



## **NIC ASIA Bank**

### **STANDARD TARIFF OF CHARGES**

**(Version 1.38/ June 2022)**

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## **STANDARD TARIFF OF CHARGES (STC)**

### **Introduction**

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 under the signature of Chief Executive Officer or his alternate on his absence.

Business Unit Heads may grant concessions / waiver upon the application of Relationship Managers and/or Branch Managers. Such concession / waivers need not be taken if the same have already been approved through a credit Memorandum.

Any branch specific deviation that is required due to the local competition or due to the local business needs shall be approved by Chief Executive Officer.

It is expected that such concession/waivers will be used sparingly. Such concession deviations shall be approved through an application, the format of which is enclosed (see Section 12).

It should be noted here that all communication/postage/courier expenses related to a customer transaction, even when these charges are not mentioned in the related sections of STC, are to be recovered from customer as per section 6 of STC.

Amendments to this document will be issued in form of a complete page and will be notified through a Country Circular. All holders of this document should then replace the amended page of STC under their possession with the new page.

This Manual is the property of NIC ASIA Bank Limited and must not be removed from its offices and the contents must not be made available in any form to any unauthorized person or persons without the prior approval of the Chief Executive Officer.

S.No.	Services	Provision		
<b>1.CUSTOMER SERVICES</b>				
1.1	Stop Payment of drawn Cheque	Nil		
1.2	Stop Payment of undrawn cheques (up to entire book)	Nil		
1.3	<b>Standing Instruction</b>			
	Call Current Transfer	Free		
	For Borrowing Customer if it is for loan repayment purpose	Free		
	Credit Card Payment	Free		
	Amount to be deposited periodically on any deposit products of our Bank as per the product features	Free		
	Standing Instruction to deduct any other standard charges within Bank	Free		
	For any other Standing Instruction which are not mentioned above	NPR 250 /-		
1.4	Cheque certified "Good for Payment"	Nil		
1.5	Cancellation of "Good for Payment"	NPR 1,000 /-		
1.6	Issuance of Balance Certificate	Nil		
1.7	Issuance of Certificate other than Balance Certificate	NPR 500 per Certificate		
1.8	Issuance of Certificate of DEMAT Account	NPR 300 per Statement		
1.9	Issuance of Duplicate FD Receipts	NPR 500 per Copy		
1.10	Issuance of Duplicate TDS Certificates	NPR 250 per Copy		
1.11	Bullion Handling Charges	NPR 500 per day after 4 <sup>th</sup> Day		
1.12	Issuance of Withdrawal Slip	NPR 100		
1.13	Balance Re-confirmation Charge	NPR 1,000/- flat		
1.14	Account Closure	Nil		
1.15	Cheque Book issuance against lost Cheque	Stop payment to be compulsorily made and charges as per section 1.2 to be recovered prior to issuing fresh Cheque book.		
1.16	Charge for uncollected Cheque Book	NPR 750/- Per Cheque book. (Cheque books are kept for collection for up to 6 months, and if not collected by then, are to be destroyed and thereafter, NPR 750/- to be charged to the customer Account).		
1.17	Cheques returned unpaid (In	For Drawer	First Time Return	NPR 250 /-

S.No.	Services	Provision		
	case of Insufficient Fund only)		Second Time Return of Same Cheque	NPR 500 /-
			Third Time and Subsequent Return per Time of same Cheque	NPR 750 /-
		For Drawee	Nil	
1.18	Duplicate Account Statement Request	NPR 50/- per page or Min. NPR 500/- whichever is higher		
1.19	Duplicate Customer DR/CR advice	Within 3 months of transaction: NPR 250 /-		
		After 3 months and up to one year: NPR 500/-		
		After 1 year and up to 2 Years: NPR 750/-		
		After 2 years: NPR 1,000/-		
1.20	Record Retrieval Charges	Within 3 months of transaction: 500/-		
		After 3 months and up to one year: NPR 750/-		
		After 1 year and up to 2 Years: NPR 1,000/-		
		After 2 years: NPR 1,250/-		
1.21	FD Liquidation	<ul style="list-style-type: none"> <li>- Irrespective of tenure of FD, no interest shall be paid if withdrawn within 90 days.</li> <li>- If deposit is withdrawn after 3 months but before maturity the interest rate at the time of placing FD will be applicable for the period actually held less penalty of 2% p.a. (Interest rate prevailing at the time of placing FD is to be obtained from Treasury)</li> <li>- Pre-maturity charge shall be the difference between current interest rate of Individual FD and Deposit Interest rate of Saving scheme under Diamond Variant for Chamatkarik/Super Chamatkarik.</li> <li>- In case of Sarbashrestha Sweep In Sweep Out, Prematurity charge shall be 3%. In case of others, it shall be 2%</li> <li>- 4% p.a. prematurity charge shall be charged for customers of institutional sweep in sweep out</li> </ul>		
1.22	FCY Cash transactions			
1.22.1	FCY Cash Sale	No Charge		
1.22.2	FCY Cash Deposit in FCY A/C ((for denomination below USD 50 or equivalent in other convertible FCY)	0.5% of transacted amount. (Amount to be booked under Payable)		
1.23	Any Branch Banking System (ABBS) Charges	Nil		
1.24	Inter-Branch Fax Transfers			
1.24.1	IB Fax Transfer (one side customer)	0.05% or minimum NPR 250/-		
1.24.2	IB Fax Transfer (Both side non-customers)	0.20% or minimum NPR 500/-		
1.25	Amendment of payment instruction	NPR 500 per instance + communication charges		
1.26	Funds transfer with other BFIs.	As per arrangement with the respective Banks / Financial Institution		
1.27	Scheme change charge (to other schemes)	Nil		

S.No.	Services	Provision	
1.28	Statement to be posted abroad	USD 15.00	
1.29	Statement to be faxed abroad.	USD 10.00	
1.30	Issuance of Miscellaneous Letter upon the request of Customer	NPR 500 /-	
<b>2. Remittance</b>			
2.1	Stop Payment of Demand Draft	NPR 750 /- (plus communication charges as per Section 6 Communication where applicable)	
2.2	MC/NRB Cheque issuance	NPR 1,000/- flat	
<b>2</b>	<b>Draft FCY</b>		
2.3.1	Draft FCY (Incl. INR) Customer	0.4% or NPR 500/- for each draft. (Plus Communication Charges as per Section 6 Communication)	
2.3.2	Draft FCY (Incl. INR) Non Customer	0.50% or NPR 1,000/- for each draft. (Plus communication charges as per Section 6 communication).	
<b>2.4</b>	<b>SWIFT Transfer FCY</b>		
2.4.1	SWIFT Transfer FCY for Customer (Other than GBP)	0.25% or minimum NPR 500/- for each Draft (Plus communication charge as per STC section 6).	
	SWIFT Transfer FCY for Customer (GBP)	MT 103 - Bene Deduct Outgoing Payments BEN/SHA – Deducted from the proceeds.	0.25% or minimum NPR 500/- for each Draft (Plus communication charge as per STC section 6 and Correspondent Banking Charge of GBP 25).
		MT 103 - Outgoing Payments (Charges -OUR)	0.25% or minimum NPR 500/- for each Draft (Plus communication charge as per STC section 6 and Correspondent Banking Charge of GBP 20).
2.4.2	SWIFT Transfer FCY for Non - Customer (Other than GBP)	0.50% or minimum NPR 1,000/- for each Draft. (Plus communication charge as per Section 6 communication)	
	SWIFT Transfer FCY for Non Customer (GBP)	MT 103 - Bene Deduct Outgoing Payments BEN/SHA – Deducted from the proceeds.	0.50% or minimum NPR 1,000/- for each Draft (Plus communication charge as per STC section 6 and Correspondent Banking Charge of GBP 25).
		MT 103 - Outgoing Payments (Charges -OUR)	0.50% or minimum NPR 1,000/- for each Draft (Plus communication charge as per STC section 6 and Correspondent Banking Charge of GBP 20).
2.5	Cancellation of Remittance DD/MC/etc.	a) Up to six months from draft issuance date: NPR 500/-flat per draft plus communication and Other Bank Charges	
		b) > 6 months to one year after draft issuance date: NPR 750/- flat per draft plus communication and Other Bank Charges	
		c) > 1 year after draft issuance date: NPR 1,250/- flat per draft plus communication and Other Bank Charges	

S.No.	Services	Provision				
2.6	SWIFT LCY	0.05% or minimum NPR 750 /- plus SWIFT charges as applicable.				
2.7	Cancellation of SWIFT payment	NPR 750 /- plus SWIFT charge as applicable				
2.8	LCY Inward Remittance	No Charge				
<b>2.9</b>	<b>FCY Inward Remittance</b>					
2.9.1	For credit to customer's LCY Account	Nil				
2.9.2	For credit to customer's FCY Account	No Charge				
2.9.3	Non-customers / Tourist	0.5% or minimum NPR 1,000/- if paid in LCY at our counter.				
2.9.4	Transfer to another bank	0.35% or minimum NPR 2,000/-				
2.10	Follow up SWIFT on remittances at customer's request	NPR 750/- per message plus other bank charges if any.				
2.11	Return of FCY inward remittances/funds Through Nostro accounts.	USD 50.00 or equivalent (plus other bank charges if any and SWIT charges as applicable( to be deducted from funds being returned)				
2.12	Local Inter Bank Transfers (At the Request of One Bank to Another)	a) If the beneficiary is a Bank: Free				
		b) For third party beneficiary: Up to NPR 1.5 M – NPR 750 Flat Above NPR 1.5 M – NPR 1,000 Flat				
2.13	<b>NIC Asia Remit Domestic Remittance Service Fee</b>					
	<b>Payment Mode</b>	<b>Amount</b>	<b>Service Charge</b>	<b>Sending Agent Commission (40%)</b>	<b>Paying Agent Commission (30%)</b>	<b>Host Commission(30%)</b>
	Cash pick & A/c Deposit	1 to 10,000	80	32	24	24
		10,001 to 25,000	120	48	36	36
		25,001 to 50,000	150	60	45	45
		50,001 to 75,000	200	80	60	60
		75,001 to 100,000	250	100	75	75
2.14	Online Fee Payment Service Charge	NPR 500 per application (in addition to the examination fee)				
<b>3. CHEQUE PROCESSING</b>						
3.1	<b>Cheque Purchase</b>					

S.No.	Services	Provision	
3.1.1	Cheque Purchase FCY (subject to limit/approval)	<b>Cheques drawn outside Nepal:</b> 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16th days onwards till date of realization)	
3.1.2	Returned Instrument (Purchased Cheque)	@ 15% p.a. from the date of purchase or minimum NPR 350/- (plus other bank charges and communication charge as per STC sec. 6).	
<b>3.2</b>	<b>Cheque Collection</b>		
3.2.1	Cheque Collection Outwards FCY/LCY	0.175% or minimum NPR 750/- plus postage/ courier charge	
3.2.2	Local Clearing Cheques	Cheques up to NPR 200 K	Nil
	(Actual Charges to be paid to NCHL)	Cheques>200 K	NPR 15 /-
		FCY Cheques	NPR 15 /-
		Special Clearing	NPR 100 /-
	Cheque Return	NPR 100 /-	
3.2.3	Inter Branch collection	Flat NPR 250/- (inclusive of courier charge)	
<b>3.3</b>	<b>Foreign Cheque Sent on Collection Return Unpaid</b>	0.01% of face value or min. NPR 250 plus other Bank charges, if any	
<b>3.4</b>	<b>Advance Payment</b>		
3.4.1	a) Advance Payment up to USD 35,000/- for import of goods and up to USD 200,000 for import of gold	a) Customer: 0.15% or minimum NPR 1,500/- plus communication charge b) Non Customer: 0.25% or minimum NPR 2,500/- plus Communication charge.	
3.4.2	b) Advance payment vide USD cash forimport of goods from Tatopani Customs office	a) Customer: 0.15% or minimum NPR 1,500/- b) Non customer:0.25% or minimum of NPR 2,500/-	
<b>4. TRANSACTION BANKING, CARDS &amp; Delivery Channels</b>			
<b>4.1</b>	<b>Cash Management – Virtual Account Service</b>		
4.1.1	VA Set up Fee	NPR 750/- per remitter	
4.1.2	VA Commission	0.1% of amount remitted or NPR 500/-, whichever is higher.	
<b>4.2</b>	<b>Outwards fund transfer (INR) through RTGS/NEFT</b>		
4.2.1	For Payment on Day 0	0.25% or Min NPR 500/- Plus NPR 250/- towards communication	
4.2.2	For Payment on Day 1	0.20% or Min NPR 400/- Plus NPR 250/- towards communication	
4.2.3	For Payment on Day 2	0.15% or Min NPR 300/- Plus NPR 250/- towards communication	
4.2.4	For Payment on Day 3-4	0.10% or Min NPR 250/- Plus NPR 250/- towards communication	
*Note	Payment on Day 0 Payment on Day 0	500K INR (Instantly) Above 500K INR prior information shall be taken from treasury department	
<b>4.3</b>	<b>Domestic Real Time Gross Settlement (RTGS)</b>		
4.3.1	Transaction settled in Morning Exchange	NPR 100	
4.3.2	Transaction Settled in Afternoon Exchange	NPR 200	

S.No.	Services	Provision	
4.3.3	Transaction Settled in Evening Exchange	NPR 500	
<b>4.4</b>	<b>Safe Deposit Lockers</b>	<b>Annual Rental/Security Deposit</b>	
	a) H125 W175 D492	NPR 2,835 / NPR 10,000	
	b) H125 W350 D492	NPR 3,500 / NPR 12,500	
	c) H159 W210 D492	NPR 3,735/ NPR 10,000	
	d) H159 W215 D502	NPR 3,735/ NPR 10,000	
	e) H189 W263 D492	NPR 4,935/ NPR 10,000	
	f) H159 W423 D492	NPR 5,985/ NPR 15,000	
	g) H275 W350 D492	NPR 6,500 / NPR 20,000	
	h) H321 W210 D492	NPR 5,985/ NPR 15,000	
	i) H159 W434 D502	NPR 5,985/ NPR 15,000	
	j) H322 W215 D502	NPR 5,985/ NPR 15,000	
	k) H189 W529 D492	NPR 7,785/ NPR 15,000	
	l) H321 W423 D492	NPR 9,585/ NPR 20,000	
	m) H322 W434 D502	NPR 9,585/ NPR 20,000	
	n) H404 W529 D492	NPR 13,185/ NPR 20,000	
4.4.1	Surrender of Locker	Nil	
4.4.2	Breaking of Lockers / Loss of key by the customer	NPR 6,000.00 plus Lock replacement charge and expense towards travelling/lodging/fooding as per actual bill submitted by vendor	
<b>4.5</b>	<b>NIC ASIA VISA EMV Chip Debit Card</b>		
4.5.1	Issuance fee	NPR 1,500 /-(One Time payment), Or, Customers can pay in 5 installments (NPR 350/- per year) Validity of card shall be 5 years.	
4.5.2	Re-issuance (for lost cards/damaged)	NPR 500/- (for one year)	
4.5.2.1	ATM Card Block Fee	Nil	
4.5.2.2	ATM Card Unblock Fee	NPR 250 /-	
4.5.3	Cash Withdrawal and Balance Enquiry		
	ATM Cash Withdrawal Fee within NIC ASIA Bank	NIL	
	ATM Cash Withdrawal other than NIC ASIA Bank ATM Terminal	Up to 2 withdrawals from any ATM terminal other than NIC ASIA Bank in a month	Nil
		Above 2 withdrawals from any ATM terminal other than NIC ASIA Bank in a month	NPR 20 /- per transactions



S.No.	Services	Provision	
	Balance Enquiry within NIC ASIA Bank	NIL	
	Balance Enquiry within NEP's Member Bank's Terminal	NPR 20/-	
	Balance Enquiry within other Visa ATM	NPR 20/-	
	Balance Enquiry within Visa ATM in India	NPR 50/-	
	ATM Cash Withdrawal Fee (In India)	NPR 250 per transaction	
4.5.5	Uncollected Card or Pin Charges	NPR 250 per instance	
4.5.6	Linking Account to Debit Cards	NPR 100	
4.5.7	E-Commerce Activation	NPR 100 /-	
4.5.8	E-Commerce Txn Fee (Inside Nepal)	Free	
	E-Commerce Txn Fee (Outside Nepal)	Free	
4.5.9	E- Commerce Annual Fee	NPR 100 /-	
4.5.10	<b>International Visa Card</b>		
	Issuance Fee International Visa Card	NPR 1,500/-	
	International Card Cash Load	NPR 500/-	
	ATM Cash Withdrawal of Int'l Card used in Foreign Country	Minimum USD 5/- or 1.5%	
	Balance Enquiry within Visa ATM Foreign Country	USD 1/-	
4.5.11	<b>Pin Re-generation</b>	NPR 250/-	
4.5.12	<b>Uncollected Re-Pins</b>	NPR 250 per instance	
<b>4.6</b>	<b>Mobile Banking with SMS Alert</b>		
4.6.1	Registration	NPR 500 /-	
4.6.2	Annual Maintenance Fee	Physical Medium	NPR 300 /-
		Digital Medium	Free
4.6.3	Pin Regeneration	Physical Medium	NPR 50/-.
		Digital Medium	Free
4.6.4	Modification of Mobile Number in Mbanking Facility	Nil	
4.6.5	Balance Inquiry on SMS Banking	Nil	
4.6.6	Mini Statement (SMS Banking)	Nil	
<b>4.7</b>	<b>Internet Banking</b>		

S.No.	Services	Provision
4.7.1	Registration	Individual: NPR 500 /- (b) Institutions: NPR 1,000 /-
4.7.2	Renewal	(a) Individual: NPR 300/- (b) Institutions: NPR 750/-
4.7.3	Pin Re-generation	NPR 100/-
<b>4.8</b>	<b>PSTN/Mobile/ADSL Bill Payment (Non- Customer)</b>	<b>NPR 50/- per transaction</b>
<b>4.9</b>	<b>NIC ASIA VISA Credit Card</b>	
4.9.1	Service Fees	
4.9.1.1	Joining Fee & Issuance Fee	Joining: NPR 1,000/-, Issuance NPR 1,000/- Validity of card shall be 5 years
4.9.1.2	Credit Review fee (Annual)	NPR 1,000 /-
4.9.1.3	Replacement Fee	NPR 1,000 /-
4.9.1.4	Reissuance Fee	NPR 1,000 /-
4.9.1.5	PIN regeneration FEE	NPR 250 /-
4.9.1.6	Limit enhancement fee (Temporary)	NPR 1,000 /-
4.9.1.7	Limit enhancement fee (Permanent)	NPR 1,000 /-
4.9.1.8	E-Commerce Activation	NPR 100 /-
4.9.1.9	E-Commerce TXN fee (Inside Nepal)	Nil
	E-Commerce TXN fee (Outside Nepal)	Nil
4.9.1.10	E-Commerce Annual fee	NPR 100 /-
<b>4.9.2</b>	<b>Transaction Fee</b>	
4.9.2.1	Cash withdrawal from NIC ASIA ATM	NPR 250 + 2%
4.9.2.2	Cash withdrawal Other Bank's ATM and India	NPR 500 + 2.5%
4.9.2.3	Balance Inquiry from NICASIA ATM	NIL
4.9.2.4	Balance Inquiry from Other Bank's ATM	NPR 75/-
<b>4.9.3</b>	<b>Billing related fees</b>	
4.9.3.1	Late payment fee	NPR 500 /- or 1% of due amount whichever is higher
4.9.3.2	Over limit fee	NPR 700 /-
4.9.3.3	Minimum Payment	NPR 1,000 or 10% whichever is higher

S.No.	Services	Provision		
<b>4.9.4</b>	<b>Interest</b>			
4.9.4.1	Interest Rate	24% per annum		
<b>4.9.5</b>	Unpaid Allowance	NPR 250		
<b>4.10</b>	<b>NIC ASIA Prepaid Dollar Card (FCY Freedom Card) For International E-Commerce Transaction</b>			
	Issuance Fee	NPR 350		
	Cash Load Fee	NPR 250 (Free for 1 <sup>st</sup> Load Transaction)		
	Currency	USD (\$)/ Other Permissible FCY		
	Transaction Fee	Free		
	Purpose	Payment for International Transactions		
	Issuance	Over The Counter Issuance		
	Validity of Card	3 Years		
	Renewal	Not Applicable		
	ATM Cash Withdrawal	Not Applicable		
	POS Transaction	Not Applicable		
<b>4.11</b>	<b>POS (Point of Sale)</b>			
	Membership Fees	NPR 1,000 /-		
	Merchant Service Fee (MSF)	<b>Commission offer by the Bank</b>		
		<b>Off-Us</b>	<b>On-US</b>	
		3.50%	2-2.20%	
<b>4.12</b>	<b>Union Pay International (UPI) Transaction*</b>			
4.12.1	Cash Withdrawal	NPR 400 access fee + USD 1.375 Fee less 0.125 UPI charge		
4.12.2	Balance Enquiry	USD 0.25 fee less USD 0.035 UPI charge		
<b>*In case of 4.13 Union Pay International (UPI) Transaction</b>				
Dispute resolution charges other than arbitration charge are temporarily waived for the overseas Institutions. The settlement of transaction done will happen in the next working day				
<b>4.13</b>	<b>NCHL Pricing Transactions</b>			
<b>S.No.</b>	<b>Price Scheme</b>	<b>Transaction Amount Based Slab</b>		
		<b>Up to 500</b>	<b>&gt;5K-50K</b>	<b>&gt;50K</b>
1	NPR Transactions (Fee in NPR)- Others	2 /-	5 /-	10 /-
2	NPR Transactions (Fee in NPR)- RTPS	15 /-		
3	FCY Transactions (Fee in NPR)	10 /-		
*For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NRs 100.				
<b>4.13.2</b>	<b>Transactions</b>			
<b>S.No.</b>	<b>Product/ Purpose</b>	<b>Code</b>	<b>Txn Type</b>	<b>Who Pays</b>
1	Customer Transfer	CUST	DC	Debtor (ODFI)

S.No.	Services	Provision		
2	Treasury Payment	TREA	DC	Debtor (ODFI)
3	Government Payment	GOVT	DC	Creditor (RDFI)
4	Remittance Payment	REMI	DC	Debtor (ODFI)
5	Dividend Payment	DIVI	DC	Creditor (RDFI)
6	IPO Refund Payment	IPOR	DC	Creditor (RDFI)
7	Salary Payment	SALA	DC	Creditor (RDFI)
8	Insurance Payment	INSU	DC/DD	Debtor (ODFI)
9	Installment Payment	INSM	DC/DD	Debtor (ODFI)
10	Credit Card Payment	CCRD	DC/DD	Debtor (ODFI)
11	Salary Payment Corporate	SALC	DC	Debtor (ODFI)
12	Fees Payment	FEEO	DC/DD	Debtor (ODFI)
13	Supplier Party Payment	SUPP	DC/DD	Creditor (RDFI)
14	Collection Payment	COLL	DD	Creditor (ODFI)
15	Real Time Payment Systems	RTPS	DC	Debtor (ODFI)

**4.13.3 Other Charges**

S.No.	Other Charge	Charge	Who Pays
1	Return Fee	0/ 100	Transaction Originator (ODFI) based on
2	Cancellation Fee	100	Transaction Originator (ODFI)
3	Archive Fee	200 / txn	Requesting member
4	Creditor Listing Fee	10,000 / year	Requesting member (Per creditor listing)

**4.14.4 NCHL Fund Transfer Through Internet Banking and Mobile Banking** Flat NPR 30 /-

**Merchant Discount Rate (MDR) Structure under Internet Payment Gateway Service**

<b>4.15</b>	Integration Fee (One Time)	NPR 10,000 or above
	Membership Fee	NPR 500 (annual)
	Plugin Maintenance Fee	NPR 500 (monthly)
	On-Us Transaction	2.5%
	Off-Us Transaction	3.5%
	Off-Us International Transactions	4%

**4.16 Dispute Management Fee (If wrongly Claimed by Customer)** NPR 250 /-

**4.17 Foreign Bank's Master Card Cash withdrawal fee from from NIC Asia ATM Terminal** NPR 500 /-

**4.18 Domestic Bank's Master Card Cash withdrawal fee from from NIC Asia ATM Terminal** Nil

S.No.	Services	Provision
<b>5. Trade Finance</b>		
5.1	<b>Documentary Credit-Import</b>	
5.1.1	Issuance of Sight/ Usance/ Revolving LC (Note: Separate approval is required for documentary credits other than above)	<p><b>Corporate:</b> 0.5% or NPR 2,500/- p.q. or part thereof whichever is higher.</p> <p><b>Non Corporate (SME/Retail) Customer:</b> 0.50% or NPR 2,500/- p.q. or part thereof, whichever is higher.</p> <p><b>Ad-hoc/Non Customer*:</b> 0.50%-1% or NPR 3,000/-p.q. or part thereof whichever is higher.</p> <p>*Note: Ad-hoc means the customer who does not have limit for the particular transaction or exceeds the limit. (Plus courier/communication charges as per STC)</p>
5.1.2	Amendment for value / validity extension)	As per issuance commission above (Plus courier/ communication charges as per STC)
5.1.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged.	<p>NPR 1,500/- flat for amendments other than enhancement of value and/or extension of validity, in which case charges shall be as per 5.1.1 above</p> <p><b>Non Corporate (SME/Retail) Customer:</b> NPR 2,000/- for amendments other than enhancement of value and/or extension of validity in which case charges shall be as per 5.1.1</p> <p><b>Ad-hoc:</b> NPR 2,500/-in all amendments except for enhancement of LC value and/or extension of validity in which case charges shall be as per 5.1.1 (Plus courier/communication charges as per STC)</p>
5.1.4	Revolving L/Cs reinstatement Commission	<p><b>Corporate:</b> NPR 1,500/- at the time of reinstatement</p> <p><b>Non Corporate (SME/Retail) Customer:</b> NPR 2,000/- at the time of reinstatement</p> <p><b>Ad-hoc:</b> NPR 2,500/- at the time of reinstatement</p>
5.1.5	Documents under LC	NPR 1,000/- for each set of documents
5.1.6	Usance Bill Acceptance	<p><b>Corporate:</b> 0.025%-0.15% or NPR 1,500/- per month or part thereof whichever is higher.</p> <p><b>Non Corporate (SME/Retail) Customer:</b> 0.15%- 0.20% or NPR 2,000/- per month or part thereof whichever is higher.</p> <p><b>Ad-hoc:</b> 0.20%-0.30% or NPR 2,500/- per month or part thereof whichever is higher.</p> <p>(Plus courier/communication charges as per STC)</p>
5.1.7	Discrepancy Fees Convertible FCY L/Cs INR L/Cs NPR L/C (Domestic)	<p>Convertible FCY L/Cs: USD 100/- or equivalent per set of Docs (Other CYs)</p> <p>INR L/Cs: INR 3,000/- per set of Docs</p> <p>NPR L/C: (Domestic) NPR 3,500/- per set of Docs (Inland L/C)</p> <p>EUR L/C: EUR 75/- per set of Docs</p> <p>GBP L/C: GBP 75/- per set of Docs</p> <p>(Plus courier/communication charges as per section 6 of STC)</p>

S.No.	Services	Provision
5.1.8	Issuance of Delivery Order against copy documents.	NPR 1,500/- per set of documents
5.1.9	Over drawn commission under Import L/C	0.50% on overdrawn amount or NPR 1,500/- whichever is Higher
5.1.10	Documents returned unpaid/unaccepted	NPR 1,500/- for each set of document
5.1.11	Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment)	NPR 2,500/-
5.1.12	Beneficiary's report from correspondent bank	NPR 750 + Correspondent Bank's Charge
5.1.13	Beneficiary's report from Credit Agency (for example D&B)	NPR 800 + Actual Cost
5.1.14	L/C settlement through own FCY A/C	NPR 0.05 per USD or min NPR 2,500/- (For other FCY, convert to equivalent USD)
5.1.15	Force IB settlement	NPR 2,500 /-
5.1.16	Interest rate on IB Loan	Highest published lending rate of the Bank
5.1.17	Stop Payment/Cancellation Charge of NRB Security Margin Cheques	NPR 750 /-
<b>5.2</b>	<b>Documentary Collection –Inward</b>	
5.2.1	Documents Against Payment (DAP)	<p>1. At Sight:</p> <p><b>Corporate:</b> 0.10%-0.20% of documents value or NPR 1,500/- whichever is higher.</p> <p><b>Non Corporate (SME/Retail) Customer:</b> 0.20%-0.30% of documents value or NPR 2,000/- whichever is higher.</p> <p><b>Non customer:</b> 0.25%-0.35% of documents value or NPR 2,500/- whichever is higher.</p> <p>(Plus courier/communication charges as per STC)</p>
5.2.2	Document Against Acceptance (DAA) Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant.	<p><b>Corporate:</b> 0.025% or NPR 1,500/- per month or part thereof whichever is higher.</p> <p><b>Non Corporate (SME/Retail) Customer:</b> 0.15% or NPR 2,000/- per month or part thereof whichever is higher.</p> <p><b>Non-customer:</b> 0.25% or NPR 2,500/- per month or part thereof whichever is higher.</p> <p>(Plus courier/communication charges as per STC)</p>
<b>5.3.</b>	<b>Documentary Credit – Export</b>	
5.3.1	a) Documents Negotiation under sight	0.75% of Doc value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD after 15 days till the date of realization is to be charged.

S.No.	Services	Provision														
		(Plus Courier/Communication charges as per STC)														
5.3.2	b) Documents Negotiation under Usance	0.70% or minimum NPR 2,500 of Doc value; plus interest rate applicable to STL till the Usance period and after Usance period highest published interest rate under OD till the date of Realization (Plus courier/Communication charges as per STC)														
5.3.3	Advising Export Letter of Credit or subsequent amendment for L/Cs to be Negotiated with us.	NPR 2,500/- (Plus Communication charges as per STC)														
5.3.4	Advising Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us.	NPR 4,000/- (Plus Communication charges as per STC)														
5.3.5	L/C Transferring Charge	NPR 5,000/- flat per transfer (Plus Communication charges as per STC)														
5.3.6	L/C Cancellation Charge (unutilized)	NPR 2,500/- flat plus SWIFT														
5.3.7	L/C Confirming charge	Charge, subject to availability of bank limit to be confirmed with central credit. Not to be less than 0.5% or NPR 5,000/- per quarter or part thereof (Plus Courier/Communication charges as per STC)														
5.3.8	Cash Against Documents (CAD) Permit	NPR 1,500/- for each permit														
5.3.9	Cash Incentive documents processing charge	NPR 1,500/- per set of export document														
5.3.10	Export Refinancing document processing	NPR 1,500/- per set of export document														
5.3.11	Letter to the Customs Office	NPR 1,500/- per letter														
<b>5.4</b>	<b>Documentary Collection –Outward</b>															
5.4.1	Cash Against Documents (CAD)	0.15% - 0.25% of document value or NPR 2,500/- whichever is higher (Plus Courier/Communication charges as per)														
5.4.2	Processing Export L/C under collection	0.15% of document value or min NPR 1,500/- (Plus Courier/Communication charges as per)														
<b>5.5</b>	<b>Guarantees for SME Customers</b>															
5.5.1	Cash Margin, Commissions for entities involved in constructions and Contractor related Business	<b>Maximum BG Limits: Rs.100Mn per unit/ group</b>														
		<table border="1"> <thead> <tr> <th rowspan="2">BG Type</th> <th colspan="2">With Real Estate Collateral</th> <th colspan="2">Without Real Estate Collateral</th> </tr> <tr> <th>Cash Margin</th> <th>Commission p.q</th> <th>Cash Margin</th> <th>Commission p.q</th> </tr> </thead> <tbody> <tr> <td>BB</td> <td>Nil</td> <td>0.35% or min Rs.1200/- or part thereof whichever is higher</td> <td>25%*</td> <td>0.30% * or min Rs.1200/- or part thereof whichever is higher</td> </tr> </tbody> </table>	BG Type	With Real Estate Collateral		Without Real Estate Collateral		Cash Margin	Commission p.q	Cash Margin	Commission p.q	BB	Nil	0.35% or min Rs.1200/- or part thereof whichever is higher	25%*	0.30% * or min Rs.1200/- or part thereof whichever is higher
BG Type		With Real Estate Collateral		Without Real Estate Collateral												
	Cash Margin	Commission p.q	Cash Margin	Commission p.q												
BB	Nil	0.35% or min Rs.1200/- or part thereof whichever is higher	25%*	0.30% * or min Rs.1200/- or part thereof whichever is higher												

S.No.	Services	Provision					
		PB	Nil - 3% #	0.40% or min Rs.1000/- or part thereof whichever is higher	50%*	0.35% * or min Rs.1000/- or part thereof whichever is higher	
		APG	Nil -5% #	0.45% or min Rs.1500/- or part thereof whichever is higher	100%	0.40% or min Rs.1500/- or part thereof whichever is higher	
		Others	Nil - 5% #	0.45% or min Rs.1500/- or part thereof whichever is higher	100%	0.40% or min Rs.1500/- or part thereof whichever is higher	
		*Discount on Commission may be provided in proportionate with increase in cash margin.					
		# Cash Margin 3% & 5% is for Class C & D Contractors/Construction Companies.					
5.5.2	Cash Margin & Commissions for issuance of Performance Guarantee on behalf of entities involved in Tourism related Businesses like Travels, Tours, Trekking, Money Exchange:	<b>Maximum BG Limits: Rs.100Mn per unit/group</b>					
		<b>Segment</b>		<b>With Real Estate Collateral</b>		<b>Without Real Estate Collateral</b>	
			<b>Cash Margin</b>	<b>Commission p.q</b>	<b>Cash Margin</b>	<b>Commission p.q</b>	
		Tours/ Trekking	Nil	0.35% or min Rs.1200/- or part thereof whichever is higher	20%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher	
		Tours Travels (Ticketing)	Nil	0.35% or min Rs.1200/- or part thereof whichever is higher	20%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher	
		Money Exchange	Nil	0.35% or min Rs.1200/- or part thereof whichever is higher	25%*	0.30%* or min Rs. 1200 /- or part thereof whichever is higher	



S.No.	Services	Provision				
		Foreign Currency Transaction	Nil	0.40% or min Rs. 1200/- or part thereof whichever is higher	100%	0.35%* or min Rs. 1200 /- or part thereof whichever is higher
		* Discount on Commission may be provided in proportionate with increase in cash margin.				
5.5.3	Cash Margin & Commissions for entities involved Education, Hotel, Health, Transportation, Automobiles, Agriculture, Trading & Wholesale & other business:	<b>Maximum BG Limits: Rs.100M per unit/group</b>				
		BG Type	With Real Estate Collateral		Without Real Estate Collateral	
			Cash Margin	Commission p.q	Cash Margin	Commission p.q
		BB	Nil	0.40% or min Rs.1200/- or part thereof whichever is higher	50%*	0.35%* or min Rs.1200/- or part thereof whichever is higher
		PB	2-3%	0.45% or min Rs.1000/- or part thereof whichever is higher	100%	0.40% or min Rs.1000/- or part thereof whichever is higher
		APG	3-5%	0.50% or min Rs.1500/- or part thereof whichever is higher	100%	0.45% or min Rs.1500/- or part thereof whichever is higher
Others	5-10%	0.50% or min Rs.1200/- or part thereof whichever is higher	100%	0.45% or min Rs.1200/- or part thereof whichever is higher		
		* Discount on Commission may be provided in proportionate with increase in cash margin.				
5.5.4	BG issued in favor of <b>Indian Embassy</b> : Maximum BG Limits Rs.500,000/-	Particulars	Provision Relationship	New Relationship		
		Cash Margin (%)	10	100		
		Commission	0.40% p.q or min Rs.1200/- or	0.35% p.q or min Rs.1200/- or part thereof whichever is higher		

S.No.	Services	Provision		
			part thereof whichever is higher	
5.5.5	BG issued for purpose of <u>EXIM Code</u> : Maximum BG Limits Rs.300,000/-	<b>Particulars</b>	<b>Provision Relationship</b>	<b>New Relationship</b>
		Cash Margin (%)	10	100
		Commission	0.40% p.q or min Rs.1500/- or part thereof whichever is higher	0.35% p.q or min Rs.1500/- or part thereof whichever is higher
<b>5.6</b>	<b>Guarantees for Other Customers</b>			
5.6.1	Bid Bond	<p><b>Corporate:</b> 0.25% - 0.35% or NPR 1,000/- per quarter or part thereof whichever is higher.</p> <p><b>Ad-hoc:</b> 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.</p>		
5.6.2	Performance Bond	<p><b>Corporate:</b> 0.3125% - 0.50% or NPR 1,000/- per quarter or part thereof whichever is higher.</p> <p><b>Ad-hoc:</b> 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.</p>		
5.6.3	Advance Payment Guarantee	<p><b>Corporate:</b> 0.375% - 0.50% or NPR 1,500/- per quarter or part thereof whichever is higher.</p> <p><b>Ad-hoc:</b> 0.75% per quarter or NPR 2,500 /- per quarter or part thereof whichever is higher.</p>		
5.6.4	Issuance of Guarantee in favor of Court in Nepal		<b>Without Real Estate Collateral</b>	<b>With Real Estate Collateral</b>
		Security	100% Cash Margin or 100% Fixed Deposit	Real Estate Collateral (Loan to Value Ratio: 60%)
		Commission	2% p.a	5% p.a
		Approving Authority	Chief Credit Officer (CCO)	
5.6.5	Issuance of Guarantee against Counter Guarantee of Other Banks	0.3750% - 0.75% or NPR 1,000/- per quarter or part thereof whichever is higher plus commission/ charge of other bank plus out pocket expenses.		
5.6.6	Shipping Indemnity	Seek specific approval on case to case basis.		
5.6.7	Amendment for time extension within the quarter for which the commission has already been charged	NPR 1,000/- flat plus communication charge		
5.6.8	Amendment of terms other than value increase and/or validity extension	NPR 1,000/- flat plus communication charge		
5.6.9	Amendment for value / validity extension	As per issuance commission above		
5.6.10	Other amendment i.e., clauses etc.	NPR 1000/-		

S.No.	Services	Provision
5.6.11	Guarantee Claim Handling charges (to be charged to the Applicant)	NPR 1,000 plus other related charges
5.6.12	Guarantee Cancellation Charge	NPR 500
5.6.13	Reinstatement of cancelled Guarantees	NPR 2000/- plus issuance charges as per 5.5.1 / 5.5.2/ 5.5.3
<b>6. Communication</b>		
<b>6.1</b>	<b>Communication – SWIFT</b>	
6.1.1	Simple Payment Message (India)	NPR 750/- per message
6.1.2	Other messages (India)	NPR 850/-per message
6.1.3	L/C, GTEE messages (India)	NPR 1,500/-per message
6.1.4	Simple Payment messages (Elsewhere)	NPR 1,000/-per message
6.1.5	Other messages (Elsewhere)	NPR.1,500/-per message
6.1.6	L/C, GTEE messages (Elsewhere)	NPR 1,500/-per message
6.1.7	Simple Payment/ Other Message Domestic	NPR 750/- per message
6.1.8	SWIFT Charge for Reimbursement Authorization and amendment thereon	NPR 1,000/- per message
6.1.9	SWIFT charge for advising due date under Usance credit	NPR 1,000/- per message
6.1.10	Letter of Credit / Guarantee – Amendment	NPR 1,500/- per message
6.1.11	Other Communication	Short messages (up to 50 words Long) NPR 1,000 /- messages (above 50 words Long) NPR 1,500 /-
6.1.12	Demand Draft Confirmation (MT 110)	NPR 500 /-
6.1.13	L/C Messages (Domestic)	NPR 500 /- per message
<b>6.2</b>	<b>Courier (For each packet up to 500 grams)</b>	
6.2.1	Nepal	NPR 500 /-
6.2.2	India	NPR 1,000 /-
6.2.3	Other Countries	NPR 2,500 (up to 500 grams) / NPR 5,000 (above 501 grams up to 1 kg.)
<b>6.3</b>	<b>Postage</b>	
6.3.1	Nepal	NPR 100 /-
6.3.2	India	NPR 250 /-
6.3.3	Other Countries	USD 10
<b>6.4</b>	<b>Test Key</b>	
<b>6.4.1</b>	Authentication of 3rd Party Test	For Banks-with arrangement –as per arrangement Others NPR 1,500 /-

S.No.	Services	Provision	
<b>7. VOSTRO ACCOUNTS</b>			
7.1	LOCAL COMMERCIAL BANKS	USD, GBP, CHF, JPY & EUR	
7.2 7.3	Current Accounts	(NPR optional)	
	Interest on Credit Balances	Nil	
	Interest on Debit Balances	As per FEDAN rule.	
<b>8. CREDIT ADMINISTRATION DEPARTMENT</b>			
8.1	Credit enquiry with CICL	As levied by CICL. Current Charges as per CICL are NPR 250/- per enquiry if report is received with no Transaction history at other BFIs. NPR 550/- per enquiry if report is received with Transaction history at other BFIs. <i>Amount of NPR 550/- per enquiry is to be recovered Upfront from applicant. Branch Manager shall arrange to refund NPR 300/- if CICL report is received without Transaction history.</i>	
8.2	Recommending for blacklisting or when recommending for delisting from the blacklist	NPR. 3000 listing & de-listing of the borrower with loan/facility above 10 million NPR. 2000/listing & De-listing of the borrower with loan/facility below 10 million (Note: charges are subject to conditions prescribed by the CIB).	
8.3	Secured Transaction Registry	Registration: NPR 500/- Enquiry: NPR 500/- [Actual charge to be paid to Secured Transaction Registry Office under Credit Information Bureau]	
8.4	Credit Information to BFIs*	NPR 500 per Statement if reciprocal agreement not signed*	
8.5	Letter of Intent for Hydro projects	NPR 50,000 per Letter of Intent	
8.6	Insurance Premium on Overdrawn Case	NPR 100 per Instance	
8.7	Fees for not submitting the required details by the borrower	Our Bank Charges by increasing the interest rates of the Customers	
<b>*Note: 8.4 is not applicable for now</b>			
<b>9. Lending Fees</b>			
<b>9.1</b>	<b>Commercial Agriculture and Livestock Loan</b>		
9.1.1	Commitment Fee	Nil	
9.1.2	Administrative Fee (New/Renewal)	Nil	
9.1.3	Prepayment Fee (Above NPR 50 lacs )	Prepayment within 2 years	0.75%
		Prepayment between 2 years to 5 years	0.375%
		Prepayment after 5 years	0.15%
9.1.4	Prepayment Fee (Below NPR 50 lacs)	Nil	

S.No.	Services	Provision	
9.1.5	SWAP Fee	Swapped within 2 years	0.75%
		Swapped between 2 years to 5 years	0.375%
		Swapped after 5 years	0.15%
<b>9.2</b>	<b>Other Loans</b>		
9.2.1	Commitment Fee (Revolving Nature)	0.15% if average utilization of the approved limit is less than 60%	
9.2.2	Commitment Fee (Term Loan)	Nil	
9.2.3	Prepayment Fee (Above NPR 50 lacs )	Prepayment within 2 years	0.75%
		Prepayment between 2 years to 5 years	0.375%
		Prepayment after 5 years	0.15%
9.2.4	Prepayment Fee (Below NPR 50 lacs)	Nil	
9.2.5	Administrative Fee- New/Enhancement	0.75% Flat	
9.2.6	Administrative Fee- Renewal	0.15% Flat	
9.2.7	Administrative Fee-Adhoc	0.75% Flat	
9.2.8	Administrative Fee for Bank Guarantee	0.75% Flat	
9.2.9	Administrative Fee Limits against Fixed Deposit with NIC ASIA Bank/Recurring Deposits/Double Deposits	Nil	
	Administrative Fee Limits against 100% Cash Margin/ Cash Deposits	NPR 1,000/- for credit up to NPR 1M or as per approved terms NPR 2,000 /- for credit above NPR 1M or as per approved terms	
9.2.10	SWAP Fees	Swapped within 2 years	0.75%
		Swapped between 2 years to 5 years	0.375%
		Swapped after 5 years	0.15%
<b>9.3</b>	<b>Loan to MFIs (Qualifying as Indirect DSL)</b>		
9.3.1	Commitment Fee (Revolving Nature)	0.15% if average utilization of the approved limit is less than 60%	
9.3.2	Commitment Fee (Term Loan)	Nil	
9.3.3	Prepayment Fee (Above NPR 50 lacs )	Prepayment within 2 years	0.50%
		Prepayment between 2 years to 5 years	0.25%
		Prepayment after 5 years	0.10%
9.3.4	Prepayment Fee (Below NPR 50 lacs)	Nil	

S.No.	Services	Provision	
9.3.5	Admin Fee-New	0.50% Flat	
9.3.6	Admin Fee- Renewal	0.10% Flat	
9.3.7	SWAP Fees	Swapped within 2 years	0.50%
		Swapped between 2 years to 5 years	0.25%
		Swapped after 5 years	0.10%
<b>9.4</b>	<b>Fixed Interest Rate on Term Loan</b>		
9.4.1	Commitment Fee (Term Loan)	Nil	
9.4.2	Prepayment Fee (Above NPR 50 lacs )	0.75% Flat	
9.4.3	Prepayment Fee (Below NPR 50 lacs)	Nil	
9.4.4	Administrative Fee- New/Enhancement	0.75% Flat	
9.4.5	Administrative Fee-Renewal	0.15% Flat	
9.4.6	Swap Fees	0.75% Flat	

In case of Prepayment Fee, if customer repays the loan on account of change(s) in initial terms/interest rate, prepayment charges are to be waived by obtaining approval from the respective unit/ business heads or his/her delegate

In case of consortium loan, as per consortium decision.

In case of administrative fees, waiver up to 25 bps can be approved by Provincial Performance Assurance Ecosystem (PAE)

If the above charges have been specified in PPG then PPG shall overrule the above Fees.

9.3	Extension Charge /Pricing	
9.3.1	For Normal Extension	Additional 0.25% to existing pricing till extended period
9.3.2	For Review Extension other than Normal	Additional 0.50% to existing pricing till extended period

For all types of funded loan:

An additional 2% p.a. on principal and/or interest becomes overdue/default on loan amount or deal or contract outstanding from the day interest and/or principal becomes overdue/Default on the respective loan amount or deal or contract.

i) Default/Overdue means:

- Equated installment or part thereof overdue for equated installment loan.
- Interest and/or principal overdue for other loans.
- Interest and/or principal overdue for Gold Loan
- Limit expiry/Review expiry in case of overdraft facilities.

ii) In case of temporary overdrawn account, highest published rate for the amount excess to the limit.

### 10.Fees and Charges applicable for Depository Services (Demat Account)

Account Opening Fee:	NPR 50
Yearly Account Operating Fee:	NPR 100
Securities Transfer Fee:	NPR 25 per transfer
Re-Materialization Fee:	NPR 50
Security Pledge Fee:	NPR 50
Account Freeze Fee:	NPR 25
Household Transfer	2% of paid amount or Minimum NPR 200
Death Transfer Fee:	
Up to 100,000	0.5% or Minimum NPR 25
From 100,001 to 5,00,000	0.2% or Minimum NPR 500
From 500,001 to 1,000,000	0.15% or Minimum NPR 1000
Above 1,000,000	0.1% or Minimum NPR 1500

## 12. Staff Concessions

Free Mobile, Internet Banking, SCT, VISA Card & 100 % waiver on security deposit of Locker to regular staff. 50% of Standard Tariff Charge in all other products. For any deposit of cash/Cheque by staff into his/her savings account, the source of funds shall be clearly mentioned on the deposit slip and approval obtained from BMs for branch staff. For BM and staff at other locations, approval must be obtained from country level unit/segment heads. Approver must be at least one level up.

### Note:

1. All charges are to be applied at the higher rate in a band unless specifically approved. Negotiated rates other than rates specified must be approved in terms of laid down procedures.
2. Any of the above charges are guided by PPGs then the rate prescribed in PPG shall prevail.

## 13. STC DEVIATION FORMAT

To :

From :

Date :

Subject: Approval for application of rates other than Standard Charge

Present Rate:

Rate Change Requested:



Name of the product :

We request your approval to charge rates mentioned above to our following client:

Name :

Group Business :

Current exposure  
to the Group. :

Earning for Bank :

Reason as to why rate change is recommended, what and how will it help business?

Recommended By  
Relationship Manager

Supported By  
Branch Manager

Approved By  
BU Head / CEO

