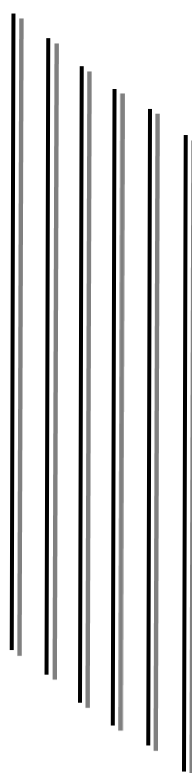




**STANDARD TARIFF OF CHARGES-July, 2025**  
**(A Property of Prabhu Bank Limited)**



**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
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 approved 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 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 per 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 Charge due to insufficient balance over the counter or ECC - Inward	Rs.500 per cheque Return
1.6	<b>Clean Cheque Collection (Clearing):</b>	
1.6.1	Local clearing cheque (Regular/Normal-NPR)	Cheque value of less than Rs. 200K– No Charges. Cheque value of RS 200K – Rs.20 Per Cheque Cheque value of more than Rs. 200K to RS 1 Mio- Rs. 25 Per Cheque Cheque value of more than Rs. 1 Mio - Rs. 30 Per Cheque
1.6.2	Local clearing cheque (Special / express clearing/High value-All currency)	Rs.100 per cheque
1.6.3	FCY Clearing Regular	Rs.30 per cheque
1.6.4	Local clearing cheque Late presentment Charge	Rs. 250 per cheque plus charge as Local clearing cheque (Normal Course)
1.6.5	ECC/ NCHL IPS Archiving Report	Rs. 500 per request.
1.6.6	Inward clean collection (except local clearing)	0.25% or minimum Rs.500 (plus out of pocket expenses)
1.6.7	Outward Clean Collection FCY/LCY	0.125% or minimum Rs.500 (plus postage/courier charges)
1.7	<b>FCY Cheque Return Charge:</b>	
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
		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.

1.7.2	Local clearing/collection/over the counter cheque return (both outward and inward)	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.

<b>1.8</b>	<b>Postage/ Courier Charges Outward Clearing Cheques</b>	
1.8.1	India	Rs. 350
1.8.2	Other FCY Currencies	Rs. 500 or Actual bill whichever is higher

<b>2</b>	<b>IPS / RTGS TRANSACTION FEE</b>
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<b>2.1</b>	<b>IPS / Connect IPS Transaction Fees:</b>				
	<b>Transaction Fees</b>	<b>Up to 500</b>	<b>&gt;500-5k</b>	<b>&gt;5k-50K</b>	<b>&gt;50K</b>
	NCHL IPS Outward (Rs.)	5	10	20	25
	IPS Inward, chargeable only (Rs.)	2	5	5	10
	Bank Central (Connect IPS and IPS) (Rs.), Creditors Payment and Others	2	5	10	10
	Connect IPS (Rs.) Creditors Payment and others	2	4	8	8
	Bank Central (Connect IPS and IPS) (Rs.)-Fund Transfer only	0	5	10	10
	Connect IPS (Rs.) Fund Transfer only	0	4	8	8
	NCHL IPS (FCY Transaction)	Rs. 10			
	Reason Based Charges (upon customer request)	Rs.150			

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

<b>2.2</b>	<b>RTGS Transaction Fees</b>
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Time Schedule during Normal Business Day (Sunday to Thursday)			
Session	Season	Timing	Transaction Charges for NPR & FCY
Morning Exchange	Summer/Winter	09:00 AM to 2:00 PM	Rs. 10
Afternoon Exchange	Summer	2:00 PM to 5:00 PM	Rs. 20
	Winter	2:00 PM to 4:00 PM	
Evening Exchange (Institution Transfer Only)	Summer	5:00 PM to 5:45 PM	Rs. 100
	Winter	4:00 PM to 4:45 PM	
Time Schedule during Normal Business Day (Friday)			
Session	Season	Timing	Transaction Charges for NPR & FCY
Morning Exchange	Summer/Winter	09:00 AM to 1:30 PM	Rs. 10

Note: RTGS timing and charges may varies according to NRB rules and regulations.

Normal Business Day (Summer-Magh 16 to Kartik 15) & (Winter- Kartik 16 to Magh 15)

<b>3 BALANCE CERTIFICATE/ACCOUNT STATEMENT AND DR/CR ADVICE</b>		
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 <sup>th</sup> Month Onwards – Rs.300 per Advice
3.6	Issuance of Balance Certificate	Nil (Note: Rs 500 for re-issuance of balance certificate for the same date)

<b>4 FIXED DEPOSIT (FD)</b>		
4.1	Duplicate Copy of FD Receipt Issuance	Rs.500 per FD Receipt
<b>4.2</b>	<b>FD Liquidation</b>	
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 be paid if liquidated after 3 months.
4.2.3	Remaining FD Products	a) No Interest to be paid if liquidated within 3 months. b) If FD (Individual) liquidated between ≥3 Month to <6 Month, Interest to be paid by applying coupon rate or prevailing lowest saving rate whichever is lower, less 2% p.a. c) If liquidated on ≥ 6 month, 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.

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

6SAFE 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 (In case of customer lost key)	Rs.10, 000 or Actual Cost of lock replacement whichever is higher.	
Surrender of Locker by customer	Within 3 years – Rs.500 After 3 years - Free	
<u>Note:</u> <ul style="list-style-type: none"><li>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.</li></ul>		

- 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	- Rs. 300 Per account Per Year
		Renewal	1 Year	- Rs. 399 Per account Per Year
		Mobile Number Change Charge		- Rs. 100 Per Request
		Password Reset Charge (if requested through bank counter)		- Rs. 50 Per Request
		Inter-Bank Fund Transfer Charges		- Up to Rs. 10 (depends upon network provider)
		Other Third-Party Charges including SMS, QR Payments etc.		- As mutually agreed with service provider.
7.2	Internet Banking	New Registration	1 Year	- Rs. 300.00 Per Account per Year Two Accounts –Rs. 600.00 - Three or more Accounts – Rs. 900.00
		Renewal	1 Year	- One Account - Rs. 300.00 - Two Accounts –Rs. 600.00 - Three or more Accounts - Rs. 900.00
		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
7.4	Foneloan service charge	Third-Party Integration	Upon disbursement	- 0.75% of disbursed amount - Plus third-party service charge



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.
		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.
		Reissue in case of loss/damage/theft	4 Years	a) Upfront Rs. 1,200.00 or b) Proportionately on 4 years on pro-rata basis i.e. Rs.300.00 per Year for 4 years.
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.
		Renewal	4 Years	- 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	4 Years	a) Upfront Rs. 1,500.00 or b) Proportionately on 4 years on pro-rata basis i.e. Rs.375.00 per Year for 4 years.
8.3	VISA Credit Card	New Issuance	4 Years	- Joining Fee –Rs. 1,000.00 - Annual Fee Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
8.4	Travel Card	New Issuance	4 Years	- Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
		Reload/Top-up		- First load/top up free

				- Rs. 250 per reload/top-up
8.5	Dollar Card	New Issuance	4 Years	- Rs. 1,000.00
		Reissue/Renewal	4 Years	- Rs. 1,000.00
		Reload/Top-up		- First load/top up free - Rs. 250 per reload/top-up
8.6	Limit Enhancement Credit Card			- Rs. 500 Per request
8.7	Cash Withdrawal Debit Card  # OnUs Card OnUS ATM # OnUS Card Other ATM # OnUs Card India/Bhutan ATM			- No Charge - Rs. 15 Per Transaction - Rs. 250 per transaction
8.8	Cash Withdrawal Credit Card # OnUs Card OnUS ATM  #OnUS Card Other ATM			- Rs. 100 Plus 2% cash advance fee on transaction amount - Rs. 150 Plus 2% cash advance fee on transaction amount
8.9	Mini Statement Debit Card  #OnUS Card OnUs ATM			  Rs. 5.00
8.10	Balance Enquiry Debit Card on ATM Within Nepal # OnUs Card OnUS ATM #OnUS Card OffUsATM			- No Charge - Rs. 15
8.11	Balance Enquiry Debit Card on ATM outside Nepal # OnUs Card OffUs ATM (India & Bhutan)			  Rs. 50.00
8.12	Balance Enquiry Credit Card on ATM Within Nepal # OnUs Card OnUS ATM #OnUS Card OffUS ATM			- No Charge - Rs. 50.00
8.13	Balance Enquiry Credit Card on ATM outside Nepal # OnUs Card OffUs ATM (India & Bhutan)			- Rs. 50.00
8.14	3D Secure- E Payment Fee for International Transaction  # E-Payment Fee (Applicable for Education Hub Only)			1.20 % Plus Service Charge: Up to USD 500: Rs. 500.00 USD 501 & above: Rs. 1,000.00

8.15	Cash Withdrawal  # OnUs Card at International ATM Terminal			- USD 5.00 Per Transaction
8.16	Balance enquiry OnUS Card at International ATM Terminal			- USD 1.00 Per enquiry
8.17	Interest on Credit Card transaction			- 2.5% Per Month (if applicable)
8.18	Late Payment fee on Credit Card			- Rs. 500 Per instance
8.19	Over Limit fee on Credit Card			- Rs. 500 Flat
8.20	VISA/Master/UPI card acquiring surcharge (Except for Cards issued from Nepal)			- Rs. 625.00
8.21	POS Terminal joining fee	One Time		Rs. 1,000.00
8.22	PIN Regeneration/Repin			- Rs. 100 for Debit Cards (SCT & Visa) - Rs. 150 for Credit Cards
8.23	Card to be re-delivered from other location than requested earlier			- Rs. 100.00
8.24	Uncollected card destruction charge (in case of free issuance only)			- Rs. 300

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

<b>10.</b>	<b>SHARE/DEMAT/CASBA</b>	
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

<b>11.</b>	<b>REMITTANCE</b>	
<b>11.1</b>	<b>Outward Remittance</b>	
<b>11.1.1</b>	<b>NPR Demand Draft (DD)/Manager's Cheque (MC)</b>	
	<b>For Customer</b>	<b>For Non-customer</b>
	NPR 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.	NPR 500 per instrument.
<b>11.1.2</b>	<b>Cancellation of DD/MC/etc.</b>	
a.	Up to six months from draft issuance date	NPR 300/- flat per draft/MC*
b.	> 6 months to 1 year from draft issuance date	NPR 500/- flat per draft/MC*
c.	> 1 year after draft issuance date	NPR 1,000/- flat per draft/MC*
d.	Cancellation request of SWIFT Payment	NPR 500/- flat*
	*Note: Communication charge shall be extra	
<b>11.1.3</b>	<b>Stop Payment of Manager Cheque (MC) / Demand Draft (DD)</b>	
a.	<b>Stop Payment of MC / DD (INR)</b>	
	<ul style="list-style-type: none"> <li>NPR 300/- per instruction for same Prabhu Branch cheques (for MC)</li> <li>NPR 500/- per instruction for Other Prabhu Branch's cheques (for MC)</li> <li>NPR 500/- (plus communication charges wherever applicable) for DD issued in INR</li> </ul>	
b.	<b>Stop Payment of FCY DD (other than INR)</b>	
	<ul style="list-style-type: none"> <li>GBP 55 or equivalent NPR per instrument issued in GBP</li> <li>USD 30 or equivalent NPR per instrument issued in USD</li> <li>EUR 55 or equivalent NPR per instrument issued in EUR</li> <li>CAD 55 or equivalent NPR per instrument issued in CAD</li> <li>Other: USD 30 or equivalent NPR per instrument issued in other currencies.</li> </ul>	
<b>11.1.4</b>	<b>Prabhu Remit</b>	
	As per the standard charges procedure of Prabhu Remit	

<b>11.1.5</b>	<b>FCY Draft</b>	
	<b>For Customer</b>	<b>For Non-customer</b>
	<ul style="list-style-type: none"> <li>0.20% or minimum USD 10 or equivalent for each draft in USD</li> <li>0.20% or minimum GBP 30 or equivalent for each draft in GBP</li> <li>0.20% or minimum EUR 45 or equivalent for each draft in EUR</li> <li>0.20% or minimum CAD 55 or equivalent for each draft in CAD</li> <li>0.20% or minimum NPR 200 for each draft in INR</li> <li>0.20% or minimum USD 30 or equivalent for each draft in all other currencies.</li> </ul>	<ul style="list-style-type: none"> <li>0.40% or minimum NPR 1,000 for each INR draft</li> <li>0.40% or minimum USD 60 or equivalent for each draft in all other currencies.</li> </ul>
	<b>*Note:</b> For issuance of drafts, communication charges will also be charged additionally.	

<b>11.1.6</b>	<b>SWIFT in FCY</b>	
	<b>For Customer</b>	<b>For Non-customer</b>
	<ul style="list-style-type: none"> <li>0.20% or minimum NPR 200 for each INR SWIFT</li> <li>0.20% or minimum USD 10 or equivalent for each SWIFT in all other currencies.</li> </ul>	<ul style="list-style-type: none"> <li>0.40% or minimum NPR 1,000 for each INR SWIFT</li> <li>0.40% or minimum USD 15 or equivalent for each SWIFT in all other currencies.</li> </ul>
	<b>*Note:</b> For outward remittance through SWIFT, communication charges will also be charged additionally.	
<b>11.1.7</b>	<b>SWIFT MT 103 payment with charges “OUR” to customer</b>	
	USD 30 / GBP 35 / EUR 50 / AUD 50 / JPY 7500 / INR 300 / CAD 80 / CNY 600 Other currencies: Equivalent NPR of respective currency or min. NPR 5,000	
<b>11.1.8</b>	<b>Issuance of Bi.Bi.Ni. Form 4Ga for credit bills</b>	
	NPR 500 per set of Bi.Bi.Ni. Form	
<b>11.1.9</b>	<b>Correspondence done at the request of client with NRB/regulatory authority for approval:</b>	
	NPR 1,000 per correspondence	
<b>11.2</b>	<b>Inward Remittance</b>	
<b>11.2.1</b>	<b>Remittance - Inward</b>	
a.	Received in FCY from Correspondent Banks:	Free of Charge. (I.e., Remittance from SCB / Habib/ Mashreq Bank / Yes Bank/SMBC, etc.).
b.	Received in LCY from other Local BFIs:	NPR 200 flat per transaction or a/c credit. (I.e., remittance in RS from any other Nepali Bank through LCY Nostro.)
c.	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)	NPR 25/- per transaction and/or NPR 200, whichever is higher
d.	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).
<b>11.2.2</b>	<b>Transfer to another bank (Remittance received from Nostro in favor of other Bank's Customer)</b>	
	0.1% or minimum NPR 500 per transfer.	
<b>11.2.3</b>	<b>Follow up SWIFT on remittances at customer's request</b>	
	NPR 750 per message plus other bank charges if any, Plus communication charge (As per section 13 of STC)	
<b>11.3</b>	<b>Nostro Cover Refund</b>	
<b>11.3.1</b>	<b>Refund of Inward Payment &amp; Nostro Cover</b>	
	USD 20.00 or equivalent Plus other bank charges if any and communication charges	

<b>11.3.2</b>	<b>Local Interbank Transfers (At the request of one bank to another)</b>	
11.3.2.1	If the beneficiary is a Bank	Reciprocal Basis
11.3.2.2	For third party Beneficiary	0.1% or minimum NPR 500 per transfer.

<b>12.</b>	<b>TRADE FINANCE</b>	
<b>12.1</b>	<b>IMPORT LETTERS OF CREDIT (LC)</b>	
<b>12.1.1</b>	<b>Issuance Commission of Import LC</b>	
	Domestic up to 6 months validity:	0.20% to 0.30% p.q. or min. NPR 1,500 p.q.
	Domestic above 6 months validity:	0.35% to 0.50% p.q. or min. NPR 2,500 p.q.
	International up to 6 months validity:	0.15% to 0.25% p.q. or min. NPR 1,500 p.q.
	International above 6 months validity:	0.30% to 0.50% p.q. or min. NPR 2,500 p.q.
	Note: (i) Communication charges will be extra. (ii) Pricing under consortium arrangement shall be as per consortium decision. (iii) p.q. stands for per quarter.	
<b>12.1.2</b>	<b>Amendment Commission under Import LC</b>	
	Value Increase and Validity Extension:	Same as LC issuance Commission Plus communication charges
	Other than Value Increase and Validity Extension:	NPR 1,000 flat Plus communication charges
	For customs purpose only:	NPR 500 only (Communication charges shall be exempted)
<b>12.1.3</b>	<b>Cancellation Fee under Import LC (Except for tolerance amount)</b>	
	Fully unutilized:	NPR 2,500 flat
	Partially unutilized:	NPR 1,500 flat plus communication charges.
	Note: Cancellation Fee will not be applicable if, (i) outstanding value is related to tolerance (ii) cancellation is done within 30 days after LC expiry.	

<b>12.1.4</b>	<b>Confirmation Commission under Import LC (apart from confirming bank's commission)</b>	
	0.25% per quarter or on actual basis whichever is higher. Minimum charge NPR 5,000.	
<b>12.1.5</b>	<b>Reinstatement Commission under Revolving LC</b>	
	At par with Issuance Commission of LC as above	
<b>12.1.6</b>	<b>Business Credibility Information (BCI) Report</b>	
	Processing Fee	Charges claimed by the report provider, if any Plus NPR 1,000 Plus communication charges as per STC
	Bank-to-Bank BCI Sharing Fee	NPR 3000 flat
<b>12.1.7</b>	<b>Correspondence done at the request of client with NRB/regulatory authority for approval</b>	
	NPR 1,000 per correspondence	

<b>12.1.8</b>	<b>Draft LC Text Cancellation Charge</b>	
	NPR 1,000	
<b>12.2</b>	<b>IMPORT BILLS UNDER LC AND DOCUMENTARY COLLECTION</b>	
<b>12.2.1</b>	<b>Discrepancy Fees under import LC</b>	
	USD LC	USD 60 per set of documents
	INR LC	INR 3,000 per set of documents
	NPR LC (Domestic)	NPR 3,000 per set of documents
	EUR LC	EUR 60 per set of documents
	GBP LC	GBP 60 per set of documents
	JPY LC	JPY 6,000 per set of documents
	CNY LC	CNY 1,000 per set of documents
	AUD LC	AUD 100 per set of documents
	Others	USD 75 or equivalent per set of documents
<b>12.2.2</b>	<b>Issuance of Delivery Order against copy documents</b>	
	NPR 500 per set of documents	
<b>12.2.3</b>	<b>LC Acceptance Commission</b>	
	<b>For Industries:</b>	0.25% or min. NPR 2,000 per quarter
	<b>For Others:</b>	0.30% or min. NPR 2,000 per quarter
	Note: Communication charges will be extra.	
<b>12.2.4</b>	<b>Inward Collection (Sight) /Documents Against Payment (DAP)</b>	
	0.25% - 0.375% or min. NPR 1,000 (Plus communication charges)	
<b>12.2.5</b>	<b>Inward Collection (Usance) /Documents Against Acceptance (DAA)</b>	
	Acceptance Commission	0.375% - 0.50% or min. NPR 2,500 per quarter until the date of payment (including deferred/extended period, if any) Plus communication charges
	Payment Handling Fee	NPR 500 flat
<b>12.2.6</b>	<b>Documents Handling Charges (LC/Non-LC)</b>	
	NPR 1,000 per set	
<b>12.2.7</b>	<b>Discrepant LC Documents if settled after holding for more than 30 days after receipt</b>	
	Settled between 30 - 60 days after receipt	NPR 1,000 per set
	Settled 60 days after receipt	NPR 2,500 per set
	Note: To be collected from Applicant apart from Handling Charges	

<b>12.2.8</b>	<b>Multiple Bi.Bi.Ni. Form 4/4Ka/4Kha/Ga Issuance Fee</b>	
	Rs 500 for every additional set of Bi.Bi.Ni.Form (irrespective of single covering schedule under one LC)	
<b>12.2.9</b>	<b>Import Bills for Collection (including LC) Returned Unpaid/Unaccepted</b>	
	NPR 2,500 per set of documents Plus communication charges	
<b>12.2.10</b>	<b>MT202 under LC Payments with 'Charges on Applicant's A/c'</b>	
	USD LC	USD 30
	INR LC	INR 300
	NPR LC	NPR 500
	EUR LC	EUR 50
	GBP LC	GBP 50
	JPY LC	JPY 7,500
	CNY LC	CNY 600
	AUD LC	AUD 50
	CAD LC	CAD 80
	Others	NPR 5,000 or Equivalent
<b>12.2.11</b>	<b>Import Bills Settlement by booking forced loan/BLC</b>	
	Forced loan/BLC Booking Fee	NPR 1,000 flat per set
	Applicable Interest Rate on forced loan/BLC	Prevailing Average Base Rate plus highest published risk premium plus penalty 2%
<b>12.2.12</b>	<b>Overdrawn Commission under Import LC</b>	
	0.50% on overdrawn amount or min. NPR 1,,000/-	
<b>12.2.13</b>	<b>Stop Payment/Cancellation Charge of NRB Security Margin Cheque</b>	
	NPR 300 per instrument (Except in case of expired cheques or change in customs entry point through amendment)	
<b>12.3</b>	<b>EXPORT LETTER OF CREDIT</b>	
<b>12.3.1</b>	<b>Advising of Export LC and Amendment</b>	
	If related export documents are not to be presented at Prabhu Bank:	a. NPR 3,000 for advising of LC plus communication charges). b. NPR 2,000 for advising of Amendment plus communication charges.
	If related export documents are to be presented at Prabhu Bank:	NPR 1,000 flat plus communication charges.
	Export LC Advising Fee in other countries	Min. USD 100 up to Max. USD 200 or equivalent plus communication charges
<b>12.3.2</b>	<b>LC Transfer Charge</b>	
	If charges are on Beneficiary's Account:	NPR 1,500 flat
	If charges are on Applicant's Account:	NPR 2,500 or min. USD 25
	Note: Communication charges shall be extra.	



12.3.3	Confirmation Charge under Export LC (subject to prior arrangement)		
	NPR LC	0.50% per quarter	Min. NPR 5000 per quarter
	INR LC		Min. INR 5000 per quarter
	LC in Other Currencies		Min. USD 50 or equivalent per quarter
	Note: Communication charges shall be extra.		
12.3.4	Cancellation of Export LC		
	Fully unutilized:	NPR 2,500 flat plus communication charges	
	Partially unutilized:	NPR 1,500 flat plus communication charges.	
12.4	Bills under Export LC		
12.4.1	Negotiation/Purchase Commission under Export LC		
	Clean Sight Documentary Bills:	a. 0.60% of Negotiated Value or min. NPR 5,000 up to 15 days b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium plus penalty 2%, applicable after 15 days from negotiation date Note: Communication charges shall be extra.	
	Discrepant Sight Documentary Bills:	a. 0.75% of Negotiated value or min. NPR 7,500 up to 15 days b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium plus penalty 2%, applicable after 15 days from negotiation date Note: Communication charges shall be extra.	
	Clean Usance Documentary Bills:	a. 0.60% of Negotiated Value or min. NPR 5,000 per month b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium plus penalty 2%, applicable from next working day after maturity Note: Communication charges shall be extra.	
	Discrepant Usance Documentary Bills:	a. 0.75% of Negotiated value or min. NPR 7,500 per month b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium plus penalty 2%, applicable from next working day after maturity Note: Communication charges shall be extra.	
12.4.2	Negotiation/Purchase of CAD/Non-LC Documentary Bills		
	Under Sight Documents:	a. 0.75% of Negotiated Value or Min. NPR 7,500 up to 15 days. b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium	

		plus penalty 2%, applicable after 15 days from negotiation date. Note: Communication charges shall be extra.
	<b>Under Usance Documents:</b>	a. 1% of Negotiated Value or Min. NPR 10,000 per month. b. Overdue interest: Prevailing Average Base Rate plus highest published risk premium plus penalty 2%, applicable from next working day after maturity. Note: Communication charges shall be extra.
<b>12.4.3</b>	<b>Processing documents under Export LC on collection basis</b>	
	Under Sight Bills	<b><u>If charges are on Beneficiary's Account</u></b> 0.10% of document value or min. NPR 1,000 plus communication charges <b><u>If charges are on Applicant's Account</u></b> 0.25% of document value or min. USD 25 or equivalent plus communication charges
	Under Usance Bills	<b><u>If charges are on Beneficiary's Account</u></b> 0.25% of document value or min. NPR 1,000 per quarter plus communication charges <b><u>If charges are on Applicant's Account</u></b> 0.35% of document value or min. USD 50 or equivalent per quarter plus communication charges
<b>12.4.4</b>	<b>Outward Documents under collection without LC including CAD</b>	
	Under Sight Bills	<b><u>If charges are on Beneficiary's Account</u></b> 0.25% of document value or min. NPR 2,500 plus communication charges <b><u>If charges are on Applicant's Account</u></b> 0.35% of document value or min. USD 35 or equivalent plus communication charges
	Under Usance Bills	<b><u>If charges are on Beneficiary's Account</u></b> 0.35% of document value or min. NPR 3,500 per quarter plus communication charges <b><u>If charges are on Applicant's Account</u></b> 0.50% of document value or min. USD 50 or equivalent per quarter plus communication charges
<b>12.4.5</b>	<b>Documents Handling Charges</b>	
	NPR 1,000 per set	
<b>12.4.6</b>	<b>Dishonor of Outward Bills under collection/CAD/LC</b>	
	NPR 2,000 plus communication charge	
<b>12.4.7</b>	<b>Issuance of CAD Permit</b>	
	NPR 500 per permit <b>For issuance of duplicate copy of CAD: NPR 500 per guarantee</b>	

<b>12.4.8</b>	<b>Cash Incentives Handling Fee under Export Documents</b>	
	For Claim Amount Upto NPR 5M	NPR 5000
	For Claim Amount Above NPR 5M	NPR 7500
<b>12.5</b>	<b>BANK GUARANTEES:</b>	
<b>12.5.1</b>	<b>Bank Guarantee Issuance Fee</b>	
	Bid Bond	0.25% per quarter or min. NPR 500 per quarter
	Performance Bond	0.30% per quarter or min. NPR 750 per quarter
	Advance Payment Guarantee	0.35% per quarter or min. NPR 1,000 per quarter
	Suppliers Credit Guarantee	0.50% per quarter or min. NPR 1,000 per quarter
	Bank Guarantee secured by 100% cash security (applicable for all types of guarantees)	<ul style="list-style-type: none"> <li>• <b>Against interest-bearing cash security:</b> Normal commission as above</li> <li>• <b>Against non-interest-bearing cash security:</b> 50% discount on normal commission</li> </ul>
	Any Types of Guarantees against Third Party	Additional 25% of above-mentioned rate to the counter guarantee provider
	Guarantee Issued against Inward International Counter Guarantee	Same as specified for respective types of guarantees above. Minimum commission shall be USD 50 per quarter plus cable/communication fee USD 10
	Other Types of Guarantees (not defined elsewhere in STC)	0.50% per quarter or min. NPR 2,500 per quarter
<b>12.5.2</b>	<b>Outward International Guarantees</b>	
	Issuance of Guarantee directly to the Beneficiary	Same as specified for the respective types of guarantees above, minimum USD 50 or equivalent plus our communication charges.
	Issuance of Counter Guarantee *	<b>Issuance Fee:</b> Same as specified above. Minimum USD 50 or equivalent plus our communication charges. <b>Placement Fee (apart from Issuance Fee):</b> 0.25% per quarter or on actual basis whichever is higher.
	*Note: Other bank charges will be extra.	
<b>12.5.3</b>	<b>Performance Guarantees for specific purposes</b>	
	For Manpower Companies to obtain License	As per specific approval.
	For Customs Agents to obtain license	0.25% p.q.
<b>12.5.4</b>	<b>Advising of Inward International Guarantees</b>	
	USD 100 or equivalent plus cable fee USD 10	
<b>12.5.5</b>	<b>Guarantee Amendment Charge (applicable for outward international guarantee too)</b>	
	Not affecting value/quarter:	NPR 750
	Affecting value/quarter:	Same as Issuance commission
	Note: Other bank charges will be extra	

<b>12.5.6</b>	<b>Claims under Bank Guarantees</b>	
	Claim Handling Charge	NPR 2500 flat per claim
	Claim Settlement by booking forced loan/BLC	NPR 5,000 flat per claim
<b>12.5.7</b>	<b>Cancellation/Closure Fee for Bank Guarantees held for any specific reason</b>	
	Same as Issuance charges for the period held, applicable after expiry up to the date of closure, or min. NPR 1,000 per quarter	
<b>12.5.8</b>	<b>Duplicate copy of a Bank Guarantee</b>	
	Rs.1000 per issuance	
<b>12.5.9</b>	<b>Standby Letter of Credit</b>	
	Charges as applicable for Bank Guarantees	

<b>13.</b>	<b>COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES</b>	
<b>13.1</b>	<b>Communication – SWIFT</b>	
	LC, Bank Guarantee Issuance messages (MT700/760) (within Nepal)	NPR 1,000 flat
	LC, Bank Guarantee Issuance messages (MT700/760) (Elsewhere)	NPR 1,500 per message
	Amendment under LC and Bank Guarantees (MT707/767)	NPR 750 per message
	Simple Payment messages (MT103/202) (Nepal)	NPR 500 per message
	Simple Payment messages (MT103/202) (Elsewhere)	NPR 750 per message
	Reimbursement Authorizations (MT740/747) /IRU Requests	NPR 750 per message
	Maturity Confirmation under LC and DAA	NPR 750 per message
	Payment Advice	NPR 750 per message
	Other messages (Elsewhere)	<b>If claimed locally:</b> NPR 750 per message <b>If claimed from foreign counterpart:</b> USD 10 or equivalent
<b>13.2</b>	<b>Courier (For each packet up to 500 grams)</b>	
	Nepal	NPR 200 per consignment or actual whichever is higher.
	India	NPR 5,000 per consignment or actual whichever is higher.
	Other Countries	NPR 7,500 per consignment or actual whichever is higher.
<b>13.3</b>	<b>Postage</b>	
	Nepal	NPR 100 or actual whichever is higher
	India	NPR 150 or actual whichever is higher
	Other Countries	NPR 500 or actual whichever is higher

<b>14</b>	<b>CREDIT ADMINISTRATION DEPARTMENT</b>	
14.1	Credit inquiries	Rs.500 per enquiry (Reciprocal basis) Loan Balance Certificate - Free once a year, Rs.500 for each additional certificate
<b>14.2</b>	<b>CICL Charge</b>	
14.2.1	Credit Information Report	For entity with no transactional/clean report* Online - Rs.282.5 For an entity with transaction/detail report* Online - Rs.621.5 *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. 3,390 per request of listing/delisting For Borrower having exposure of below Rs.10 million* Rs.2,260 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.
<b>14.3</b>	<b>Secured Transaction Registry (STR)</b>	
14.3.1	File a new notice of security interest (Registration)	Rs.565 per request
14.3.2	Request of certified search (Enquiry)	Rs.565 per request
14.3.3	Change an existing notice (Amendment/ Termination/ Continuation/ Correction)	Rs.565 per request

<b>15</b>	<b>LOAN ADMINISTRATION FEE</b>	
	<b>Loan Type</b>	<b>Fresh Loan</b>
	<b>Consumer Loan</b>	0.75% of limit
	<b>SME Loan</b>	0.75% of limit
	<b>Microfinance Loan</b>	
	Indirect Lending (Wholesale Loan)	Up to 0.25% of limit/enhancement limit
	Direct Lending (Non- subsidy)	Up to 0.75% of limit/ enhancement limit
	Direct Lending (Subsidy)	NA
	Renewal and commitment fee (Indirect Lending)	0.05% of limit
	Renewal and commitment fee (Direct Lending except subsidy)	0.15% of limit
	<b>Corporate Loans</b>	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
	<b>Consortium Loans</b>	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

<b>16</b>	<b>PENAL INTEREST</b>	
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**