.1	NRB Cheque Issuance/ NRB Swift	Rs.500 flat (Charge not applicable if payment to be made by the Bank itself)
1.2	Cheque Book Reissuance	Rs.200 per cheque book (any branch) Clarification: Cheque book reissuance means 'cheque book issuance without collecting requisition/demand slip.' (Saving Accounts: up to 20 leaves and other accounts: up to 50 leaves) (Rs 50 only in case of issuance of single cheque leaf)
1.3	Charge for Uncollected Cheque Book	Rs.300 (or available amount if available amount is less than Rs.300 in respective account) per cheque book (Cheque book not collected within six months from issuance). (Charge will not be applicable in case of account closing).
1.4	Cancellation of Good for Payment cheque	Rs.500 per instrument
1.5	Cheque returned in counter and clearing as well (due to insufficient balance only)	For Inward / Home cheque: Rs.500 (or available amount if available amount is less than Rs.500 in respective account) per cheque including over the counter and clearing cheque return (branches should retain the photocopy of cheque also for proof).
1.6	Clean Cheque Collection (Clearing):	
1.6.1	Local clearing cheque (Normal Course)	Cheque value of less than RS 200K for all currency – no charges. Cheque value of RS 200K – Rs.20 Cheque value of more than RS 200K to RS 1 mio- Rs. 25 per cheque for all currency Cheque value of more than RS 1 Mio - Rs. 30 per cheque for all currency
1.6.2	Local clearing cheque (Special / express clearing)	Rs.100 per cheque for all currency
1.6.3	Local clearing cheque Late presentment Charge	Rs. 250 per cheque plus charge as Local clearing cheque (Normal Course)
1.6.4	Duplicate Cheque Return Advice	Rs. 500 per request.
1.6.5	Inward clean collection (except local clearing)	0.25% or minimum Rs.500 (plus out of pocket expenses)
1.6.6	Outward Clean Collection FCY/LCY	0.125% or minimum Rs.500 (plus postage/courier charges)

1.7	FCY Cheque Return Charge:	
1.7.1	FCY cheque sent for collection (outstation collection)	EUR 15 or equivalent RS per instrument issued in EURO
		USD 10 or equivalent RS per instrument issued in USD
		GBP 25 or equivalent RS per instrument issued in GBP

1.7.2	Local clearing/collection/over the counter cheque return (both outward and inward)	AUD 45 or equivalent RS per instrument issued in AUD
		RS 200 per instrument issued INR
		Note-Postage and courier charges on actual basis applicable in addition to above specified charges.
		GBP 5 or equivalent RS per instrument issued in GBP
		USD 5 or equivalent RS per instrument issued in USD
		Others if any RS 500 for cheque issued in other FCY
		Note-Postage and courier charges on actual basis applicable in addition to above specified charges.

2 IPS / RTGS TRANSACTION FEE

2.1 IPS / Connect IPS Transaction Fees:

Transaction Fees	Up to 500	>500-5k	>5k-50K	>50K
Outward (Rs.)	5	10	20	25
Inward, chargeable only (Rs.)	2	5	5	10
NCHL IPS (Rs.)	2	5	10	10
Connect IPS (Rs.)	2	4	8	8
NCHL IPS (FCY Transaction)	RS. 10			

*For Dividend and IPO Refund payments, the transactions fee will be waived for transaction amount up to RS 100

2.2 RTGS Transaction Fees

Time Schedule during Normal Business Day (Sunday – Thursday)	Charges (Rs.)
Morning Session (10:30 AM to 1 :30 PM)	30
Afternoon Session (1:31 PM to 5:00 PM)	60

Time Schedule during Normal Business Day – Friday	Charges (Rs.)
Morning Session (10:30 AM to 12 :00 PM)	30
Afternoon Session (12:01 PM to 12:30 PM)	60

Time Schedule during Kartik 16 to Magh 15 (Sunday – Thursday)	Charges (Rs.)
Morning Session (10:30 AM to 1 :00 PM)	30
Afternoon Session (1:01 PM to 4:00 PM)	60

3 BALANCE CERTIFICATE/ACCOUNT STATEMENT AND DR/CR ADVICE

3.1	Issuance/Extension of Advance Payment Certificate	Rs.300 per certificate
3.2	Issuance of FDI Certificate	Rs.1000 per certificate
3.3	Second Time Onwards – Account Statement Issuance	Rs.20 per page. Free in case of issuance along with Balance Certificate.
3.4	Statement to be delivered outside or abroad	Rs.500 plus actual courier charge

3.5	Issuance of Dr/Cr Advice of Transaction (Upon Customer Request)	Within 3 month of Transaction – Free 4 th Month Onwards – Rs.300 per Advice
3.6	Issuance of Balance Certificate	Nil Note: (Rs 500 for subsequent issuance cases of same tenure or overlapping period).

4	FIXED DEPOSIT (FD)	
4.1	Duplicate Copy of FD Receipt Issuance	Rs.500 per FD Receipt
4.2	FD Liquidation	
4.2.1	Recurring FD	a) No Interest to be paid if liquidated within 3 months. b) 50% Interest will be paid if liquidated after 3 months
4.2.2	Prabhu Double Fixed Deposit	a) No Interest to be paid if liquidated within 3 months. b) Prevailing Lowest published interest rate of saving account will paid if liquidated after 3 months.
4.2.3	Remaining FD Products	a) No Interest to be paid if liquidated within 3 months. b) Interest to be paid by applying coupon rate or prevailing published interest rate for the FD actually maintained period whichever is lower less 2% p.a. for the entire of FD placed.

5	CURRENCY DEPOSIT AND EXCHANGE	
5.1	FCY note deposit into account	0.50% of the face value (NRB requirement) for the denomination below 50

6	SAFE DEPOSIT LOCKER (SDL)
All SDL customers are required to maintain a security deposit as per size of the offered Locker. The security deposit will be unfrozen from respective saving account at the time of surrender of the SDL and the key by the customer.	

Size of Locker	Annual Charge	Security Deposit
Small	Rs.3,000	Rs.10,000
Medium	Rs.4,000	Rs.10,000
Large	Rs.6,000	Rs.15,000
X-Large	Rs.10,000	Rs.15,000

Breaking of Locker/ Replacement of Keys	Rs.10, 000 or Actual Cost of lock replacement whichever is higher.
Surrender of Locker	Within 3 years – Rs.500 After 3 years - Free

Note:

- Until 6 months of locker installation, respective BM can waive up to 25% of locker annual charge and 50% of security deposit as promotional offer.
- If any customer wants to lien mark on his / her fixed deposit for security deposit, that can be permitted after obtaining approval of COO on absolute need basis.

7.	MOBILE BANKING/INTERNET BANKING			
S.N.	Description	Service Type	Validity	Description/Charge
7.1	Mobile Banking	New Registration	1 Year	<ul style="list-style-type: none"> - Rs. 300 Per account Per Year - 50% off for Special & Welcome Saving (i.e. Rs. 150 shall be charged) - Rs. 150.00 for self-registration (view only service with txn. alert)
		Renewal	1 Year	- Rs. 300.00 Per account Per Year
		Inter-Bank Fund Transfer Charges		-Rs.10 to Rs.75
		Other Third-Party Charges including SMS, QR Payments etc.		-As mutually agreed with service provider.
7.2	Internet Banking	New Registration	1 Year	<ul style="list-style-type: none"> - Rs. 300.00 Per Account per Year - Two Accounts –Rs. 600.00 - Three or more Accounts – Rs. 1,000.00 - Free for Foreign Savings Account
		Renewal	1 Year	<ul style="list-style-type: none"> - One Account - Rs. 300.00 - Two Accounts –Rs. 600.00 - Three or more Accounts - Rs. 1,000.00
		Other Third-Party Charges including SMS, QR Payments etc.		- As mutually agreed with service provider.
7.3	Re-issuance of QR Code Standee in case of loss/damage			-Rs. 250.00

8.	CARD RELATED FEES			
S.N.	Description	Service Type	Validity	Description/Charge
8.1	SCT - UPI Debit Card	New Issuance	4 Years	-Rs. 1,200.00 till expiry <u>Collection mode:</u> -Rs. 1200 to be collected with following options: a) Upfront Rs. 1,200.00 or b) Proportionately in 4 years on Pro-rata basis i.e. Rs. 300.00 Per Year for 4 years. (except in Welcome Saving and Special Saving) c) If Customer requests for rebate for upfront payment then Rs. 150.00 may be offered to customer. (except in Welcome Saving and Special Saving)
		Renewal	4 Years	-Rs.1,200.00 till expiry <u>Collection mode:</u> -Rs. 1200 to be collected with following options: a) Upfront Rs. 1,200.00 or b) Proportionately in 4 years on Pro-rata basis i.e. Rs. 300.00 Per Year for 4 years. (except in Welcome Saving and Special Saving) c) If Customer requests for rebate for upfront payment then Rs. 150.00 may be offered to customer. (except in Welcome Saving and Special Saving)
		Reissue in case of loss/damage/theft	As per original card issue	Rs. 300 as card reissue charge
8.2	VISA Debit Card	New Issuance	4 Years	-Rs. 1,500.00 till expiry <u>Collection mode:</u> -Rs. 1500 to be collected with following options: a) Upfront Rs. 1,500.00 or b) Proportionately in 4 years on Pro-rata basis i.e. Rs. 375.00 Per Year for 4 years. (except in Welcome Saving and Special Saving)

		Renewal		<ul style="list-style-type: none"> - Rs. 1,500.00 Till Expiry - Rs. 1,500.00 to be collected With following options ; a) Proportionately in 4 Years on Pro- rata basis i.e. Rs. 375.00 Per Year.
		Reissue in case of loss/damage/theft	As per original card issue	Rs. 375 as card reissue charge
8.3	SCT - UPI Debit Card on Welcome Saving Account	New Issuance/ Renewal		<ul style="list-style-type: none"> - Tariff and other terms are same as above for both SCT-UPI - 25% waiver on SCT Card(i.e., no charge in 1st year), rest i.e., Rs.900 to be collected on pro rata basis in remaining 3 years)
8.4	SCT - UPI Debit Card on Prabhu Special Saving Account	New Issuance/ Renewal		<ul style="list-style-type: none"> - Tariff and other terms are same as above for SCT-UPI Card - 50% waiver on SCT Card(i.e., no charge in 1st year), rest i.e., Rs.600 to be collected on pro rata basis in remaining 3 years)
8.5	VISA Credit Card	New Issuance	4 Years	<ul style="list-style-type: none"> - Joining Fee –Rs. 1,000.00 - Annual Fee Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
8.6	Travel Card	New Issuance	4 Years	- Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
8.7	Dollar Card	New Issuance	4 Years	- Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
		Reload/Top-up		<ul style="list-style-type: none"> - First load/top up free - Rs. 250 per reload/top-up
8.8	Urgent Card Issuance	For all Cards		-Additional Rs. 200.00
8.9	Limit Enhancement Credit Card			- Rs. 500 Per request
8.10	Withdrawal Limit Enhancement for POS Transactions in India			- Rs. 200.00 Per request
8.11	Cash Withdrawal Debit Card # OnUs Card OnUS ATM # OnUS Card Other ATM # OnUs Card India/Bhutan ATM			<ul style="list-style-type: none"> - No Charge - Rs. 15.00 Per Transaction - Rs. 250 per transaction
8.12	Cash Withdrawal Credit Card # OnUs Card OnUS ATM			- Rs. 100.00 Plus 2% cash advance fee on transaction amount

	#OnUS Card Other ATM			- Rs. 150.00 Plus 2% cash advance fee on transaction amount
8.13	Mini Statement Debit Card #OnUS Card OnUs ATM			Rs. 5.00
8.14	Balance Enquiry Debit Card on ATM Within Nepal # OnUs Card OnUS ATM #OnUS Card OffUsATM			- No Charge - Rs. 15
8.15	Balance Enquiry Debit Card on ATM outside Nepal # OnUs Card OffUs ATM (India & Bhutan)			Rs. 50.00
8.16	Balance Enquiry Credit Card on ATM Within Nepal # OnUs Card OnUS ATM #OnUS Card OffUS ATM			- No Charge - Rs. 50.00
8.17	Balance Enquiry Credit Card on ATM outside Nepal # OnUs Card OffUs ATM (India & Bhutan)			- Rs. 50.00
8.18	3D Secure- E Payment Fee for International Transaction # E-Payment Fee (Applicable for Education Hub Only)			1.20 % Plus Service Charge : Rs. 100.00
8.19	Cash Withdrawal # OnUs Card at International ATM Terminal			- USD 5.00 Per Transaction
8.20	Balance enquiry OnUS Card at International ATM Terminal			- USD 1.00 Per enquiry
8.21	Interest on Cash Withdrawal from Credit Card			- 2.5% Per Month
8.22	Late Payment fee on Credit Card			-Rs. 500 Per instance
8.23	Over Limit fee on Credit Card			-Rs. 500 Flat

8.24	VISA/Master/UPI card acquiring surcharge (Except for Cards issued from Nepal)			-Rs. 500.00
8.25	POS Terminal joining fee	One Time		Rs. 1,000.00
8.26	PIN Regeneration/Repin			-Rs. 100 for Debit Cards (SCT & Visa) -Rs. 150 for Credit Cards
8.27	Card to be re-delivered from other location than requested earlier			-Rs. 100.00

9.	RETRIEVAL		
9.1	CCTV footage request	Rs.500 per request	
9.2	Other old documents retrieval	Rs.500 per request (Within 3 months-free)	

10.	SHARE/DEMAT/CASBA	
10.1	DEMAT Account Opening Charge	Rs.50 per Account
10.2	DEMAT Account Maintenance Fee-Annual	Rs.100 per Account
10.3	Share Transfer Charge	Rs.25 per transaction
10.4	Share Pledge Acceptance charge	Rs.50 per pledge Acceptance
10.5	Share Pledge Setup charge	Rs.50 per Pledge Setup
10.6	REMAT Fee	Rs.50 per Transaction
10.7	Account Pledge Fee	Rs.25 per Transaction
10.8	Mero Share Online Charge	Rs.50 per Account
10.9	Mero Share Online Renew Charge	Rs.50 per Account
10.10	C-ASBA (IPO/FPO/Right) Application	Rs.5 per Transaction

11.	REMITTANCE	
11.1	FCY Draft (Customer)	<ul style="list-style-type: none"> • 0.20% or minimum USD 10 or equivalent for each draft in USD • 0.20% or minimum GBP 30 or equivalent for each draft in GBP • 0.20% or minimum EUR 45 or equivalent for each draft in EUR • 0.20% or minimum CAD 55 or equivalent for each draft in CAD • 0.20% or minimum Rs.200 for each draft in INR • 0.20% or minimum USD 30 or equivalent for each drafts in all other currencies. <p>*Note: For issuance draft, communication charges as per Section 13 of STC will also be charged in additionally.</p>
	SWIFT in FCY (Customer)	<ul style="list-style-type: none"> • 0.20% or minimum Rs.200 for each SWIFT in INR • 0.20% or minimum USD 10 or equivalent for each SWIFT in all other currencies (except INR). <p>*Note: For outward remittance through SWIFT, communication charges as per Section 13 of STC will also be charged in additionally.</p>

11.2	FCY Draft (Non-Customer)	<ul style="list-style-type: none"> 0.40% or minimum Rs.1000 for each draft in INR 0.40% or minimum USD 60 or equivalent for each drafts in all other currencies (except INR).
		*Note: For issuance draft, communication charges as per Section 13 of STC will also be charged in additionally.
	SWIFT in FCY (Non-Customer)	<ul style="list-style-type: none"> 0.40% or minimum Rs.1000 for each SWIFT in INR 0.40% or minimum USD 15 or equivalent for each SWIFT in all other currencies (except INR).
		*Note: For outward remittance through SWIFT, communication charges as per Section 13 of STC will also be charged in additionally
11.3	RS Draft / MC Issuance (Customer)	Rs.300 per instrument. Note: In case of accountholder with thumb impression, free MC issuance instead of Good For Payment where their transaction must be through a cheque.
11.4	RS Draft / MC Issuance (Non-Customer)	Rs.500 per instrument.
11.5	SWIFT MT 103 payment with charges "OUR" only to customer	USD 30 / GBP 35 / EUR 50 / AUD 50 / JPY 7500 / INR 300 / CAD 80 / CNY 600/ Other currencies: - Rs 5000 Flat (or Equivalent Rs of respective currency)
11.6	Prabhu Remit	As per the standard charges procedure of Prabhu Remit
11.7	Cancellation of Remittance DD/MC/etc.	
11.7.1	a. Up to six months from draft issuance date b. > 6 months to one year from draft issuance date c. > 1 year after draft issuance date d. Cancellation request of SWIFT Payment	a. Rs. 300/- flat per draft plus communication. (As per section 13 of STC) b. Rs. 500/- flat per draft plus communication. (As per section 13 of STC) c. Rs. 1,000/- flat per draft plus communication. (As per section 13 of STC) d. Rs. 500/- flat plus communication. (As per section 13 of STC)
11.7.2	Stop Payment of Manager Cheque (MC) / Demand Draft (DD)	a) Stop Payment of MC / DD (INR) <ul style="list-style-type: none"> Rs. 300/-per instruction for same Prabhu Branch cheques (for MC) Rs. 500/-per instruction for Other Prabhu Branch's cheques (for MC) Rs. 500/-(plus communication charges as per Section 13 of STC wherever applicable) for DD issued in INR b) Stop Payment of FCY Demand Draft (other than INR) <ul style="list-style-type: none"> GBP 55 or equivalent Rs per instrument issued in GBP USD 30 or equivalent Rs per instrument issued in USD EUR 55 or equivalent Rs per instrument issued in EUR CAD 55 or equivalent Rs per instrument issued in CAD Other: USD 30 or equivalent Rs per instrument issued in other currencies.

11.8	Remittance / Inward	
11.8.1	Remittance Inward	<p>Received in FCY from Correspondent Banks: Free of Charge. (I.e., Remittance from SCB / Habib/ Mashreq Bank / Yes Bank/ Bank of Tokyo, etc.).</p> <p>Received in LCY from other Local BFIs: Rs.200 flat per transaction or a/c credit. (I.e., remittance in RS from any other Nepali Bank through LCY Nostro.)</p> <p>Rs.25/- per transaction and/or Rs.200, whichever is higher for Remittance Received in LCY from Remittance Companies / Money Transfer Companies (such as Annapurna Travels, Prabhu Money Transfer, IME for their sub-agent account funding or account credit of customers with us other than online payment system)</p> <p>Remittance in LCY through Online Payment System: Free of Charge, Commission to be received separately as per agreement. (I.e., remittance payment of IME, SDBL, Western Union, etc. through online payment system, IPS).</p>
11.8.2	Transfer to another bank (Remittance received from Nostro in favor of other Bank's Customer)	0.1% or minimum Rs.500 per transfer.
11.8.3	Follow up SWIFT on remittances at customer's request	Rs.750 per message plus other bank charges if any plus communication charge (As per section 13 of STC)
11.9	Nostro Cover Refund	
11.9.1	Refund of Inward Payment & Nostro Cover	USD 20.00 or equivalent (plus other bank charges if any and communication charges as per STC section 13)
11.10	Local Interbank Transfers (At the request of one bank to another)	
11.10.1	If the beneficiary is a Bank	Reciprocal Basis
11.10.2	For third party Beneficiary	0.1% or minimum Rs. 500 per transfer.

12.	TRADE FINANCE	
12.1	Letters of Credit (L/C)	
12.1.1	Issuance Commission of L/C	<p><u>Domestic:</u> 0.20% to 0.30% or min. Rs.1500 per quarter plus communication charges (As per section 13 of STC)</p> <p><u>International:</u> <u>For Industries:</u> 0.15% to 0.25% or min. Rs.1500 per quarter plus communication charges (As per section 13 of STC)</p> <p><u>For Others:</u> 0.25%-0.35% or min. Rs.1500 per quarter</p>
12.1.2	Amendment Commission under Import L/C	<p>a) Other than increase in LC value and validity extension: Rs.750 flat plus communication charges. (As per section 13 of STC)</p> <p>b) Value Increase and Validity Extension: same as LC issuance Commission plus communication charges. (As per section 13 of STC)</p>

		c) For customs purpose: Rs.500 only (communication charges shall be exempted)
12.1.3	Reinstatement Commission under Revolving L/Cs	At par with Issuance Commission of L/C as above
12.1.4	Acceptance Commission	<u>For Industries:</u> 0.25% or min. Rs.2000 per quarter <u>For Others:</u> 0.30% or min. Rs.2000 per quarter (Communication charges will be extra as per section 13 of STC)
12.1.5	Confirmation Commission under Import L/C (apart from confirming bank's commission)	0.25% per quarter or on actual basis whichever is higher. Minimum charge Rs. 5,000.
12.1.6	L/C Cancellation Fee	<ul style="list-style-type: none"> Fully unutilized: Rs.1000 flat Partially unutilized: Rs. 500 flats plus communication charges.
12.1.7	Document Handling Fee (Export/Import L/C & Non-L/C)	Rs. 1000 for each set of documents
12.1.8	Inward Collection (Sight) /Documents Against Payment (DAP)	0.25% - 0.375% or min. Rs.1000 (plus communication charges as per Section 13 of STC)
12.1.9	Inward Collection (Usance) /Documents Against Acceptance (DAA)	0.50% - 0.75% or min. Rs.1000 per quarter at the time of acceptance booking (plus communication charges as per Section 13 of STC) Rs.500 flat at the time of payment
12.1.10	Discrepancy Fees (Documents under import L/Cs)	
	a. USD L/Cs b. INR L/Cs c. RS L/C(Domestic) d. EUR L/Cs e. GBP L/Cs f. JPY L/Cs g. CNY L/Cs h. Others	a. USD 60 per set of documents b. INR 2,500 per set of documents c. Rs. 3,000 per set of documents d. EUR 60 per set of documents e. GBP 60 per set of documents f. JPY 6,000 per set of documents g. CNY 500 per set of documents h. USD 60 or equivalent per set of documents
12.1.11	Issuance of Delivery Order under L/C against copy documents.	Rs.500 per set of documents
12.1.12	Interest rate on BLC	Additional 2% on Base Rate+ Highest published risk premium
12.1.13	Commission for Import Bills for Collection Documents (including L/C) returned unpaid/ unaccepted)	Rs.1000 per set of documents apart from communication charges as per Section 13 of STC)
12.1.14	BCI Report Obtainment fee	Min Rs. 500 or As claimed by the report provider plus communication charges
12.1.15	Advising Export L/C and its subsequent amendments, not to be negotiated with us.	a. Rs.3000 Advising of L/C (plus communication charges). (As per section 13 of STC) b. Rs.2000 Advising of Amendment (plus communication charges). (As per Section 13 of STC)
12.1.16	Advising Fee of Export L/C or subsequent amendments to be negotiated with us.	Rs.1000 flat plus communication charges. (As per Section 13 of STC)

12.1.17	Negotiation Commission under Sight Documents under Export L/C	<p>i. <u>Clean Sight Documentary Bills:</u></p> <p>a. 0.40% of Negotiated Value or min. Rs.5000 up to 15 days</p> <p>b. Overdue interest: b.Overdue interest: Highest published rate of the Bank plus 2%, applicable after 15 days from negotiation date</p> <p>ii. <u>Discrepant Sight Documentary Bills:</u></p> <p>a. 0.50% of Negotiated value or min. Rs.5000 up to 15 days</p> <p>b. Overdue interest: b.Overdue interest: Highest published rate of the Bank plus 2%, applicable after 15 days from negotiation date</p> <p>(Communication charges shall be extra). (As per Section 13 of STC)</p>
12.1.18	Negotiation Commission under Usance Documents under Export L/C	<p>i. <u>Clean Usance Documentary Bills:</u></p> <p>a. <u>0.40% of Negotiated value or min. Rs.5000 per month</u></p> <p>b. <u>Overdue interest: Highest published rate of the Bank plus 2%, applicable from next working day after maturity</u></p> <p>ii. <u>Discrepant Usance Documentary Bills:</u></p> <p>a. <u>0.50% of Negotiated value or min. Rs.5000 per month</u></p> <p>b. <u>Overdue interest: Highest published rate of the Bank plus 2%, applicable from next working day after maturity</u></p> <p>(Communication charges shall be extra). (As per Section 13 of STC)</p>
12.1.19	L/C Transferring Charge	<u>Rs.1500 flat (plus communication charges as per Section 13 of STC)</u>
12.1.20	Processing documents under Export L/C on collection basis	<p><u>0.10% of document value or min. Rs.1000 (plus communication charges as per Section 13 of STC)</u></p> <p><u>Note: No collection and postal charge shall be applied if beneficiary is customer of the Bank</u></p>
12.1.21	Outward Documents under collection without L/C including CAD	<u>0.25% or min. Rs.2000 (plus communication charges as per Section 13 of STC)</u>
12.1.22	Confirmation Charge under Export L/C (subject to prior arrangement)	<u>0.25% or min. Rs.5000 per quarter (plus communication charges as applicable as per Section 13 of STC)</u>
12.1.23	Stop Payment/Cancellation Charge of NRB Security Margin Cheque	<u>Rs.300 per instrument (Except in case of expired cheques or change in customs entry point through amendment)</u>

12.1.24	Overdrawn Commission under Import L/C	<u>0.50% on overdrawn amount or min. Rs.1000/-</u>
12.1.25	Dishonor of Outward Bills under collection /CAD	<u>Rs.1000 plus communication charge (As per Section 13 of STC)</u>
12.1.26	Issuance of CAD Permit	<u>Rs.500 per permit</u>

12.2	Bank Guarantees:	
12.2.1	Bid Bond	0.25% p. q. or min. Rs.500 p.q. whichever is higher
12.2.2	Performance Bond	0.30% p. q. or min. Rs.750 p.q. whichever is higher
12.2.3	Advance Pmt. Guarantee	0.35% p. q. or min. Rs.1,000 p.q. whichever is higher
12.2.4	Suppliers Credit Guarantee	0.40% p. q. or min. Rs.1,000 p.q. whichever is higher
12.2.5	Other Types of G'tee	0.50% p. q. or min. Rs.1,000 p.q. whichever is higher
12.2.6	Bank Guarantee secured by 100% cash security (applicable for all types of guarantees)	<ul style="list-style-type: none"> Against interest- bearing cash security: - Normal commission as above Against non- interest- bearing cash security: - 50% discount on normal commission
12.2.7	Any Types of Guarantees against Third Party	Additional 25% of above-mentioned rate to the counter guarantee provider
12.2.8	Guarantee Issued against Inward International Counter Guarantee	Same as specified for respective types of guarantees above. Minimum commission shall be USD 50 p.q.
12.2.9	Outward International Guarantees	Same as specified for respective types of guarantees above. Minimum commission shall be USD 50. Other bank's charges and communication charges will be extra. (As per section 13 of STC)
12.2.10	Advising of Inward International Guarantees	USD 100
12.2.11	Performance Guarantees for specific purposes	
12.2.11.1	For Manpower Companies to obtain License	As per specific approval.
12.2.11.2	For any registered entities to obtain Exim Code	0.40% p.q.
12.2.11.3	For Customs Agents to obtain license	0.25% p.q.
12.2.12	Guarantee Amendment Charge	a. Not affecting value/quarter: Rs.750 b. Affecting value/quarter: Equal to Issuance commission
12.2.13	Claim Handling Charge	Rs.1500 flat per claim
12.2.14	Claim Settlement	Rs.5,000 flat per settlement

13.	COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES	
13.1	Communication – SWIFT	
13.1.1	L/C, Bank Guarantee Issuance messages (MT700/760) (within Nepal)	Rs. 1,000 flat
13.1.2	L/C, Bank Guarantee Issuance messages (MT700/760) (Elsewhere)	Rs.1,500 per message
13.1.3	Amendment under L/C and Bank Guarantees (MT707/767)	Rs.750 per message
13.1.4	Simple Payment messages (MT103/202) (Nepal)	Rs.500 per message
13.1.5	Simple Payment messages (MT103/202) (Elsewhere)	Rs.750 per message
13.1.6	Reimbursement Authorizations (MT740/747) /IRU Requests	Rs.750 per message
13.1.7	Maturity Confirmation under L/C and DAA	Rs.750 per message
13.1.8	Payment Advice	Rs.750 per message
13.1.9	Other messages (Elsewhere)	Rs.750 per message
13.2	Courier (For each packet up to 500 grams)	
13.2.1	Nepal	Rs.100 per consignment or actual whichever is higher.
13.2.2	India	Rs.1,000 per consignment or actual whichever is higher
13.2.3	Other Countries	Rs.3,000 per consignment or actual whichever is higher.
13.3	Postage	
13.3.1	Nepal	Rs.100 or actual whichever is higher
13.3.2	India	Rs.150 or actual whichever is higher
13.3.3	Other Countries	Rs.500 or actual whichever is higher

14	CREDIT ADMINISTRATION DEPARTMENT	
14.1	Credit inquiries	Reciprocal basis. Rs.500 per enquiry for banks without reciprocal arrangement.
14.2	CICL Charge	
14.2.1	Credit Information	For entity with no transactional/clean report* Online - Rs.250 For an entity with transaction/detail report* Online - Rs.550
		*Note: Charges above mentioned are on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.
14.2.2	Blacklisting / delisting charges	For Borrower having exposure of Rs.10 million and above* Rs. 3,000 per request of listing/delisting For Borrower having exposure of below Rs.10 million* Rs.2,000 per request of listing /delisting
		*Note: Charges above mentioned are on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.
14.3	Secured Transaction Registry (STR)	
14.3.1	File a new notice of security interest (Registration)	Rs.500 per request
14.3.2	Request of certified search (Enquiry)	Rs.500 per request

14.3.3	Change an existing notice (Amendment/ Termination/ Continuation/ Correction)	Rs.500 per request
14.3.4	Loan Balance Certificate	Free once a year, Rs.500 for each additional certificate

15	LOAN ADMINISTRATION FEE	
-----------	--------------------------------	--

Loan Type	Fresh Loan
Consumer Loan	0.75% of limit
SME Loan	0.75% of limit
Corporate Loans	Minimum 0.25% to 0.50% of limit
Loan against own FDR and government bond	NIL
Loan against 100% Other cash securities	As per respective PPG
Consortium Loans	As per Consortium decision

*LAF Charges shall be applicable to all funded facilities including TR and STL loan in case of SME loans.

15.1	Loan Renewal Fee and Commitment Fee	0.15%
15.2	Prepayment Fee and Swap Charge	a) 0.75% for up to 2 years b) 0.375% for 2 to 5 years c) 0.15% for Above 5 years

Review Date Extension of Credit facilities: Flat Rs. 5,000.00 per quarter if the extension is due to customer like non submission of required financials and documents etc.

More than one quarter extension charge @0.15% p.a. pro-rata basis or Rs. 5,000 whichever is higher.

For Ad-hoc Limit of (TR/STL/ IL and DL) Charges:

Up to 3 months: 0.50% of the proposed limit

Above 3 months: 0.75% of the proposed limit

*Note: The LAF charge for TR/STL (inner limit of LC) shall be taken for only one limit as TR/STL are interchangeable and is utilized accordingly.

15.3	Letter issue for Share pledge (Margin Lending)	Rs.100 per letter.
15.4	Pledged share release charge (Margin Lending)	Rs.100 per letter.
15.5	Administrative Charge for Real Estate collateral release in case of loan prepayment, where separate prepayment charge not taken	Rs.500 per instance
15.6	Administrative Charge for letter issuance to Land revenue office/ Local Authority/Survey office etc. on customer request other than loan repayment fully	Rs.500 per letter (The charge is for any letter issuance as per customer request after mortgage of property on bank's name such as "Ghar Kayam, Naksa pass Sifaris, Halsabik, release of property for partial settlement etc.)
15.7	Administrative charge for Temporary Release of original LOC	Rs.500 per instance
15.8	Letter issuance to Transportation Management Office	Rs.500 per letter (The charge is for any letter issuance as per customer request after transfer of vehicle on bank's name such as Blue Book Duplication, Meter Namsari, Anchilikaran, transfer of vehicle to customer name after loan settlement.)
15.9	Certificate for Credit Line (Normal Format) - For Existing / Already Approved Limit	Rs.500 per certificate

15.10	Letter of Commitment for Bank's Undertaking for Line of Credit (Format as prescribed by PPMO)	Flat: 0.15% p.q. Note: Commission shall be charged for minimum one quarter then shall be calculated on monthly pro-rata basis.
15.11	Issuance of Letter of consent/intent for availing credit facility	Minimum Rs. 5000 and above on negotiation basis
15.12	Issuance of Letter of assurance for credit facility with credit facility offer letter	Rs. 8000 per letter on requirement basis

16	PENAL INTEREST	
16.1	Principal Penal on Overdue Principal	Normal Interest plus 2%.
16.2	Interest rate on Overdue Interest	Normal Interest applied to the account plus 2% p.a.

****STC determined herein are subject to change instantly as per the NRB Directive from time to time**