



NIC ASIA Bank

STANDARD TARIFF OF CHARGES

(For internal use only)

(Version 1.03/2019)

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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
1.CUSTOMER SERVICES		
1.1	Stop Payment of drawn Cheque	a) NPR 750/- per instruction (plus communication charges as per Section 6 where applicable) for same branch account. b) NPR 750/- per instruction (plus communication charges as per Section 6 where applicable) for other branch account.
1.2	Stop Payment of undrawn cheques (up to entire book)	a) NPR 750/- per instruction (plus communication charges as per Section 6 Communication where applicable) for same branch account. a) NPR 850/- per instruction (plus communication charges as per Section 6 where applicable) for other branch account.
1.3	Standing Instruction	NPR 500/- per instruction
1.4	Cheque certified "Good for Payment"	NPR 1,000 /- per Cheque
1.5	Cancellation of "Good for Payment"	NPR 1,000 /-
1.6	Issuance of Balance Certificate	NPR 2,000/- (Free once a year for Corporate/ Credit Accounts for Audit purpose). Additional NPR 250/- each for additional copy if multiple copies are requested.
1.7	Balance Re-confirmation Charge	NPR 1,000/- flat
1.8	Account Closure	NPR 1,000/- if closed within 6 months of account opening
1.9	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.
1.10	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).
1.11	Cheques returned unpaid	For Drawer: NPR 500 /- For Drawee: NIL
1.12	Duplicate Account Statement Request	NPR 50/- per page or Min. NPR 500/- whichever is higher
1.13	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/-
1.14	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/-
1.15	FD Liquidation	Irrespective of tenure of FD, no interest shall be paid if withdrawn within 90 days.

S.No.	Services	Provision
		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)
1.16	FCY Cash transactions	
1.16.1	FCY Cash Sale	No Charge
1.16.2	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)
1.17	Any Branch Banking System (ABBS) Charges	A flat NPR 250 for any transaction above NPR 200,000. No Charges for ABBS Transaction within Inside Kathmandu Valley Branches.
1.18	Inter-Branch Fax Transfers	
1.18.1	IB Fax Transfer (one side customer)	0.05% or minimum NPR 250/-
1.18.2	IB Fax Transfer (Both side non-customers)	0.20% or minimum NPR 500/-
1.19	Amendment of payment instruction	NPR 500 per instance + communication charges
1.20	Funds transfer with other BFIs.	As per arrangement with the respective Banks / Financial Institution
1.21.2	Scheme change charge (to other schemes)	NPR 500/-
1.21.3	Statement to be posted abroad	USD 15.00
1.21.4	Statement to be faxed abroad.	USD 10.00
2. Remittance		
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
2	Draft FCY	
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).
2.4	SWIFT Transfer FCY	
2.4.1	SWIFT Transfer FCY (Incl. INR) Customer	0.25% or minimum NPR 500/- for each Draft (Plus communication charge as per STC section 6).
2.4.2	SWIFT Transfer FCY (Incl. INR) Non Customer	0.50% or minimum NPR 1,000/- for each Draft. (Plus communication charge as per Section 6 communication)
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

S.No.	Services	Provision			
		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			
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			
2.9	FCY Inward Remittance				
2.9.1	For credit to customer's LCY Account	NPR 500/- Flat per credit			
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	NIC Asia Remit Domestic Remittance Service Fee				
	Amount	Service Fee	Sending Commission	Payout Commission	Host Commission
	1 to 10,000	100	40	30	30
	10,001 to 25,000	150	60	45	45
	25,001 to 50,000	200	80	60	60
	50,001 to 100,000	250	100	75	75
	100,001 to 200,000	300	120	90	90
2.14	Online Fee Payment Service Charge	NPR 500 per application (in addition to the examination fee)			
3. CHEQUE PROCESSING					
3.3	Cheque Purchase				
3.3.1	Cheque Purchase FCY (subject to limit/approval)	Cheques drawn outside Nepal: 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16th days onwards till date of realization)			
3.3.2	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).			
3.4	Cheque Collection				

S.No.	Services	Provision	
3.4.1	Cheque Collection Outwards FCY/LCY	0.175% or minimum NPR 750/- plus postage/ courier charge	
3.4.2	Local Clearing Cheques	Cheques up to NPR 200 K	Nil
	(Actual Charges to be paid to NCHL)	Cheques>200 K	NPR 30
		FCY Cheques	NPR 30
		Special Clearing	NPR 100
		Cheque Return	NPR 100
3.4.4	Inter Branch collection	Flat NPR 250/- (inclusive of courier charge)	
3.5	Advance Payment		
3.5.1	a) Advance Payment up to USD 30,000/- 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.	
3.5.2	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/-	
4. TRANSACTION BANKING, CARDS & Delivery Channels			
4.1	Cash Management – Virtual Account Service		
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.	
4.2	Outwards fund transfer (INR) through RTGS/NEFT		
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	
4.3	Safe Deposit Lockers		
	Annual Rental/Security Deposit		
	a) H125 W175 D492/	NPR 2,835 / NPR 10,000	
	b) H159 W210 D492/	NPR 3,735/ NPR 10,000	
	c) H189 W263 D492/	NPR 4,935/ NPR 10,000	
	d) H159 W423 D492/	NPR 5,985/ NPR 15,000	
	e) H321 W210 D492/	NPR 5,985/ NPR 15,000	
	f) H189 W529 D492/	NPR 7,785/ NPR 15,000	
	g) H321 W423 D492/	NPR 9,585/ NPR 20,000	
	h) H404 W529 D492/	NPR 13,185/ NPR 20,000	
4.3.1	Surrender of Locker	NPR 5,000/- flat as service charge	

S.No.	Services	Provision
4.3.2	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
4.4	NIC ASIA VISA EMV Chip Debit Card	
4.4.1	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.
4.4.2	Re-issuance (for lost cards/damaged)	NPR 500/- (for one year)
4.4.2.1	ATM Card Block Fee	Nil
4.4.2.2	ATM Card Unblock Fee	NPR 250 /-
4.4.3	Supplementary Card	NPR 500/-
4.4.4	Cash Withdrawal and Balance Enquiry	
	ATM Cash Withdrawal Fee within NIC ASIA Bank	NIL
	ATM Cash Withdrawal other than NIC ASIA Bank and NEPS member Bank	NPR 50/- (For all ATM Terminals)
	ATM Cash Withdrawal in NEPS Member Bank's Terminal	NPR 50/-
	Balance Enquiry within NIC ASIA Bank	NIL
	Balance Enquiry within NEP's Member Bank's Terminal	NPR 50/-
	Balance Enquiry within other Visa ATM	NPR 50/-
	Balance Enquiry within Visa ATM in India	NPR 50/-
	ATM Cash Withdrawal Fee (In India)	NPR 250 per transaction
4.4.5	E-Commerce Activation	NPR 100 /-
4.4.6	E-Commerce Txn Fee	Nil
4.4.7	E- Commerce Annual Fee	NPR 100 /-
4.4.8	International Visa Card	
	Issuance Fee International Visa Card	NPR 1,500/-

S.No.	Services	Provision
	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/-
4.4.9	Pin Re-generation	NPR 250/-
4.5	Mobile Banking with SMS Alert	
4.5.1	Registration	NPR 500 /-
4.5.2	Annual Maintenance Fee	NPR 300/-
4.5.3	Pin Regeneration	NPR 50/-.
4.6	Internet Banking	
4.6.1	Registration	Individual: NPR 500 /- (b) Institutions: NPR 1,000 /-
4.6.2	Renewal	(a) Individual: NPR 300/- (b) Institutions: NPR 750/-
4.6.3	Pin Re-generation	NPR 100/-
4.7	PSTN/Mobile/ADSL Bill Payment (Non-Customer)	NPR 50/- per transaction
4.8	NIC ASIA VISA Credit Card	
4.8.1	Service Fees	
4.8.1.1	Joining Fee & Issuance Fee	Joining: NPR 1,000/-, Issuance NPR 1,000/- & NPR 1,000 for Supplementary Card Validity of card shall be 5 years
4.8.1.2	Credit Review fee (MAINTAINANCE)	NPR 1,000 /-
4.8.1.3	Replacement Fee	NPR 1,000 /-
4.8.1.4	Reissuance Fee	NPR 1,000 /-
4.8.1.5	PIN regeneration FEE	NPR 250 /-
4.8.1.6	Limit enhancement fee (Temporary)	NPR 1,000 /-
4.8.1.7	Limit enhancement fee (Permanent)	NPR 1,000 /-
4.8.1.8	E-Commerce Activation	NPR 100 /-
4.8.1.9	E-Commerce TXN fee	Nil
4.8.1.10	E-Commerce Annual fee	NPR 100 /-
4.8.2	Transaction Fee	

S.No.	Services	Provision
4.8.2.1	Cash withdrawal from NIC ASIA ATM	NPR 250 + 2%
4.8.2.2	Cash withdrawal Other Bank's ATM and India	NPR 500 + 2.5%
4.8.2.3	Balance Inquiry from NICASIA ATM	NIL
4.8.2.4	Balance Inquiry from Other Bank's ATM	NPR 75/-
4.8.3	Billing related fees	
4.8.3.1	Late payment fee	NPR 500 /-
4.8.3.2	Over limit fee	NPR 700 /-
4.8.3.3	Minimum Payment	NPR 1,000 or 10% whichever is higher
4.8.4	Interest	
4.9.4.1	Interest Rate	24% per annum
4.8.5	Unpaid Allowance	NPR 250
4.9	NIC ASIA International Credit Card	
4.9.1	Service Fees	
4.9.1.1	Joining Fee/Issuance Fee	USD 25
4.9.1.2	Supplementary Card	USD 10
4.9.1.3	Annual Fee	USD 25
4.9.1.4	Replacement Fee	USD 15
4.9.1.5	Reissuance Fee	USD 15
4.9.1.6	Pin regeneration Fee	USD 5
4.9.1.7	Limit enhancement Fee(Temporary)	USD 10
4.9.1.8	Limit enhancement Fee(Permanent)	USD 15
4.9.2	Transaction Fees	
4.9.2.1	Cash Advance Fee Own ATM	USD 5 + 2% of Txn. Amt
4.9.2.2	Cash Advance Fee Other Bank ATMs	USD 5 + 2% of TxnAmt
4.9.2.3	Cash Advance Fee Other Bank ATMs Int'l	USD 5 + 2% of TxnAmt
4.9.2.4	Balance Inquiry Other Banks ATM Abroad	USD 3
4.9.3	Billing Related Fees	

S.No.	Services	Provision			
4.9.3.1	Late Payment Fee	Higher of USD 15 or 0.5% p.m of outstanding			
4.9.2.2	Over Limit Fee	USD 15			
4.9.2.3	Minimum Payment	USD 10 or 10% whichever is higher			
4.9.4	Interest				
4.9.4.4	Interest Rate	24% p.a.			
4.9.5	E-Commerce	E commerce Activation – NPR 100 Ecommerce TXN Fee – NIL E commerce Annual Fee – NPR 100			
4.10	POS (Point of Sale)				
	Membership Fees	NPR 1,000 /-			
	Merchant Service Fee (MSF)	Commission offer by the Bank			
		Off-Us	On-US		
		3.50%	2-2.20%		
4.11	Union Pay International (UPI) Transaction*				
4.11.1	Cash Withdrawal	NPR 400 access fee + USD 1.375 Fee less 0.125 UPI charge			
4.11.2	Balance Enquiry	USD 0.25 fee less USD 0.035 UPI charge			
*In case of 4.11 Union Pay International (UPI) Transaction					
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					
4.12	NCHL Pricing Transactions				
S.No.	Price Scheme	Transaction Amount Based Slab			
		Up to 500	>500-5,000	>5K-50K	>50K
1	NPR Transactions (Fee in NPR)-Others	2	5	10	15
2	NPR Transactions (Fee in NPR)-RTPS	15			
3	FCY Transactions (Fee in NPR)	15			
*For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NRs 100.					
4.12.2	Transactions				
S.No.	Product/ Purpose	Code	Txn Type	Who Pays	
1	Customer Transfer	CUST	DC	Debtor (ODFI)	
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)	

S.No.	Services	Provision		
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)

4.12.3 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)

4.12.4	NCHL Fund Transfer Through Internet Banking and Mobile Banking	Flat NPR 30 /-
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5. Trade Finance

5.1 Documentary Credit-Import

5.1.1	Issuance of Sight/ Usance/ Revolving LC (Note: Separate approval is required for documentary credits other than above)	<p>Corporate: 0.5% or NPR 2,500/- p.q. or part thereof whichever is higher.</p> <p>Mid-Market (Regular/ Ad-hoc): 0.5% or NPR 2,500/- p.q. or part thereof, whichever is higher.</p> <p>Non Corporate (SME/Retail) Customer: 0.50% or NPR 2,500/- p.q. or part thereof, whichever is higher.</p> <p>Ad-hoc/Non Customer*: 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)

S.No.	Services	Provision
5.1.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged.	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 Non-Corporate: 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 Ad-hoc: 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)
5.1.4	Revolving L/Cs reinstatement Commission	Corporate: NPR 1,500/- at the time of reinstatement Mid-Market: NPR 1,500/- at the time of reinstatement Non Corporate: NPR 2,000/- at the time of reinstatement Ad-hoc: NPR 2,500/- at the time of reinstatement
5.1.5	Documents under LC	NPR 1,000/- for each set of documents
5.1.6	Usance Bill Acceptance	Corporate: 0.025%-0.15% or NPR 1,500/- per month or part thereof whichever is higher. Mid-Market: 0.05%-0.15% or NPR 1,500/- per month or part thereof, whichever is higher. Non Corporate: 0.15%- 0.20% or NPR 2,000/- per month or part thereof whichever is higher. Ad-hoc: 0.20%-0.30% or NPR 2,500/- per month or part there of whichever is higher. (Plus courier/communication charges as per STC)
5.1.7	Discrepancy Fees Convertible FCY L/Cs INR L/Cs NPR L/C (Domestic)	Convertible FCY L/Cs: USD 100/- or equivalent per set of Docs (Other CYs) INR L/Cs: INR 3,000/- per set of Docs NPR L/C: (Domestic) NPR 3,500/- per set of Docs (Inland L/C) EUR L/C: EUR 75/- per set of Docs GBP L/C: GBP 75/- per set of Docs (Plus courier/communication charges as per section 6 of STC)
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

S.No.	Services	Provision
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 /-
5.2	Documentary Collection –Inward	
5.2.1	Documents Against Payment (DAP)	<p>1. At Sight:</p> <p>Corporate: 0.10%-0.20% of documents value or NPR 1,500/- whichever is higher.</p> <p>Mid-Market: 0.10%-0.25% of document value or NPR.1,500/-whichever is higher</p> <p>Non corporate: 0.20%-0.30% of documents value or NPR 2,000/- whichever is higher.</p> <p>Non customer: 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>Corporate: 0.025% or NPR 1,500/- per month or part thereof whichever is higher.</p> <p>Mid-Market: 0.05% or NPR 1,500/- per month or part thereof, whichever is higher.</p> <p>Non Corporate: 0.15% or NPR 2,000/- per month or part thereof whichever is higher.</p> <p>Non-customer: 0.25% or NPR 2,500/- per month or part thereof whichever is higher.</p> <p>(Plus courier/communication charges as per STC)</p>
5.3.	Documentary Credit – Export	
5.3.1	a) Documents Negotiation under sight	<p>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.</p> <p>(Plus Courier/Communication charges as per STC)</p>
5.3.2	b) Documents Negotiation under Usance	<p>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)</p>

S.No.	Services	Provision																			
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																			
5.4	Documentary Collection –Outward																				
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)																			
5.5	Guarantees for SME Customers																				
5.5.1	Cash Margin, Commissions for entities involved in constructions and Contractor related Business	Maximum BG Limits: Rs.100Mn per unit/ group																			
		<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> <tr> <td>PB</td> <td>Nil - 3% #</td> <td>0.40% or min Rs.1000/- or part thereof</td> <td>50%*</td> <td>0.35% * or min Rs.1000/- 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	PB	Nil - 3% #	0.40% or min Rs.1000/- or part thereof	50%*	0.35% * or min Rs.1000/- 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																	
PB	Nil - 3% #	0.40% or min Rs.1000/- or part thereof	50%*	0.35% * or min Rs.1000/- or part thereof whichever is higher																	

S.No.	Services	Provision				
				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:	Maximum BG Limits: Rs.100Mn per unit/group				
		Segment	With Real Estate Collateral		Without Real Estate Collateral	
			Cash Margin	Commission p.q	Cash Margin	Commission p.q
		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
		Foreign Currency Transaction	Nil	0.40% or min Rs. 1200/- or part thereof	100%	0.35%* or min Rs. 1200 /- or part thereof whichever is higher

S.No.	Services	Provision			
				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:	Maximum BG Limits: Rs.100M per unit/group			
		BG Type	With Real Estate Collateral	Without Real Estate Collateral	
			Cash Margin	Commission p.q	Cash Margin
			Commission p.q	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 Indian Embassy: 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 part thereof whichever is higher	0.35% p.q or min Rs.1200/- or part thereof whichever is higher	

S.No.	Services	Provision		
		Particulars	Provision Relationship	New Relationship
5.5.5	BG issued for purpose of <u>EXIM Code</u> : Maximum BG Limits Rs.300,000/-	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
5.6	Guarantees for Other Customers			
5.6.1	Bid Bond	Corporate: 0.25% - 0.35% or NPR 1,000/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.		
5.6.2	Performance Bond	Corporate: 0.3125% - 0.50% or NPR 1,000/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.		
5.6.3	Advance Payment Guarantee	Corporate: 0.375% - 0.50% or NPR 1,500/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% per quarter or NPR 2,500 /- per quarter or part thereof whichever is higher.		
5.6.4	Issuance of Guarantee in favor of Court in Nepal		Without Real Estate Collateral	With Real Estate Collateral
		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/-		
5.6.11	Guarantee Claim Handling charges (to be charged to the Applicant)	NPR 1,000 plus other related charges		

S.No.	Services	Provision
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
6. Communication		
6.1	Communication – SWIFT	
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
6.2	Courier (For each packet up to 500 grams)	
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.)
6.3	Postage	
6.3.1	Nepal	NPR 100 /-
6.3.2	India	NPR 250 /-
6.3.3	Other Countries	USD 10
6.4	Test Key	

S.No.	Services	Provision
6.4.1	Authentication of 3rd Party Test	For Banks-with arrangement –as per arrangement Others NPR 1,500 /-
7. VOSTRO ACCOUNTS		
7.1	LOCAL COMMERCIAL BANKS	USD, GBP, CHF, JPY & EUR
7.2	Current Accounts	(NPR optional)
7.3	Interest on Credit Balances	Nil
	Interest on Debit Balances	As per FEDAN rule.
8. CREDIT ADMINISTRATION DEPARTMENT		
8.1	Commissions relating to forwarding customer application to purchase National Savings Bond (NSB) to be recovered from Nepal Rastra Bank	0.10 % of the face value of NSB
8.2	Commission on account of collecting interest on NSBs on behalf of our customers to be	0.10 % of interest claim amount.
8.3	CICL Charges	
8.3.1	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>
8.3.2	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).
8.3.4	Secured Transaction Registry	Registration: NPR 500/- Enquiry: NPR 500/- [Actual charge to be paid to Secured Transaction Registry Office under Credit Information Bureau]
9. Lending Fees		
9.1	Commercial Agriculture and Livestock Loan	
9.1.1	Commitment Fee	Nil
9.1.2	Administrative Fee (New/Renewal)	Nil
9.2	Corporate Loan and Priority Sector Lending	

S.No.	Services	Provision	
9.2.1	Commitment Fee (Term Finance)	0.5% p. q. if average utilization of the approved limit is less than 70%	
9.2.2	Commitment Fee (Working Capital Finance) (Group Limit above NPR 200 Million)	0.5% p. q. if average utilization of the approved limit is less than 70%	
	Commitment Fee (Working Capital Finance) (Group Limit up to NPR 200 Million)	0.5% p. q. if average utilization of the approved limit is less than 70%	
9.2.3	Prepayment Fee (Term Finance Approved Above 50 Lacs)	Nil in case of partial settlement and Flat 3% in case of Full Settlement	
9.2.4	Prepayment Fee (Term Finance approved up to NPR 50 lacs)	Nil	
9.2.5	Administrative Fee-Priority Sector	New	0.50%
		Renewal	0.25% of the approved limits
	Administrative Fee- Other than Priority Sector	New	2%
		Renewal	1.50% of the approved limits

In case of 9.2.3 and 9.2.4 Prepayment Fee (Term Finance), 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 9.2.3, in case of consortium loan, as per consortium decision.

9.3	Deprived Sector Lending			
9.3.1	Lending Fees	Commitment Fee	0.5% p. q. if average utilization of the approved limit is less than 70%	
		Pre-Payment Fee* (Approved Loan Amount above NPR 50 lacs)	Nil in case of partial repayment and Flat 3% in case of Full Settlement	
		Pre-Payment Fee* (Approved Loan Amount up to NPR 50 lacs)	Nil	
		Administrative Fee	Indirect	New 2% Renewal 1.5%
			Direct	New 2% Renwal 1.5%

***Note:** 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.

9.4	SME	
9.4.1	Administrative Fee (New)	2%
9.4.2	Administrative Fee (Renewal)	1.50%
9.4.3	Administrative fee: 100% Cash Backed Facilities	Limits up to NPR 1M : NPR 1,000 /- Limits above NPR1M : NPR 2,000 /-
9.4.4	Commitment Fee (Working Capital Finance) (Above NPR 10 millions)	0.5% p.q. if average utilization of the approved limit is less than 70%
	Commitment Fee (Working Capital Finance) (up to NPR 10 millions)	0.5% p.q. if average utilization of the approved limit is less than 70%
	Commitment Fee (Term Finance)	0.5% p. q. if average utilization of the approved limit is less than 70%
9.4.5	Prepayment Fee* (Term Finance approved above NPR 50 lacs)	Nil in case of partial settlement and Flat 3% in case of Full Settlement
	Prepayment Fee* (Term Finance approved up to NPR 50 lacs)	Nil
9.4.6	SWAP Fees	2% flat on loan outstanding

In case of 9.4.1.5 Prepayment Fee (Term Finance approved above NPR 50 lacs), 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.

9.4.1	SME-Priority Sector Lending		
9.4.1.1	Administrative Fee-Priority Sector	New	0.5%
		Renewal	0.25% of the approved limits

9.4.2	SME- Non Funded (Only for BG)	
9.4.2.1	Administrative Fee for Bank Guarantee (New/Renewal)	0.25% of approved limit

9.5	Retail Loan	
9.5.1	Prepayment Fee (Term Finance approved above NPR 50 lacs)	Nil as incase of Premium Retail Segment and Chmatkarik Ghar Suvida Karja and Sawari Karja. 3% prepayment charges to be levied for partial or full settlement for Normal Retail Segment
	Prepayment Fee (Term Finance approved up to NPR 50 lacs)	Nil
9.5.2	Commitment Fee (Revolving Nature)	0.5% p.q. if average utilization of the approved limit is less than 70%
9.5.3	Commitment Fee (Term Loan Nature)	0.5% p.q. if average utilization of the approved limit is less than 70%
9.5.4	Administrative Fee (New)	2%
9.5.5	Administrative Fee (Renewal)	1.5%
9.5.6	Administrative Fee Limits against 100%Cash Margin/Cash Deposits/Fixed Deposit with NIC ASIA Bank	NPR 1,000 /- for credit up to NPR 1 M or as per approved terms. NPR 2,000 /- for credit above NPR 1 M or as per approved terms.
9.5.7	Insurance of Pledged Gold	Nil
9.5.8	Partial Settlement of Gold Loan	Nil
9.5.9	SWAP Fees	2% Flat on Loan Outstanding

All fees and charges under 9.5.4, 9.5.5 shall be applicable on all Consumer Banking facilities irrespective of Customer Segment (Corporate Banking, SME, etc.)

In case of 9.5.1 Prepayment Fee (Term Finance approved above NPR 50 lacs), 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.

*If any customer availing overdraft facility partially settle loan and again request for enhancement of loan up to the limit approved previously, admin fee need not to be collected.

9.6	Extension Charge /Pricing	
9.6.1	For Normal Extension	Additional 0.25% to existing pricing till extended period
9.6.2	For Review Extension other than Normal	Additional 0.50% to existing pricing till extended period

9.7	Penal Interest
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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

11.Amount withdrawal from Super Deposit Account

2% flat on withdrawn Amount

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: 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.

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

