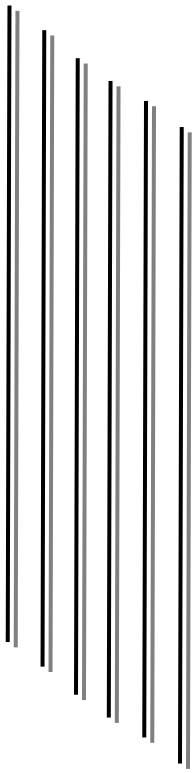
STANDARD TARIFF OF CHARGES-NOVEMBER, 2026
(A Property of Prabhu Bank Limited)



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
BFIs : 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 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	NPR 500 flat (Charge not applicable if payment to be made by the Bank itself)
1.2	Cheque Book Reissuance	NPR 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) (NPR 50 only in case of issuance of single cheque leaf)
1.3	Charge for Uncollected Cheque Book	NPR 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	NPR 500 per instrument
1.5	Cheque returned Charge due to insufficient balance over the counter or ECC - Inward	NPR 500 per cheque Return
1.6	**Clean Cheque Collection (Clearing):**	
1.6.1	Local clearing cheque (Regular/Normal-NPR)	Cheque value of less than NPR 200K– No Charges. Cheque value of NPR 200K – NPR 20 Per Cheque Cheque value of more than NPR 200K to NPR 1 Mio- NPR 25 Per Cheque Cheque value of more than NPR 1 Mio – NPR 30 Per Cheque
1.6.2	Local clearing cheque (Special / express clearing/High value-All currency)	NPR 100 per cheque
1.6.3	FCY Clearing Regular	NPR 30 per cheque
1.6.4	Local clearing cheque Late presentment Charge	NPR 250 per cheque plus charge as Local clearing cheque (Normal Course)
1.6.5	ECC/ NCHL IPS Archiving Report	NPR 500 per request per transaction (applicable after 3 months from the transaction date)
1.6.6	Inward clean collection (except local clearing)	0.25% or minimum NPR 500 (plus out of pocket expenses)
1.6.7	Outward Clean Collection FCY/LCY	0.125% or minimum NPR 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 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 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 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 on actual basis applicable in addition to above specified charges.

1.8	**Postage/ Courier Charges Outward Clearing Cheques**	
1.8.1	India	NPR 350 or Actual bill whichever is higher
1.8.2	Other FCY Currencies	NPR 500 or Actual bill whichever is higher

2	**IPS / RTGS TRANSACTION FEE**
2.1	**IPS / Connect IPS Transaction Fees:**

Transaction Fees	Up to 500	>500-5k	>5k-50K	>50K
NCHL IPS Outward (NPR)	5	10	20	25
IPS Inward, chargeable only (NPR)	2	5	5	10
Bank Central (Connect IPS and IPS) (NPR), Creditors Payment and Others	2	5	10	10
Connect IPS (NPR) Creditors Payment and others	2	4	8	8
Bank Central (Connect IPS and IPS) (NPR)-Fund Transfer only	0	5	10	10
Connect IPS (NPR) Fund Transfer only	0	4	8	8
NCHL IPS (FCY Transaction)	NPR 10			
Reason Based Charges (upon customer request)	NPR 150			

*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 to Thursday)**

Session	**Season**	**Timing**	**Transaction Charges for NPR & FCY**
Morning Exchange	Summer/Winter	09:00 AM to 2:00 PM	NPR 10
Afternoon Exchange	Summer	2:00 PM to 5:00 PM	NPR 20
	Winter	2:00 PM to 4:00 PM	
Evening Exchange (Institution Transfer Only)	Summer	5:00 PM to 5:45 PM	NPR 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	NPR 10
Archiving Report			
RTGS Archiving Report Fee	NPR 500 per request per transaction (applicable after 3 months from the transaction date)		

Note: RTSGS 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)

3	BALANCE CERTIFICATE/OTHER CERTIFICATE/ACCOUNT STATEMENT AND DR/CR ADVICE	
3.1	Issuance/Extension of Advance Payment Certificate	NPR 300 per certificate
3.2	Issuance of FDI Certificate	NPR 1,000 per certificate
3.3	Statement Re-issuance charge(For already issued period)	NPR 20 per page. (A flat charge of NPR 1,000 will be applicable for account statements exceeding 50 pages.) (Note- Free in case of issuance along with Balance Certificate.)
3.4	Statement to be delivered outside or abroad	NPR 500 plus actual courier charge
3.5	Issuance of Dr/Cr Advice of Transaction (Upon Customer Request)	Within 3 month of Transaction – Free 4th Month Onwards – NPR 300 per Advice
3.6	Issuance of Balance Certificate	Nil (Note: NPR 500 for re-issuance of balance certificate for the same date)
3.7	Certificate Issuance Charge (for all certificates requested by customer except TDS, Account Opening Advice) or letter issued on behalf of customer to authenticate, certify or provide information	NPR 200

4	FIXED DEPOSIT (FD)	
4.1	Duplicate Copy of FD Receipt Issuance	NPR 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) 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.

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	NPR 3,000	NPR 10,000
Medium	NPR 4,000	NPR 10,000
Large	NPR 6,000	NPR 15,000
X-Large	NPR 10,000	NPR 15,000

Breaking of Locker/ Replacement of Keys (In case of customer lost key)	NPR 10, 000 or Actual Cost of lock replacement whichever is higher.
Surrender of Locker by customer	Within 3 years – NPR 500 After 3 years - Free

7.	MOBILE BANKING/INTERNET BANKING			
S.N.	**Description**	**Service Type**	**Validity**	**Description/Charge**
7.1	Mobile Banking	Registration	1 year	- NPR 300 Per account Per Year (with 1 month free trial)
		Renewal	1 Year	- NPR 399 Per account Per Year
		Mobile Number/User ID Change Charge		- NPR 100 Per Request
		Password Reset Charge (if requested through bank counter)		- NPR 50 Per Request
		Inter-Bank Fund Transfer Charges		- Up to NPR 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	- NPR 300.00 Per Account per Year Two Accounts –NPR 600.00 - Three or more Accounts - NPR 900.00
		Renewal	1 Year	- One Account - NPR 300.00 - Two Accounts –NPR 600.00 - Three or more Accounts - NPR 900.00

		Other Third-Party Charges including SMS, QR Payments etc.		- As mutually agreed with service provider.
7.3	QR Sound Box	Rental Charge	Monthly	- NPR 295.00
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	10 Years	-NPR 1,500.00 till expiry Collection mode: a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately in 10 years on Pro-rata basis i.e. NPR 150.00 Per Year for 10 years.
		Renewal	10 Years	-NPR 1,500.00 till expiry Collection mode: a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately in 10 years on Pro-rata basis i.e. NPR 150.00 Per Year for 10 years.
		Reissue in case of loss/damage/theft	10 Years	a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately on 10 years on pro-rata basis i.e. NPR 150.00 per Year for 10 years.
8.2	VISA Debit Card (Including Business Debit)	New Issuance	4 Years	-NPR 1,500.00 till expiry Collection mode: a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately in 4 years on Pro-rata basis i.e. NPR 375.00 Per Year for 4 years.

		Renewal	4 Years	- NPR 1,500.00 Till Expiry Collection mode: a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately in 4 Years on Pro- rata basis i.e. NPR 375.00 Per for 4 years.
		Reissue in case of loss/damage/theft	4 Years	a) Upfront NPR 1,000.00 (waiver of NPR 500) or b) Proportionately on 4 years on pro-rata basis i.e. NPR 375.00 per Year for 4 years.
8.3	VISA Credit Card	New Issuance	4 Years	- Joining Fee –NPR 1,000.00 - Annual Fee– NPR 1,000.00
		Reissue/Renewal	4 Years	- NPR 1,000.00
8.4	Virtual Credit Card	Issuance/Renewal	4 Years	- Annual Fee– NPR 1,000.00 (upfront - yearly)
8.5	EMI Conversion	Under Credit Card Limit	12 - 36 months	- 0.75% of disbursed amount - Plus third-party service charge + specified interest
8.6	N-Tag (Toll Card) Issuance	N-Tag (Toll Card) Issuance/reissuance	5 years	- Rs 500
8.7	Travel Card	New Issuance	4 Years	- NPR 1,000.00
		Reissue/Renewal	4 Years	- NPR 1,000.00
		Load/Reload		- First load free - NPR 250 per reload
8.8	Dollar (eCom) Card	New Issuance	4 Years	- NPR 1,000.00
		Reissue/Renewal	4 Years	- NPR 1,000.00
		Load/Reload		- First load free - NPR 250 per reload
8.9	Limit Enhancement Credit Card (Virtual + Physical)			- NPR 500 Per request
8.10	Interest on Credit Card transaction			a) 2.5% Per Month (if applicable)
8.11	Late Payment fee on Credit Card			a) NPR 500 Per instance
8.12	Over Limit fee on Credit Card			a) NPR 500 Flat

8.13	VISA/Master/UPI card acquiring surcharge (Except for Cards issued from Nepal)			a) NPR 625.00
8.14	POS Terminal joining fee	One Time		NPR 1,000.00
8.15	PIN Regeneration/Repin			a) NPR 100 for Debit Cards (SCT & Visa) b) NPR 150 for Credit Cards
8.16	Card to be re-delivered from other location than requested earlier			a) NPR 100.00
8.17	Bank Initiated - E Payment Fee			1.20 % of Paid Amount Plus Service Charge: Up to USD 500: NPR 500.00 USD 501 & above: NPR 1,000.00

8.18

Card Type	Transaction Details	OnUs Card OnUs ATM	OnUs Card Other ATM	OnUs Card India/Bhutan ATM	OnUs Card International ATM
Debit	Balance Inquiry	No charge	NPR 15	NPR 50	USD 1
	Cash Withdrawal	No charge	NPR 15	NPR 250	USD 5
Credit	Balance Inquiry	No charge	NPR 50	NPR 50	NA
	Cash Withdrawal	NPR 100 plus 2% cash advance fee	NPR 150 plus 2% cash advance fee	NA	NA

9.	**RETRIEVAL**	
9.1	CCTV footage request	NPR 500 per request (free for government's law enforcement unit)
9.2	Other old documents retrieval	NPR 500 per request (Within 3 months-free) (free for government's law enforcement unit)

10.	**SHARE/DEMAT/CASBA**	
10.1	DEMAT Account Opening Charge	NPR 50 per Account
10.2	DEMAT Account Maintenance Fee-Annual	NPR 100 per Account
10.3	Share Transfer Charge	NPR 25 per transaction
10.4	Share Pledge Acceptance charge	NPR 50 per pledge Acceptance
10.5	Share Pledge Setup charge	NPR 50 per Pledge Setup
10.6	REMAT Fee	NPR 50 per Transaction
10.7	Account Pledge Fee	NPR 25 per Transaction
10.8	Mero Share Online Charge	NPR 50 per Account

10.9	Mero Share Online Renew Charge	NPR 50 per Account
10.10	C-ASBA (IPO/FPO/Right) Application	NPR 5 per Transaction
10.11	Auto apply subscription charge (CASBA)	NPR 150 per year

11.	**REMITTANCE**	
11.1	**Outward Remittance**	
11.1.1	**NPR Demand Draft (DD)/Manager's Cheque (MC)-Issuance**	
	For Customer	**For Non-customer**
	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.
11.1.2	**FCY Demand Draft(DD) Issuance**	
	• 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 NPR 200 for each draft in INR • 0.20% or minimum USD 30 or equivalent for each draft in all other currencies.	
	Note: For issuance of drafts in FCY (except INR), communication charges of NPR 750 will also be charged additionally.	
11.1.3	**Cancellation of DD/MC/etc. (For All Currencies)**	
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	
11.1.4	**Demand Draft (DD)-Stop Payment**	
a.	**For INR DD**	
	• NPR 500/- (plus communication charges wherever applicable) for DD issued in INR	
b.	**For FCY DD (other than INR)**	
	• GBP 55 or equivalent NPR per instrument issued in GBP • USD 30 or equivalent NPR per instrument issued in USD • EUR 55 or equivalent NPR per instrument issued in EUR • CAD 55 or equivalent NPR per instrument issued in CAD • Other: USD 30 or equivalent NPR per instrument issued in other currencies.	

11.1.5	**SWIFT Transfer in FCY**
	a. <u>In case of INR</u> • Up to INR 100,000: 0.20% or minimum NPR 200 for each request • Above INR 100,000: 0.15% or minimum NPR 300 for each request **b. <u>In case of USD and Other Currencies:</u>** • Up to USD 2,500 or equivalent: 0.20% or minimum USD 5 for each request • Above USD 2,500 or equivalent: 0.15% or min. USD 10 or equivalent for each request
	Note: For outward remittance through SWIFT, communication charges will also be charged additionally.

11.1.6	**SWIFT Pay Orders with charges on Applicant's Account**	
	USD 30 / GBP 35 / EUR 50 / AUD 50 / JPY 7500 / INR 300 / CAD 80 Other currencies: As quoted by concerned correspondent bank or min. NPR 5,000, whichever is higher	
11.1.7	**Issuance of Bi.Bi.Ni. Form 4Ga for credit bills**	
	NPR 500 per set of Bi.Bi.Ni. Form	
11.1.8	**Correspondence done at the request of client with NRB/regulatory authority for approval:**	
	NPR 1,000 per correspondence	
11.2	**Inward Remittance**	
11.2.1	**Remittance – Inward**	
a.	Received in FCY from Correspondent Banks:	Free of Charge. (I.e., Remittance from SCB / Habib/ Mashreq Bank / Yes Bank/ Bank of Tokyo, etc.).
b.	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).
11.2.2	**Transfer to another bank (Remittance received from Nostro in favor of other Bank's Customer)**	
	0.1% or minimum NPR 500 per transfer.	
11.2.3	**Follow up SWIFT on remittances at customer's request**	
	NPR 750 per message plus other bank charges if any, Plus communication charge (As per section 13 of STC)	
11.3	**Nostro Cover Refund**	
11.3.1	**Refund of Inward Payment & Nostro Cover**	
	USD 20.00 or equivalent Plus other bank charges if any and communication charges	
11.3.2	**Local Interbank Transfers (At the request of one bank to another)**	
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.

12.	**TRADE FINANCE**	
12.1	**IMPORT LETTERS OF CREDIT (LC)**	
12.1.1	**Issuance Commission of Import LC**	
	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.**	
12.1.2	**Amendment Commission under Import LC**	
	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)
12.1.3	**Cancellation Fee under Import LC (Except for tolerance amount)**	
	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.**	

12.1.4	**Reinstatement Commission under Revolving LC**	
	At par with Issuance Commission of LC as above	
12.1.5	**Business Credibility Information (BCI) Report**	
	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 3,000 flat
12.1.6	**Correspondence done at the request of client with external authorities/agencies/ counterparties for specific purpose**	
	NPR 1,000 per correspondence plus communication charges	
12.1.7	**Draft LC Text Cancellation Charge**	
	NPR 1,000	
12.2	**IMPORT BILLS UNDER LC AND DOCUMENTARY COLLECTION**	
12.2.1	**Discrepancy Fees under import LC**	
	USD LC	USD 75 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 75 per set of documents
	GBP LC	GBP 75 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
12.2.2	**Issuance of Delivery Order against copy documents**	
	NPR 500 per set of documents	
12.2.3	**LC Acceptance Commission**	
	For Industries:	0.25% or min. NPR 2,000 per quarter
	For Others:	0.30% or min. NPR 2,000 per quarter
	Note: Communication charges will be extra.	
12.2.4	**Inward Collection (Sight) /Documents Against Payment (DAP)**	
	0.25% - 0.375% or min. NPR 1,000 (Plus communication charges)	
12.2.5	**Inward Collection (Usance) /Documents Against Acceptance (DAA)**	
	Acceptance Commission	0.10% - 0.125% per month or min. NPR 1,000 per month until maturity plus NPR 1K per month in case of overdue bill Plus communication charges
	Payment Handling Fee	NPR 500 flat
12.2.6	**Documents Handling Charges (LC/Non-LC)**	
	NPR 1,000 per set	
12.2.7	**Discrepant LC Documents if settled after holding for more than 30 days after receipt**	
	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	
12.2.8	**Issuance of Multiple Bi.Bi.Ni. Form 4 or its equivalent under single settlement request**	
	NPR 500 for every additional set of Bi.Bi.Ni.Form	
12.2.9	**Duplicate/Reissuance of Bi.Bi.Ni. Form 4 or its equivalent**	
	NPR 500 per set	
12.2.10	**Import Bills for Collection (including LC) Returned Unpaid/Unaccepted**	
	NPR 2,500 per set of documents Plus communication charges	

12.2.11	**SWIFT Pay Orders with charges on Applicant's Account**		
	USD LC	USD 30	
	INR LC	INR 300	
	EUR LC	EUR 50	
	GBP LC	GBP 50	
	JPY LC	JPY 7,500	
	AUD LC	AUD 50	
	CAD LC	CAD 80	
	Others	As quoted by concerned correspondent bank or NPR 5,000, whichever is higher.	
12.2.12	**Import Bills Settlement by booking forced loan/BLC**		
	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%	
12.2.13	**Overdrawn Commission under Import LC**		
	0.50% on overdrawn amount or min. NPR 1,000/-		
12.2.14	**Stop Payment/Cancellation Charge of NRB Security Margin Cheque**		
	NPR 300 per instrument (Except in case of expired cheques or change in customs entry point through amendment)		
12.3	**EXPORT LETTER OF CREDIT**		
12.3.1	**Advising of Export LC and Amendment**		
	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	
12.3.2	**LC Transfer Charge**		
	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		Min. NPR 5000 per quarter
	INR LC		Min. INR 5000 per quarter

	LC in Other Currencies	0.50% per quarter	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.	

	Under Usance Documents:	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.
12.4.3	**Processing documents under Export LC on collection basis**	
	If charges are on Beneficiary's Account	0.10% of document value or min. NPR 1,000 plus communication charges
	If charges are on Applicant's Account	**i. For Sight Bills:** 0.25% of document value or min. USD 25 or equivalent plus communication charges **ii. For Usance Bills:** 0.35% of document value or min. USD 50 or equivalent per quarter plus communication charges
12.4.4	**Outward Documents under collection without LC including CAD**	
	If charges are on Beneficiary's Account	0.25% of document value or min. NPR 2,500 plus communication charges
	If charges are on Applicant's Account	**i. For Sight Bills:** 0.35% of document value or min. USD 35 or equivalent plus communication charges **ii. For Usance Bills:** 0.50% of document value or min. USD 50 or equivalent per quarter plus communication charges
12.4.5	**Documents Handling Charges**	
	NPR 1,000 per set	
12.4.6	**Dishonor of Outward Bills under collection/CAD/LC**	
	NPR 2,000 plus communication charge	
12.4.7	**Issuance of CAD Permit**	
	NPR 500 per permit **For issuance of duplicate copy of CAD:** NPR 500 per guarantee	
12.4.8	**Cash Incentives Handling Fee under Export Documents**	
	For Claim Amount Upto NPR 5M	NPR 5,000
	For Claim Amount Above NPR 5M	NPR 7,500
12.5	**BANK GUARANTEES:**	
12.5.1	**Bank Guarantee Issuance Fee**	
	Bid Bond	0.25% per quarter or min. NPR 750 per quarter
	Performance Bond	0.30% per quarter or min. NPR 1,000 per quarter

	Advance Payment Guarantee	0.35% per quarter or min. NPR 1,500 per quarter
	Suppliers Credit Guarantee	0.50% per quarter or min. NPR 1,500 per quarter
	Bank Guarantee secured by 100% cash security (applicable for all types of guarantees)	• **Against interest-bearing cash security:** Normal commission as above
		• **Against non-interest-bearing cash security:** 50% discount on normal commission
	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
12.5.2	**Outward International Guarantees**	
	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 *	**Issuance Fee:** Same as specified above. Minimum USD 50 or equivalent plus our communication charges. **Placement Fee (apart from Issuance Fee):** 0.25% per quarter or on actual basis whichever is higher.
	*Note: Other bank charges will be extra.	
12.5.3	**Performance Guarantees for specific purposes**	
	For Manpower Companies to obtain License	As per specific approval.
	For Customs Agents to obtain license	0.30% p.q.
12.5.4	**Advising of Inward International Guarantees**	
	USD 100 or equivalent plus cable fee USD 10	
12.5.5	**Guarantee Amendment Charge**	
	a. Not affecting value/quarter:	
	i. For local and outward international guarantees:	NPR 1,000
	ii. For Guarantees issued against Inward International Counter Guarantee:	USD 50
	Affecting value/quarter:	Same as Issuance commission for all types of guarantees
	Note: Other bank's charges and communication charges, if any, will be extra	

12.5.6	**Claims under Bank Guarantees**	
	Claim Handling Charge	NPR 2,500 flat per claim
	Charge for Claim Settlement by booking forced loan/BLC	NPR 5,000 flat per claim
12.5.7	**Cancellation/Closure Fee for Bank Guarantees held for any specific reason, applicable for both claimed and unclaimed guarantees**	
	Same as Issuance charges for the period held, applicable after expiry up to the date of closure, or min. NPR 1,000 per quarter	
12.5.8	**Duplicate copy of a Bank Guarantee**	
	NPR 1,000 per issuance	
12.5.9	**Standby Letter of Credit**	
	Charges as applicable for Bank Guarantees	

13.	**COMMUNICATION, POSTAGE AND TEST KEY HANDLING CHARGES**	
13.1	**Communication – SWIFT**	
	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)	If claimed locally: NPR 750 per message If claimed from foreign counterpart: USD 10 or equivalent
13.2	**Courier (For each packet up to 500 grams)**	
	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.
13.3	**Postage**	
	Nepal	NPR 200 or actual whichever is higher
	India	NPR 250 or actual whichever is higher
	Other Countries	NPR 500 or actual whichever is higher

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

15	LOAN ADMINISTRATION FEE

Loan Type	Fresh Loan
Consumer Loan	0.75% of limit
SME Loan	0.75% of limit
Microfinance Loan	
Indirect Lending (Wholesale Loan)	Up to 0.25% of limit/enhancement limit
Direct Lending (Non- subsidy)	Minimum 0.50% to 0.75% of limit/ enhancement limit
Direct Lending (Subsidy)	NA
Renewal and commitment fee (Indirect Lending)	Up to 0.05% of limit
Renewal and commitment fee (Direct Lending except subsidy)	0.15% 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

15.3	Prepayment Fee and Swap Charge within 2 years of: a) Loan provided under Fixed Interest Rate b) Project operation of Project Finance with grace period	Plus 1% on above mentioned (point no. 15.2) fee.
15.4	Prepayment Fee and Swap Charge for: Fixed Term Loan under Fixed Interest Rate	100% of initial LAF
15.5	Conversion of Interest Rate (From Fixed to Variable or Vice Versa)	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 NPR 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 NPR 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.

15.6	Correspondence Charge for Share Related Transactions	NPR 1,000 per instance.
15.7	Administrative Charge for property release (Partial or Full Release) through online service of Department of Land Management and Archive (DOLMA) or Manually.	NPR 1,000 per letter
15.8	Administrative Charge for mortgage through online service of Department of Land Management and Archive (DOLMA)	a. if loan/mortgage amount up to 5,000,000 (Inwards Fifty Lakhs Only)- NPR 2,500 b. if loan/mortgage amount above 5,000,000 (Inwards Fifty Lakhs Only)-NPR 4,000
15.9	Additional mortgage charge	Shall be applied as per point number 15.8
15.10	Administrative charge for Temporary Release of original LOC	NPR 500 per instance
15.11	Letter issuance to Transportation Management Office	NPR 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.)
15.12	Certificate for Credit Line (Normal Format) - For Existing / Already Approved Limit	NPR 500 per certificate
15.13	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.
15.14	Issuance of Letter of consent/intent for availing credit facility	Minimum NPR 5,000 and above on negotiation basis
15.15	Issuance of Letter of assurance for credit facility with credit facility offer letter	NPR 8,000 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**