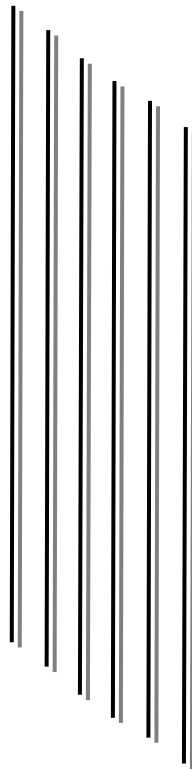




STANDARD TARIFF OF CHARGES
(A Property of Prabhu Bank Limited)
(1st Amendment December 2019)



Head Office
Babarmahal, Kathmandu

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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 |
| 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 |

STANDARD TARIFF OF CHARGES (STC):

Unified Standard Tariff of Charges (STC) is mandatorily required to us for transactions and this manual contains details of standard charges that the Bank wishes to apply for the services it provides.

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

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

Separate approval from CBO/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 | Cheque Book Issuance (fresh request) | Savings Accounts: Free up to 20 leaves. Rs.2 per additional leaf shall be applicable if more than 20 leaves at one issuance. Current/Others accounts: Free up to 50 leaves. Rs.2 per additional leaf shall be applicable if more than 50 leaves at one issuance. |
| 1.2 | NRB Cheque Issuance/ NRB Swift | Rs.500 flat (Charge not applicable if payment to be made by the Bank itself) |
| 1.3 | Stop/Cancel Payments of Cheque | Rs.300 per instruction (any branch) In case of cheque book issuance by Stopping/Cancelling previously issued cheque/s, cheque book reissuance charge applicable. |
| 1.4 | Cheque Book Reissuance | Rs.200 per cheque book (any branch) Clarification: Cheque book reissuance means 'cheque book issuance without collecting requisition/demand slip.' |
| 1.5 | Cheque Book Issuance of other Branches | Branches within Kathmandu Valley – free Branches within same district – free In other cases - Rs.100 per cheque book |
| 1.6 | Charge for Uncollected Cheque Book | Rs.300 per cheque book (Cheque book not collected within six months from issuance). |
| 1.7 | Withdrawal Slip/Counter Cheque | Rs.100 per slip (any branch) (Free - in case of ATM not working, BM approval must require) |
| 1.8 | Cheque certified "Good for Payment" | Rs.750 per cheque (any branch) |
| 1.9 | Cancellation of Good for Payment cheque | Rs.500 per instrument |
| 1.10 | Cheque returned in counter and clearing as well (due to insufficient balance only) | For Inward / Home cheque: Rs.500 (or available amount if less then Rs.500) per cheque including over the counter and clearing cheque return (branches should retain the photocopy of cheque also for proof). |
| 1.11 | Standing Instruction | Rs.250 per instruction in NPR account and USD 5 per instruction in FCY account. (Charge will be applicable on yearly basis if instruction scheduled for multi-times) |
| 1.12 | Clean Cheque Collection (Clearing): | |
| 1.12.1 | Local clearing cheque (Normal Course) | Cheque value of less than NPR 200K for all currency – no any charges. Cheque value of NPR 200K – Rs.10 Cheque value of more than NPR 200K - Rs.25 per cheque for all currency |

| | | |
|-------------|--|---|
| 1.12.2 | Local clearing cheque (Special / express clearing) | Rs.100 per cheque for all currency |
| 1.12.3 | Inward clean collection (except local clearing) | 0.25% or minimum Rs.500 (plus out of pocket expenses) |
| 1.12.4 | Cheque Collection Outwards FCY/LCY | 0.125% or minimum Rs.500 (plus postage/courier charges) |
| 1.13 | FCY Cheque Return Charge: | |
| 1.13.1 | FCY cheque sent for collection (outstation collection) | EUR 15 or equivalent NPR per instrument issued in EURO |
| | | USD 10 or equivalent NPR per instrument issued in USD |
| | | GBP 25 or equivalent NPR per instrument issued in GBP |
| | | AUD 45 or equivalent NPR per instrument issued in AUD |
| | | NPR 200 per instrument issued INR |
| | | Note-Postage and courier charges applicable in addition to above specified charges. |
| 1.13.2 | Local clearing/collection/over the counter cheque return (both outward and inward) | GBP 5 or equivalent NPR per instrument issued in GBP |
| | | USD 5 or equivalent NPR per instrument issued in USD |
| | | Others if any NPR 500 for cheque issued in other FCY |
| | | Note-Postage and courier charges applicable in addition to above specified charges. |

| | | | | |
|---|--|------------------|---------------------|-------------------|
| 2 | IPS / RTGS TRANSACTION FEE | | | |
| 2.1 | IPS Transaction Fees | | | |
| | Transaction Fees | Up to 500 | >500-5000 | >5K-50K |
| | Outward (Rs.) | Rs.5 | Rs.10 | Rs.20 |
| | Inward, chargeable only (Rs.) | Rs.5 | Rs.10 | Rs.20 |
| *For Dividend and IPO Refund payments, the transactions fee will be waived for transaction amount up to NPR 100 | | | | |
| 2.2 | RTGS Transaction Fees | | | |
| | Time Schedule during Normal Business Day (Sunday – Thursday) | | Charges | |
| | Morning Exchange (10:30 AM to 1 :30 PM) | | Rs.30 | |
| | Afternoon Exchange (1:31 PM to 2:30 PM) | | Rs.60 | |
| | Evening Exchange (2:31 PM to 2:59 PM) | | Rs.200 | |
| | Time Schedule during Normal Business Day - Friday | | Charges | |
| | Morning Exchange (10:30 AM to 12 :00 PM) | | Rs.30 | |
| | Afternoon Exchange(12:01 PM to 12:30 PM) | | Rs.60 | |
| | Time Schedule during Kartik 16 to Magh 15 (Sunday – Thursday) | | Charges | |
| | Morning Exchange (10:30 AM to 1 :00 PM) | | Rs.30 | |
| | Afternoon Exchange (1:01 PM to 2:00 PM) | | Rs.60 | |
| | Evening Exchange (2:01 PM to 2:30 PM) | | Rs.200 | |

| 3 BALANCE CERTIFICATE, ACCOUNT STATEMENT, DR/CR ADVICE AND A/C CLOSING | | |
|---|---|---|
| 3.1 | Issuance of Balance Certificate/ Reconfirmation of balance | Rs.500 per certificate (any branch) |
| | | (Free once a year for Corporate Accounts for Audit purpose). |
| | | Rs.500 flat for any balance re-confirmation (any branch) |
| 3.2 | Issuance/Extension of Advance Payment Certificate | Rs.300 per certificate |
| 3.3 | Issuance of FDI Certificate | Rs.1000 per certificate |
| 3.4 | Second Time Onwards – Account Statement Issuance | Rs.20 per page. Free in case of issuance along with Balance Certificate. |
| 3.5 | Statement to be delivered outside or abroad | Rs.500 plus actual courier charge |
| 3.6 | Issuance of Dr/Cr Advice of Transaction (Upon Customer Request) | Within 3 month of Transaction – Free 4 th Month Onwards – Rs.300 per Advice |
| 3.7 | A/c Closing Charge (within 6 months from opening) | Rs.500 |

| 4 FIXED DEPOSIT (FD) | | |
|-----------------------------|---|---|
| 4.1 | Duplicate Copy of FD Certificate Issuance | Rs.500 per Certificate |
| 4.2 | FD Liquidation | 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 period of FD placed. (For detail calculation processes please refer Account Operation Manual.) |

| 5 ANY BRANCH BANKING SERVICE (ABBS) | | |
|--|---|---|
| 5.1 | Inter Branch Cash Withdrawal or Deposit | Up to NPR 200K – no any charges, Above NPR 200K - charge of 0.05% to 0.1% or Rs.100 whichever is higher (But not more than Rs.2,000) * |
| 5.2 | Deposit/Withdrawal to and from Loan Customer (in Overdraft/Current A/c only), Overseas A/c, Wealth Customer | No any charges |

* ABBS charge will be free for any size transaction that is done within same locations/city such as - 'within Kathmandu Valley including Banepa' and 'within same district out of valley'.

* ABBS charge will be free up to NPR 1 million to the Privileged customers.

* ABBS charge shall be applicable to additional amount above minimum threshold.

* Charge has to be taken from receiver in case of withdraw and from depositor in case of deposit. Charge shall not be taken by debiting account without debit authority of account holder/s.

* Charge will be applicable if found multiple transaction within minimum threshold from same branch/counter.

* Considering the branch locality and fund management cost, respective Branch Manager shall use own discretion to apply the rate of ABBS charge (i.e. 0.05% to 0.1%).

| 6 CURRENCY DEPOSIT AND EXCHANGE | | |
|---------------------------------|--|---|
| 6.1 | FCY note deposit into account | 0.50% of the face value (NRB requirement) for the denomination below 50 |
| 6.2 | Local Currency Deposit into Account - Small Denomination (50 or below) | Rs.60 per bundle (i.e. 1000 pcs) |

| 7 SAFE DEPOSIT LOCKER (SDL) | |
|--|--|
| All SDL customers are required to maintain a security deposit as per size of the offered Locker. The security deposit is refundable 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 Savings / Fixed deposit for security deposit, that can be permitted after obtaining approval of COO on absolute need basis
- Respective BMs are authorized to define locker size on justifiable ground basis.

| 8. MOBILE BANKING/INTERNET BANKING | | | |
|------------------------------------|---|---------------------------------|--|
| | Descriptions | Mobile Banking | Internet Banking |
| 8.1 | Registration and Renewal Charge | Rs.300 per account per year | <ul style="list-style-type: none"> • One Account – Rs.300 per year • Two Accounts – Rs.600 per year • Three or more Accounts – Rs.1000 per year |
| 8.2 | PIN reset charge | Rs.50 | Rs.50 |
| 8.3 | Inter-Bank Fund Transfer Charges | Rs.10 to Rs.60 | NA |
| 8.4 | Other Third Party Charges including SMS, QR Payments etc. | As decided by service provider` | As decided by service provider |

| 9 CARD RELATED FEES | | | |
|----------------------------|--|--|-------------------------------|
| | Descriptions | Debit Card (All type) | Credit Card (All type) |
| 9.1 | Issuance Charge | 4 years validity- Rs.600 | Rs.1000 |
| 9.2 | Travel Card Issuance | Rs.1000 | NA |
| 9.3 | Annual Fee | NA | Rs.500 |
| 9.4 | Re-issuance (after expiry renewal as well) | Rs.500 | Rs.500 |
| 9.5 | PIN Re- generation | Rs.100 | Rs.100 |
| 9.6 | Limit enhancement | NA | Rs.500 |
| 9.7 | Withdrawal limit enhancement (In case of INR in POS) | Rs.200 | Rs.200 |
| 9.8 | Card delivery from other branch (In case of deviation of collecting branch mentioned in application) | Rs.100 | Rs.100 |
| 9.9 | Urgent Card Issuance | Additional Rs.200 | Additional Rs.200 |
| 9.10 | Transactional Fees: | | |
| 9.10.1 | Cash withdrawal - onus card onus ATM | No any charges | Rs.100 |
| 9.10.2 | Mini statement - onus card onus ATM | Rs.5 | NA |
| 9.10.3 | Cash withdrawal - onus card offus ATM, within Nepal | Rs.50 | Rs.200 |
| 9.10.4 | Balance enquiry – onus card offus ATM, within Nepal | Rs.20 | Rs.20 |
| 9.10.5 | Cash Withdrawal - Onus Cards at ATMs (India) | Rs.250 | Rs.250 |
| 9.10.6 | Balance Inquiry - Onus Card at ATMs (India) | Rs.50 | Rs.50 |
| 9.10.7 | 3D Secure Online Payment | <ul style="list-style-type: none"> • Rs.400 for transaction equivalent to USD 499 or below • Rs.750 for transaction equivalent to USD 500 or above • Rs.100 for domestic registration | NA |
| 9.10.8 | Cash Withdrawal - Onus Card at ATMs (International) | USD 5 | NA |
| 9.10.9 | Balance Inquiry - Onus Card at ATMs (International) | USD 0.75 | NA |
| 9.10.10 | Interest on cash withdrawal | NA | 2.5% per month |
| 9.10.11 | Late Payment Fee | NA | Rs.300 per instance |
| 9.10.12 | Over limit fee | NA | Rs.250 |
| 9.10.13 | VISA / Master/UPI Card acquiring surcharge (Except for Cards issued from Nepal) | Rs.500 | Rs.500 |

| 10 RETRIEVAL | | |
|--------------|-------------------------------|---|
| 10.1 | CCTV footage request | Rs.500 per request (Subject to approval from COO/CBO) |
| 10.2 | Other old documents retrieval | Rs.500 per request (Subject to approval from COO/CBO) |

| 11 SHARE/DEMAT/CASBA | | |
|----------------------|--------------------------------------|-----------------------------|
| 11.1 | DEMAT Account Opening Charge | Rs.50 per Account |
| 11.2 | DEMAT Account Maintenance Fee-Annual | Rs.100 per Account |
| 11.3 | Share Transfer Charge | Rs.25 per transaction |
| 11.4 | Share Pledge Acceptance charge | Rs.50 per pledge Acceptance |
| 11.5 | Share Pledge Setup charge | Rs.50 per Pledge Setup |
| 11.6 | REMAT Fee | Rs.50 per Transaction |
| 11.7 | Account Pledge Fee | Rs.25 per Transaction |
| 11.8 | Mero Share Online Charge | Rs.50 per Account |
| 11.9 | Mero Share Online Renew Charge | Rs.50 per Account |
| 11.10 | C-ASBA (IPO/FPO/Right) Application | Re.1 per Transaction |

| 12 REMITTANCE | | |
|---|--|--|
| 12.1 | Draft/SWIFT in FCY (Customer) | <ul style="list-style-type: none"> • 0.15% or minimum Rs.500 for each draft /SWIFT in AUD / JPY*. • 0.15% or minimum USD 5 or equivalent for each draft/SWIFT in USD / GBP /EURO* • 0.15% or minimum Rs.200 for each draft/SWIFT in INR*. |
| | | *Note: For outward remittance through SWIFT, communication charges as per Section 15 of STC will also be charged in addition to above charges |
| 12.2 | Draft/SWIFT in FCY (Non-Customer) | 0.40% or minimum Rs.1000 for each draft/SWIFT |
| | | *Note: For outward remittance through SWIFT, communication charges as per Section 15 of STC will also be charged in addition to above charges |
| 12.3 | NPR Draft / MC Issuance (Customer) | 0.10% or minimum Rs.200 |
| 12.4 | NPR Draft / MC Issuance (Non Customer) | 0.20% or minimum Rs.300 |
| 12.5 | SWIFT MT 103 payment with charges "OUR" only to customer | USD 30 / GBP 35 / EUR 50 / AUD 50 / JPY 7500 / INR 500 (or equivalent NPR amount), other currencies:- 50 of the respective currency |
| 12.6 Cancellation of Remittance DD/MC/etc. | | |
| 12.6.1 | a. Up to six months from draft issuance date | a. Rs. 300/- flat per draft plus communication. |
| | b. > 6 months to one year from draft issuance date | b. Rs. 500/- flat per draft plus communication. |
| | c. > 1 year after draft issuance date | c. Rs. 1,000/- flat per draft plus communication |
| | d. Cancellation request of SWIFT Payment | d. Rs. 500/- flat plus communication |

| | | |
|-------------|--|--|
| 12.6.2 | Stop payment of Manager Cheque (MC) / Demand Draft(DD) | <p>a) Stop payment of MC / DD (INR)</p> <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 15 of STC where ever applicable) for DD issued in INR <p>b) Stop Payment of FCY Demand draft (other than INR)</p> <ul style="list-style-type: none"> • GBP 25 or equivalent NPR per instrument issued in GBP. • AUD 20 or equivalent NPR per instrument issued in AUD. • USD 10 or equivalent NPR per instrument issued in USD. • EUR 20 or equivalent NPR per instrument issued in EURO. |
| 12.7 | Remittance / Inward | |
| 12.7.1 | 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 NPR 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> |
| 12.7.2 | Transfer to another bank (Remittance received from Nostro if favor of other Bank's Customer) | 0.1% or minimum Rs.500 per transfer. |
| 12.7.3 | Follow up SWIFT on remittances at customer's request | Rs.750 per message plus other bank charges if any plus communication (As per section 15 of STC.) |
| 12.8 | Nostro Cover Refund | |
| 12.8.1 | Refund of Inward Payment & Nostro Cover | USD 20.00 or equivalent (plus other bank charges if any and communication charges as per STC section 15) |
| 12.9 | Local Interbank Transfers (At the request of one bank to another) | |
| 12.9.1 | If the beneficiary is a Bank | Reciprocal Basis |
| 12.9.2 | For third party Beneficiary | 0.1% or minimum Rs. 500 per transfer. |

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| 13. | TRADE FINANCE | |
| 13.1 | Letters of Credit (L/C) | |
| 13.1.1 | Issuance Commission of L/C | <u>Domestic:</u> 0.25% or min. Rs.1000 per quarter plus communication charges <u>International:</u> <u>For Industries:</u> 0.125% or min. Rs.1000 per quarter plus communication charges <u>For Others:</u> 0.20% or min. Rs.1000 per quarter <u>Against 100% cash margin:</u> Rs.1000 flat per quarter |
| 13.1.2 | Amendment Commission under Import L/C | a) Other than increase in LC value and validity extension: Rs.500 flat plus communication charges. b) Value Increase and Validity Extension: same as LC issuance Commission plus communication charges. c) For customs purpose: Rs.500 only (communication charges shall be exempted) |
| 13.1.3 | Reinstatement Commission under Revolving L/Cs | At par with Issuance Commission of L/C as above |
| 13.1.4 | 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) |
| 13.1.5 | Confirmation Commission under Import L/C (apart from confirming bank's commission) | (Rs.3,000 to Rs.5,000)/ Per quarter. |
| 13.1.6 | L/C Cancellation Fee | <ul style="list-style-type: none"> • Fully unutilized: Rs.1000 flat • Partially unutilized: Rs. 500 flat plus communication charges. |
| 13.1.7 | Document Handling Fee (Export/Import L/C & Non L/C) | Rs. 1000 for each set of documents |
| 13.1.8 | Inward Collection (Sight) /Documents Against Payment (DAP) | 0.25% - 0.375% or min. Rs.1000 (plus communication charges) |
| 13.1.9 | 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) Rs.500 flat at the time of payment |
| 13.1.10 | Discrepancy Fees (Documents under import L/Cs) | |
| | a. USD L/Cs b. INR L/Cs c. NPR L/C(Domestic) d. EUR L/Cs e. GBP L/Cs f. JPY L/Cs g. 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. USD 60 or equivalent per set of documents |

| | | |
|---------|--|--|
| 13.1.11 | Issuance of Delivery Order under L/C against copy documents. | Rs.500 per set of documents |
| 13.1.12 | Interest rate on BLC | Base Rate plus 7% |
| 13.1.13 | Commission for Import Bills for Collection Documents (including L/C returned unpaid/ unaccepted) | Rs.1000 per set of documents apart from communication charges |
| 13.1.14 | BCI Report Obtainment fee | As claimed by the report provider plus communication charges |
| 13.1.15 | Advising Export L/C and its subsequent amendments, not to be negotiated with us. | a. Rs.3000 Advising of L/C (plus communication charges). b. Rs.2000 Advising of Amendment (plus communication charges). |
| 13.1.16 | Advising Fee of Export L/C or subsequent amendments to be negotiated with us. | Rs.1000 flat plus communication charges. |
| 13.1.17 | Negotiation Commission under Sight Documents under Export L/C | i. <u>Clean Sight Documentary Bills:</u> a. 0.40% of Negotiated Value or min. Rs.5000 up to 15 days b. Overdue interest: Base rate plus 7% applicable after 15 days from negotiation date ii. <u>Discrepant Sight Documentary Bills:</u> a. 0.50% of Negotiated value or min. Rs.5000 up to 15 days b. Overdue interest: Base rate plus 7% applicable after 15 days from negotiation date. (Communication charges shall be extra). |
| 13.1.18 | Negotiation Commission under Usance Documents under Export L/C | i. <u>Clean Usance Documentary Bills:</u> a. 0.40% of Negotiated value or min. Rs.5000 per month b. Overdue interest: Base rate plus 7% applicable from next working day after maturity ii. <u>Discrepant Usance Documentary Bills:</u> a. 0.50% of Negotiated value or min. Rs.5000 per month b. Overdue interest: Base rate plus 7% applicable from next working day after maturity (Communication charges shall be extra). |
| 13.1.19 | L/C Transferring Charge | Rs.1500 flat (plus communication charges) |
| 13.1.20 | Processing documents under Export L/C on collection basis | 0.10% of document value or min. Rs.1000 (plus communication charges). Note: No collection and postal charge shall be applied if beneficiary is customer of the Bank |
| 13.1.21 | Outward Documents under collection without L/C including CAD | 0.25% or min. Rs.2000 (plus communication charges). |

| | | |
|----------------|---|---|
| 13.1.22 | Confirmation Charge under Export L/C (subject to prior arrangement) | 0.25% or min. Rs.5000 per quarter (plus communication charges as applicable). |
| 13.1.23 | Stop Payment/Cancellation Charge of NRB Security Margin Cheque | Rs.300 per instrument (Except in case of expired cheques or change in customs entry point through amendment) |
| 13.1.24 | Dishonor of Outward Bills under collection /CAD | Rs.1000 plus communication cost |
| 13.1.25 | Issuance of CAD Permit | Rs.500 per permit |
| 13.2 | Bank Guarantees: | |
| 13.2.1 | Bid Bond | 0.25% p. q. or min. Rs.500 p.q. |
| 13.2.2 | Performance Bond | 0.30% p. q. or min. Rs.750 p.q. |
| 13.2.3 | Advance Pmt. Guarantee | 0.35% p. q. or min. Rs.1,000 p.q. |
| 13.2.4 | Suppliers Credit Guarantee | 0.40% p. q. or min. Rs.1,000 p.q. |
| 13.2.5 | Other Types of G'tee | 0.50% p. q. or min. Rs.1,000 p.q. |
| 13.2.6 | Any Types of Guarantee against Third Party | Additional 25% of above mentioned rate to the counter guarantee provider |
| 13.2.7 | Guarantee Issued against Inward International Counter Guarantee | Same as specified for respective types of guarantees above. Minimum commission shall be USD 50 p.q. |
| 13.2.8 | Outward International Guarantees | Same as specified for respective types of guarantees above. Maximum commission shall be USD 50. Other bank's charges and communication charges will be extra. |
| 13.2.9 | Advising of Inward International Guarantees | USD 100 |
| 13.2.10 | Performance Guarantees for specific purposes | |
| 13.2.10.1 | For Manpower Companies to obtain License | As per specific approval in separate memo. |
| 13.2.10.2 | For any registered entities to obtain Exim Code | 0.40% p.q. |
| 13.2.10.3 | For Customs Agents to obtain license | 0.25% p.q. |
| 13.2.11 | Guarantee Amendment Charge | a. Not affecting value/quarter: Rs.750 b. Affecting value/quarter: Equal to Issuance commission |
| 13.2.12 | Claim Handling Charge | Rs.1000 flat per claim |

| | | |
|------------|---|--|
| 14. | VOSTRO ACCOUNTS | |
| 14.1 | Local Commercial Banks Current Accounts | USD, GBP, EUR & AUD (NPR optional) |
| 14.2 | Interest on Credit Balances | Nil |
| 14.3 | Interest on Debit Balances | As per Market Rate |
| 14.4 | Local Inter Bank transfer | Reciprocal basis (Free until no information of other bank charges) |

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| 15. | COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES | |
| 15.1 | Communication – SWIFT | |
| 15.1.1 | L/C, Bank Guarantee Issuance messages (MT700/760) (within Nepal) | Rs.500 flat |
| 15.1.2 | L/C, Bank Guarantee Issuance messages (MT700/760) (India) | <ul style="list-style-type: none"> • Prime Clients: Rs.1,000 per message • Non-prime Clients: Rs.1,500 per message |
| 15.1.3 | L/C, Bank Guarantee Issuance messages (MT700/760) (Elsewhere) | Rs.1,500 per message |
| 15.1.4 | Amendment under L/C and Bank Guarantees (MT707/767) | Rs.750 per message |
| 15.1.5 | Simple Payment messages (MT103/202) (Nepal) | Rs.500 per message |
| 15.1.6 | Simple Payment messages (MT103/202) (Elsewhere) | Rs.750 per message |
| 15.1.7 | Reimbursement Authorizations (MT740/747) /IRU Requests | Rs.750 per message |
| 15.1.8 | Maturity Confirmation under L/C and DAA | Rs.750 per message |
| 15.1.9 | Payment Advice | Rs.750 per message |
| 15.1.10 | Other messages (Elsewhere) | Rs.750 per message |
| 15.2 | Courier (For each packet up to 500 grams) | |
| 15.2.1 | Nepal | Rs.100 |
| 15.2.2 | India | Rs.350 |
| 15.2.3 | Other Countries | Actual Cost basis as per arrangement with Courier service or Minimum Rs.1,000 per set of documents. |
| 15.3 | Postage | |
| 15.3.1 | Nepal | Rs.50 per set of documents |
| 15.3.2 | India | Rs.100 per set of documents |
| 15.3.3 | Other Countries | Rs.500- per set of documents |

| 16. CREDIT ADMINISTRATION DEPARTMENT | | |
|---|--|---|
| 16.1 | Credit inquiries | Reciprocal basis. Rs.500 per enquiry for banks without reciprocal arrangement. |
| 16.2 | CICL Charge | |
| 16.2.1 | 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. |
| 16.2.2 | Black Listing / 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. |
| 16.3 | Secured Transaction Registry (STR) | |
| 16.3.1 | File a new notice of security interest (Registration) | Rs.500 per request |
| 16.3.2 | Request of certified search (Enquiry) | Rs.500 per request |
| 16.3.3 | Change an existing notice (Amendment/ Termination/ Continuation/ Correction) | Rs.500 per request |
| 16.3.4 | Loan Balance Certificate | Free once a year, Rs.500 for each certificate |

| 17 LENDING FEES | | |
|------------------------|--|--|
| 17.1 | Commitment Fee (Term Finance) | 2% p.a. of undrawn limit |
| 17.2 | Commitment Fee (Working Capital Finance) | 2% p.a. if average utilization is below 60% (For e.g. If utilization is 40% only, the commitment fee will be applicable for the differentiate i.e. for 20% only) |
| 17.3 | Prepayment Charge | Term loan: 2% on flat for amount settled before the committed Tenure OD and revolving nature loan in case of SWAP: 1% on the entire limit Note: However, no pre-payment charges will be applicable for loan limit up to NPR 5 mio. |

17.4 Loan Administration Fee:

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

| Loan Type | Fresh Loan | Renewal Fee |
|------------------|---|---|
| Consumer Loan | 1% | 0.75% to 1 % on revolving loans (PLAP OD, LAS, and IR etc.) |
| SME Loan | Minimum 1% to 1.25% (for revolving loans) | 0.75% to 1% (for revolving nature loans) |
| | Minimum 1% to 1.25% (for term loans) | - |
| Corporate Loans | Minimum 0.25% to 0.5% | Minimum 0.25% to 0.50% |
| Consortium Loans | As per Consortium decision | As per Consortium decision |

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

If the loan falls under EXIT strategy the extension fee should be taken for quarterly on prorated basis.

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

Up to 3 months : 0.5% of the proposed limit

Above 3 months : 0.5% to 1% 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.

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| 17.5 | Letter issue for Share pledge (Margin Lending) | Rs.100 per letter. |
| 17.6 | Pledged share release charge (Margin Lending) | Rs.100 per letter. |
| 17.7 | Administrative Charge for Real Estate collateral release in case of loan prepayment, where separate prepayment charge not taken | Rs.500 per instance |
| 17.8 | 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.) |
| 17.9 | Administrative charge for Temporary Release of original LOC | Rs.500 per instance |
| 17.10 | 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.) |
| 17.11 | Certificate for Credit Line- For Existing Limit | Rs.500 per certificate |
| 17.12 | Certificate for Credit Line -For Proposed Limit | Minimum Rs.1000 or 0.05 - 0.10%, whichever is higher |

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| 17.13 | Letter of Commitment for Bank's Undertaking for Line of Credit | <p>Flat: 0.15% p.q.</p> <p>Note:</p> <ul style="list-style-type: none"> a. Commission shall be charged for minimum one quarter then shall be calculated on monthly pro-rata basis. b. Initially up to the Period of Bid Validity and if contract awarded, the branch shall recover additional commission (which is negotiable) for this lines of credit till the contractor submits the project taking over certificate to the bank. |
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| 18 | PENAL INTEREST | |
| 18.1 | Principal Penal on Overdue Principal | Normal Interest plus at 2%. |
| 18.2 | Interest rate on Overdue Interest | Normal Interest applied to the account. |