



NIC ASIA Bank

STANDARD TARIFF OF CHARGES

(For internal use only)

(Version 1.05/ February 2019)

Contents

1.CUSTOMER SERVICES	11
Stop Payment of drawn Cheque	11
Stop Payment of undrawn cheques (up to entire book)	11
Standing Instruction.....	11
Cheque certified "Good for Payment"	11
Cancellation of "Good for Payment"	11
Issuance of Balance Certificate	11
Balance Re-confirmation Charge	11
Account Closure	11
Cheque Book issuance against lost Cheque.....	11
Charge for uncollected Cheque Book	11
Cheques returned unpaid	11
Duplicate Account Statement Request.....	11
Duplicate Customer DR/CR advice.....	11
Record Retrieval Charges.....	11
FD Liquidation	11
FCY Cash transactions	12
FCY Cash Sale	12
FCY Cash Deposit in FCY A/C ((for denomination below USD 50 or equivalent in other convertible FCY)...	12
Any Branch Banking System (ABBS) Charges	12
Inter-Branch Fax Transfers.....	12
IB Fax Transfer (one side customer)	12
IB Fax Transfer (Both side non-customers)	12
Amendment of payment instruction	12
Funds transfer with other BFIs.....	12
Scheme change charge (to other schemes)	12
Statement to be posted abroad.....	12
Statement to be faxed abroad.....	12
2. Remittance	12
Stop Payment of Demand Draft.....	12
MC/NRB Cheque issuance	12
Draft FCY	12
Draft FCY (Incl. INR) Customer	12
Draft FCY (Incl. INR) Non Customer	12
SWIFT Transfer FCY	12

SWIFT Transfer FCY (Incl. INR) Customer.....	12
SWIFT Transfer FCY (Incl. INR) Non Customer	12
Cancellation of Remittance DD/MC/etc.	13
SWIFT LCY.....	13
Cancellation of SWIFT payment.....	13
LCY Inward Remittance.....	13
FCY Inward Remittance.....	13
For credit to customer’s LCY Account	13
For credit to customer’s FCY Account	13
Non-customers / Tourist.....	13
Transfer to another bank.....	13
Follow up SWIFT on remittances at customer’s request.....	13
Return of FCY inward remittances/funds Through Nostro accounts.	13
Local Inter Bank Transfers (At the Request of One Bank to Another)	13
NIC Asia Remit Domestic Remittance Service Fee.....	13
Online Fee Payment Service Charge	13
3. CHEQUE PROCESSING	14
Cheque Purchase	14
Cheque Purchase FCY (subject to limit/approval).....	14
Returned Instrument (Purchased Cheque)	14
Cheque Collection.....	14
Cheque Collection Outwards FCY/LCY.....	14
Local Clearing Cheques.....	14
(Actual Charges to be paid to NCHL).....	14
Inter Branch collection	14
Advance Payment	14
a) Advance Payment up to USD 30,000/- for import of goods and up to USD 200,000 for import of gold	14
b) Advance payment vide USD cash forimport of goods from Tatopani Customs office	14
4. TRANSACTION BANKING, CARDS & Delivery Channels	14
Cash Management – Virtual Account Service.....	14
VA Set up Fee.....	14
VA Commission	14
Outwards fund transfer (INR) through RTGS/NEFT	14
For Payment on Day 0.....	14
For Payment on Day 1.....	14
For Payment on Day 2.....	14
For Payment on Day 3-4.....	14

Safe Deposit Lockers	14
Surrender of Locker	15
Breaking of Lockers / Loss of key by the customer	15
NIC ASIA VISA EMV Chip Debit Card	15
Issuance fee	15
Re-issuance (for lost cards/damaged)	15
Supplementary Card	15
Cash Withdrawal and Balance Enquiry	15
International Visa Card	16
Pin Re-generation	16
Mobile Banking with SMS Alert	16
Registration	16
Annual Maintenance Fee	16
Pin Regeneration	16
Internet Banking	16
Registration	16
Renewal	16
Pin Re-generation	16
PSTN/Mobile/ADSL Bill Payment (Non- Customer)	16
NIC ASIA VISA Credit Card	16
Service Fees	16
Transaction Fee	17
Billing related fees	17
Interest	17
Unpaid Allowance	17
NIC ASIA International Credit Card	17
Service Fees	17
Transaction Fees	18
Billing Related Fees	18
Interest	18
E-Commerce	18
POS (Point of Sale)	18
Membership Fees	18
Merchant Service Fee (MSF)	18
Union Pay International (UPI) Transaction*	18
Cash Withdrawal	18
Balance Enquiry	18

NCHL Pricing Transactions	19
Transactions	19
Other Charges	19
NCHL Fund Transfer Through Internet Banking and Mobile Banking	20
5. Trade Finance	20
Documentary Credit-Import	20
Issuance of Sight/ Usance/ Revolving LC (Note: Separate approval is required for documentary credits other than above)	20
Amendment for value / validity extension).....	20
Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged.....	20
Revolving L/Cs reinstatement Commission	20
Documents under LC.....	20
Usance Bill Acceptance.....	20
Discrepancy Fees.....	21
Convertible FCY L/Cs.....	21
INR L/Cs	21
NPR L/C (Domestic)	21
Issuance of Delivery Order against copy documents.....	21
Over drawn commission under Import L/C.....	21
Documents returned unpaid/unaccepted.....	21
Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment)	21
Beneficiary's report from correspondent bank.....	21
Beneficiary's report from Credit Agency	21
(for example D&B).....	21
L/C settlement through own FCY A/C.....	21
Force IB settlement.....	21
Interest rate on IB Loan.....	21
Stop Payment/Cancellation Charge of NRB Security Margin Cheques	21
Documentary Collection –Inward	21
Documents Against Payment (DAP)	21
Document Against Acceptance (DAA) Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant.....	22
Documentary Credit – Export	22
a) Documents Negotiation under sight.....	22
b) Documents Negotiation under Usance	22
Advising Export Letter of Credit or subsequent amendment for L/Cs to be Negotiated with us..	22

Advising Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us	22
L/C Transferring Charge	22
L/C Cancellation Charge (unutilized)	22
L/C Confirming charge.....	22
Cash Against Documents (CAD) Permit.....	22
Cash Incentive documents processing charge.....	22
Export Refinancing document processing.....	23
Letter to the Customs Office.....	23
Documentary Collection –Outward	23
Cash Against Documents (CAD)	23
Processing Export L/C under collection.....	23
Guarantees for SME Customers.....	23
Cash Margin, Commissions for entities involved in constructions and Contractor related Business	23
Cash Margin & Commissions for issuance of Performance Guarantee on behalf of entities involved in Tourism related Businesses like Travels, Tours, Trekking, Money Exchange:	24
Cash Margin & Commissions for entities involved Education, Hotel, Health, Transportation, Automobiles, Agriculture, Trading & Wholesale& other business:	24
BG issued in favor of Indian Embassy : Maximum BG Limits Rs.500,000/-	25
BG issued for purpose of EXIM Code : Maximum BG Limits Rs.300,000/-	25
Guarantees for Other Customers	25
Bid Bond	25
Performance Bond	26
Advance Payment Guarantee	26
Issuance of Guarantee in favor of Court in Nepal.....	26
Issuance of Guarantee against Counter Guarantee of Other Banks	26
Shipping Indemnity.....	26
Amendment for time extension within the quarter for which the commission has already been charged.....	26
Amendment of terms other than value increase and/or validity extension.....	26
Amendment for value / validity extension.....	26
Other amendment i.e., clauses etc.....	26
Guarantee Claim Handling charges (to be charged to the Applicant)	26
Guarantee Cancellation Charge	26
Reinstatement of cancelled Guarantees	26
6. Communication	26
Communication – SWIFT.....	26
Simple Payment Message (India).....	26

Other messages (India).....	26
L/C, GTEE messages (India)	27
Simple Payment messages (Elsewhere).....	27
Other messages (Elsewhere).....	27
L/C, GTEE messages (Elsewhere).....	27
Simple Payment/ Other Message Domestic	27
SWIFT Charge for Reimbursement Authorization and amendment thereon	27
SWIFT charge for advising due date under Usance credit.....	27
Letter of Credit / Guarantee – Amendment.....	27
Other Communication.....	27
Demand Draft Confirmation (MT 110).....	27
L/C Messages (Domestic).....	27
Courier (For each packet up to 500 grams)	27
Nepal	27
India.....	27
Other Countries	27
Postage.....	27
Nepal	27
India.....	27
Other Countries	27
Test Key.....	27
Authentication of 3rd Party Test.....	27
7. VOSTRO ACCOUNTS	27
LOCAL COMMERCIAL BANKS	27
Current Accounts	27
Interest on Credit Balances.....	27
Interest on Debit Balances.....	27
8. CREDIT ADMINISTRATION DEPARTMENT.....	28
Commissions relating to forwarding customer application to purchase National Savings Bond (NSB) to be recovered from Nepal Rastra Bank.....	28
Commission on account of collecting interest on NSBs on behalf of our customers to be	28
CICL Charges.....	28
Credit enquiry with CICL	28
Recommending for blacklisting or when recommending for delisting from the blacklist.....	28
Secured Transaction Registry	28
9. Lending Fees	28
Commercial Agriculture and Livestock Loan.....	28
Commitment Fee.....	28

Administrative Fee (New/Renewal)	28
Corporate Loan and Priority Sector Lending.....	28
Commitment Fee (Term Finance).....	28
Commitment Fee (Working Capital Finance) (Group Limit above NPR 200 Million).....	28
Commitment Fee (Working Capital Finance) (Group Limit up to NPR 200 Million)	29
Prepayment Fee (Term Finance Approved Above 50 Lacs)	29
Prepayment Fee (Term Finance approved up to NPR 50 lacs).....	29
Administrative Fee-Priority Sector	29
Administrative Fee- Other than Priority Sector	29
Deprived Sector Lending.....	29
Lending Fees	29
SME	30
Administrative Fee (New).....	30
Administrative Fee (Renewal)	30
Administrative fee: 100% Cash Backed Facilities	30
Commitment Fee (Working Capital Finance) (Above NPR 10 millions)	30
Commitment Fee (Working Capital Finance) (up to NPR 10 millions).....	30
Commitment Fee (Term Finance).....	30
Prepayment Fee* (Term Finance approved above NPR 50 lacs)	30
Prepayment Fee* (Term Finance approved up to NPR 50 lacs).....	30
SWAP Fees.....	30
SME-Priority Sector Lending	30
Administrative Fee-Priority Sector	30
SME- Non Funded (Only for BG)	30
Retail Loan	30
Prepayment Fee (Term Finance approved above NPR 50 lacs)	30
Prepayment Fee (Term Finance approved up to NPR 50 lacs)	31
Commitment Fee (Revolving Nature)	31
Commitment Fee (Term Loan Nature).....	31
Administrative Fee (New).....	31
Administrative Fee (Renewal)	31
Administrative Fee Limits against 100%Cash Margin/Cash Deposits/Fixed Deposit with NIC ASIA Bank	31
Insurance of Pledged Gold	31
Partial Settlement of Gold Loan.....	31
SWAP Fees.....	31
Extension Charge /Pricing	32
For Normal Extension	32

For Review Extension other than Nomal.....	32
Penal Interest.....	32
10.Fees and Charges applicable for Depository Services (Demat Account).....	32
11.Amount withdrawal from Super Deposit Account.....	33
12.Staff Concessions.....	33
13. STC DEVIATION FORMAT.....	34

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.

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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. 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

S.No.	Services	Provision
		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		a) Up to six months from draft issuance date: NPR 500/-flat per draft plus communication and Other Bank Charges

S.No.	Services	Provision				
	Cancellation of Remittance DD/MC/etc.	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					
	Payment Mode	Amount	Service Charge	Sending Agent Commission (40%)	Paying Agent Commission (30%)	Host Commission(30%)
	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
	A/C Deposit only	50,001 to 60,000	180	72	54	54
60,001 to 100,000		200	80	60	60	
2.14	Online Fee Payment Service Charge	NPR 500 per application (in addition to the examination fee)				

S.No.	Services	Provision	
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		
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 for import 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	

S.No.	Services	Provision
	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
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/-

S.No.	Services	Provision
	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/-
	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

S.No.	Services	Provision
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	
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

S.No.	Services	Provision	
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		
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

S.No.	Services	Provision			
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)
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)

S.No.	Services	Provision
4.12.4	NCHL Fund Transfer Through Internet Banking and Mobile Banking	Flat NPR 30 /-
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)
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>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</p> <p>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)</p>
5.1.4	Revolving L/Cs reinstatement Commission	<p>Corporate: NPR 1,500/- at the time of reinstatement</p> <p>Mid-Market: NPR 1,500/- at the time of reinstatement</p> <p>Non Corporate: NPR 2,000/- at the time of reinstatement</p> <p>Ad-hoc: 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>Corporate: 0.025%-0.15% or NPR 1,500/- per month or part thereof whichever is higher.</p> <p>Mid-Market: 0.05%-0.15% or NPR 1,500/- per month or part thereof, whichever is higher.</p> <p>Non Corporate: 0.15%- 0.20% or NPR 2,000/- per month or part thereof whichever is higher.</p> <p>Ad-hoc: 0.20%-0.30% or NPR 2,500/- per month or part there of whichever is higher.</p> <p>(Plus courier/communication charges as per STC)</p>

S.No.	Services	Provision
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
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)	1. At Sight: Corporate: 0.10%-0.20% of documents value or NPR 1,500/- whichever is higher. Mid-Market: 0.10%-0.25% of document value or NPR.1,500/-whichever is higher Non corporate: 0.20%-0.30% of documents value or NPR 2,000/- whichever is higher.

S.No.	Services	Provision
		Non customer: 0.25%-0.35% of documents value or NPR 2,500/- whichever is higher. (Plus courier/communication charges as per STC)
5.2.2	Document Against Acceptance (DAA) Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant.	Corporate: 0.025% or NPR 1,500/- per month or part thereof whichever is higher. Mid-Market: 0.05% or NPR 1,500/- per month or part thereof, whichever is higher. Non Corporate: 0.15% or NPR 2,000/- per month or part thereof whichever is higher. Non-customer: 0.25% or NPR 2,500/- per month or part thereof whichever is higher. (Plus courier/communication charges as per STC)
5.3.	Documentary Credit – Export	
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. (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

S.No.	Services	Provision																																		
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 whichever is higher</td> <td>50%*</td> <td>0.35% * or min Rs.1000/- or part thereof whichever is higher</td> </tr> <tr> <td>APG</td> <td>Nil -5% #</td> <td>0.45% or min Rs.1500/- or part thereof whichever is higher</td> <td>100%</td> <td>0.40% or min Rs.1500/- or part thereof whichever is higher</td> </tr> <tr> <td>Others</td> <td>Nil - 5% #</td> <td>0.45% or min Rs.1500/- or part thereof whichever is higher</td> <td>100%</td> <td>0.40% or min Rs.1500/- or part thereof whichever is higher</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></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 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					
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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.																																			

S.No.	Services	Provision				
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 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:	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
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		

S.No.	Services	Provision				
		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 <u>Indian Embassy</u> : 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		
5.5.5	BG issued for purpose of <u>EXIM Code</u> : Maximum BG Limits Rs.300,000/-	Particulars	Provision Relationship	New Relationship		
		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.				

S.No.	Services	Provision		
5.6.2	Performance Bond	<p>Corporate: 0.3125% - 0.50% or NPR 1,000/- per quarter or part thereof whichever is higher.</p> <p>Ad-hoc: 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.</p>		
5.6.3	Advance Payment Guarantee	<p>Corporate: 0.375% - 0.50% or NPR 1,500/- per quarter or part thereof whichever is higher.</p> <p>Ad-hoc: 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		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		
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		

S.No.	Services	Provision
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	
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 7.3	Current Accounts	(NPR optional)
	Interest on Credit Balances	Nil
	Interest on Debit	As per FEDAN rule.

S.No.	Services	Provision
	Balances	
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	
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%

S.No.	Services	Provision	
	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	1.50%
		Renewal	1.50% of the approved limits
<p>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</p> <p>In case of 9.2.3, in case of consortium loan, as per consortium decision.</p>			

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	1.50%
				Renewal	1.50%
		Direct	Renewal	New	1.50%
Renewal	1.50%				
<p>*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.</p>					

9.4	SME	
9.4.1	Administrative Fee (New)	1.50%
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)	1.50%
9.5.5	Administrative Fee (Renewal)	1.50%
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

