



NIC ASIA Bank

STANDARD TARIFF OF CHARGES

(For internal use only)

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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.

1. CUSTOMER SERVICES		
S.N.	Services	
1.1	Stop Payment of drawn Cheque	a) NPR 300/- per instruction (plus communication charges as per Section 6 where applicable) for same branch account.
		b) NPR 500/- 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 500/- per instruction (plus communication charges as per Section 6 Communication where applicable) for same branch account.
		a) NPR 750/- per instruction (plus communication charges as per Section 6 where applicable) for other branch account.
1.3	Standing Instruction	NPR 250/- per instruction
1.4	Cheque certified "Good for Payment"	a) NPR 300/- per Cheque for same branch account
		b) NPR 500/- per Cheque for other branch account
1.5	Cancellation of "Good for Payment"	NPR 300.00
1.6	Issuance of Balance Certificate	NPR 500/- (Free once a year for Corporate/Credit Accounts for Audit purpose). Additional NPR 200/- each for additional copy if multiple copies are requested.
1.7	Balance Re-confirmation Charge	NPR 600/- flat
1.8	Account Closure	NIL (In case of Super Special Savings Account and Premium Saving Account, if account is closed within 1 year from the date of opening, NPR 1,000 is to be recovered towards cost of silver coin)
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 200/- 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 200 to be charged to the customer Account).
1.11	Cheques returned unpaid	For credit customers: NPR 200/- per cheque to be charged to drawers. For other customers: NPR 300/- per cheque to be charged to drawers. For Drawee : NIL
1.12	Duplicate Account Statement Request	NPR 20/- per page or Min. NPR 100/- whichever is higher
1.13	Duplicate Customer DR/CR advice	Within 3 months of transaction: Free
		After 3 months and up to one year: NPR 100/-
		After 1 year and up to 2 Years: NPR 200/-
1.14	Record Retrieval Charges	After 2 years: NPR 500/-
		Within 3 months of transaction: 100/-
		After 3 months and up to one year: NPR 300/-
		After 1 year and up to 2 Years: NPR 500/-
1.15	FD Liquidation	After 2 years: NPR 1000/-
		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 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	Encashment of FCY Cash deposit into account (for denomination below USD 50 or equivalent in other convertible FCY)	Buying rate of Currency Notes below denomination of 50 applicable. (No additional Charge) (As per the Bank's Card rate of that day)
1.16.2	Encashment of FCY Cash deposit into account (for denomination USD 50 and above or equivalent in other convertible FCY)	Buying rate of Other Instruments & Currency Notes of denomination 50 and above (No additional Charge) (As per the Bank's Card rate of that day)
1.16.3	FCY Cash Sale	No Charge
1.16.4	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 100 for any transaction above NPR 200,000. No Charges for ABBS Transaction within Inside Kathmandu Valley Branches. (Any waiver on ABBS Fee mentioned in Product Paper Guidelines will be applicable) (Specific approval from HRB/HDTB/HSME/DGM/CEO to be obtained in standard STC deviation format for any waiver)
1.18	Inter-Branch Fax Transfers	
1.18.1	IB Fax Transfer (one side customer)	0.02% or minimum NPR 100/-
1.18.2	IB Fax Transfer (Both side non-customers)	0.15% or minimum NPR 250/-
1.19	Amendment of payment instruction	NPR 100 per instance + communication charges
1.20	Funds transfer with other BFIs.	As per arrangement with the respective Banks / Financial Institution
1.21.1	Savings account conversion charge (to other account)	NPR 25/- per account
1.21.2	Scheme change charge (to other schemes)	NPR 100/- (In case of change in account schemes of Super Savings Account and Premium Saving Account to other account scheme within 1 year from the date of account opening, NPR 1,000 is to be recovered additionally towards cost of silver coin)
1.21.3	Statement to be posted abroad	USD 10.00(After six months of account opening)
1.21.4	Statement to be faxed abroad.	USD 5.00 (After 6 months of account opening)
2. REMITTANCES		
2.1	Stop Payment of Demand Draft	NPR 500 (plus communication charges as per Section 6 COMMUNICATION where applicable)
2.2	MC/NRB Cheque issuance	NPR 250/- flat
2.3	Draft FCY	
2.3.1	Draft FCY (Incl. INR) Customer	0.20% or NPR 250/- for each draft/telex. RMs / staff at sales point (AM and above) and BMs are authorized to offer discount with proper record and justification to maximize sales and increase customer satisfaction as under: 0.05% or min NPR 100 (Plus communication charge as per STC section 6).
2.3.2	Draft FCY (Incl. INR) Non Customer	0.25% or NPR 350/- for each draft/telex. (Plus communication charge as per Section 6. COMMUNICATION). RMs / staff at sales point (AM and above) and BMs are authorized to offer discount with proper record and justification to maximize sales and increase customer satisfaction as under: 0.10% or min NPR 150/-

2.3.3	USD Cheque drawn on NIC ASIA account maintained at SCB NY	USD 5.00 per Cheque in addition to draft FCY charges.
	Arrangement of INR Draft is with HDFC Bank, ICICI Bank and SBI Bank in India. SBI INR Draft being issued only by Biratnagar Branch.	
2.4	SWIFT Transfer FCY	
2.4.1	SWIFT Transfer FCY (Incl. INR) Customer	0.10% or minimum NPR 300/- for each draft/telex. RMs / staff at sales point (AM and above) and BMs are authorized to offer discount with proper record and justification to maximize sales and increase customer satisfaction as under: 0.05% or min NPR 100/- (Plus communication charge as per STC section 6).
2.4.2	SWIFT Transfer FCY (Incl. INR) Non Customer	0.20% or minimum NPR400/- for each draft/telex. (Plus communication charge as per Section 6 communication, postage and test key handling charges. RMs / staff at sales point (AM and above) and BMs are authorized to offer discount with proper record and justification to maximize sales and increase customer satisfaction as under: 0.15% or min NPR 200
2.5	Cancellation of Remittance DD/MC/etc.	a) Up to six months from draft issuance date: NPR 250/- flat per draft plus communication and other bank charges b) > 6 months to one year after draft issuance date: NPR 500/- flat per draft plus communication and other bank charges c) > 1 year after draft issuance date: NPR 1000/- flat per draft plus communication and other bank charges
2.6	SWIFT LCY	0.05% or minimum NPR 250 plus SWIFT charges as applicable. (Waiver for Corporate clients can be done by AGMCB)
2.7	Cancellation of SWIFT payment	NPR 500.00 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 250/- Flat per credit
2.9.2	For credit to customer's FCY Account	No Charge
2.9.3	Non-customers / Tourist	0.15% or minimum NPR 350/- if paid in LCY at our counter.
2.9.4	Transfer to another bank	0.25% or minimum NPR 500/-
2.10	Follow up telex/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 20.00 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 500 Flat Above NPR 1.5 M – NPR 1,000 Flat
2.13	Certificate of Deposit for Exporters	NPR 250/- per Certificate
3. CHEQUE PROCESSING		
3.1	Travelers Cheque Encashment	1% or Min NPR 250/- plus + Courier Charge (NPR 1500.00 up to 500grams) NPR 3,500.00 Above 501 grams UP to 1 kg as existing STC.)
3.2	Cheques/Travelers Cheque Sent on collection	0.01% of face value or Min NPR 250.00+ other bank charges if any
3.3	Cheque Purchase	

3.3.1	Cheque Purchase FCY (subject to limit/approval)	Local Clearing Cheques: 0.1% or min NPR 200.00. Cheques drawn inside Nepal: 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16 th days onwards till date of realization) Cheques drawn outside Nepal: 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16 th 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	0.125% or minimum NPR500/- plus postage/courier	
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
3.4.3	Inward clean collection (except local clearing)	0.25% minimum NPR 500/-(plus out of pocket expenses).	
3.4.4	Inter Branch collection	Flat NPR 100/- (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: 0.10% or minimum NPR 700/- plus communication charge b) Non Customer: 0.15% or minimum NPR 1000/- plus communication charge.	
3.5.2	b) Advance payment vide USD cash for import of goods from Tatopani Customs office	a) Customer: 0.10% or minimum NPR 500/- B) Non customer:0.15% or minimum of NPR 700/- for	
4. TRANSACTION BANKING, CARDS& Delivery Channels			
4.1	Cash Management – Virtual Account Service		
4.1.1	VA Set up Fee	NPR 500/- per remitter	
4.1.2	VA Commission	0.05% of amount remitted or NPR 100/-, whichever is higher. (Pre-fact concurrence of HRB to be obtained on case to case basis.)	
4.2	Outwards fund transfer (INR) through RTGS/NEFT		
4.2.1	For Payment on Day 0	0.25% or Min NPR 350/- Plus NPR 250/- towards communication	
4.2.2	For Payment on Day 1	0.20% or Min NPR 300/- Plus NPR 250/- towards communication	
4.2.3	For Payment on Day 2	0.15% or Min NPR 250/- Plus NPR 250/- towards communication	
4.2.4	For Payment on Day 3-4	0.10% or Min NPR 200/- 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 1,890 / NPR 10,000	
	b) H159 W210 D492/	NPR 2,490/ NPR 10,000	
	c) H189 W263 D492/	NPR 3,290/ NPR 10,000	
	d) H159 W423 D492/	NPR 3,990/ NPR 15,000	
	e) H321 W210 D492/	NPR 3,990/ NPR 15,000	
	f) H189 W529 D492/	NPR 5,190/ NPR 15,000	
	g) H321 W423 D492/	NPR 6,390/ NPR 20,000	
	h) H404 W529 D492/	NPR 8,790/ NPR 20,000	
	Note: 25% discount on security deposit to Life Savings Account and Shareholders Savings Account & 50% discount on security deposit to Happy Savings Account and Nari Shakti Bachat Khata customers however minimum security deposit should not be below NPR 10,000.		

4.3.1	Surrender of Locker	NPR 3000/- flat as service charge
4.3.2	Breaking of Lockers / Loss of key by the customer	NPR 3,000.00 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	Free for First Year and NPR 250 shall be charged yearly from 2 nd Year Validity of card shall be 5 years. Waiver on Issuance Fee will be provided to new accountholders or existing accountholders while issuing of Debit Card on first year only.
4.4.2	Re-issuance (for lost cards/damaged)	NPR 250/- (for one year)
4.4.2.1	ATM Card Block Fee	NPR 100/-
4.4.2.2	ATM Card Unblock Fee	Free
4.4.3	Supplementary Card	NPR 250/-
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 30/- (For all ATM Terminals)
	ATM Cash Withdrawal in NEPS Member Bank's Terminal	NPR 30/-
	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
4.4.5	International Visa Card	
	Issuance Fee International Visa Card	NPR 1000/-
	International Card Cash Load	NPR 500/-
	ATM Cash Withdrawal of Int'l Card used in Foreign Country	USD 4/-
	Balance Enquiry within Visa ATM Foreign Country	USD 1/-
4.4.6	Pin Re-generation	NPR 100/-
4.5	Mobile Banking with SMS Alert	
4.5.1	Registration	Free (First year free)
4.5.2	Annual Maintenance Fee	NPR 200/-
4.5.3	Pin Regeneration	NPR 25/-.
4.6	Mobile Banking without SMS Alert	
4.6.1	Registration	Free (First year free)
4.6.2	Annual Maintenance Fee	NPR 100/-
4.6.3	Pin Regeneration	NPR 25/-.
4.7	Internet Banking	
4.7.1	Registration	First year One time Issuance Free.
4.7.2	Renewal	(a) Individual: NPR 250/- (b) Institutions: NPR 500/-
4.7.3	Pin Re-generation	NPR 50/-
4.8	PSTN/Mobile/ADSL Bill Payment (Non-Customer)	NPR 25/- per transaction
4.9	NIC ASIA VISA Credit Card	
4.9.1	Service Fees	
4.9.1.1	Joining Fee & Issuance Fee	Joining: NPR 750/- , Issuance NPR 750/- & NPR 750 for Supplementary Card Validity of card shall be 5 years
4.9.1.2	Credit Review fee (MAINTAINANCE)	NPR 750
4.9.1.3	Replacement Fee	NPR 750
4.9.1.4	Reissuance Fee	NPR 750

4.9.1.5	PIN regeneration FEE	NPR 100		
4.9.1.6	Limit enhancement fee (Temporary)	NPR 500		
4.9.1.7	Limit enhancement fee (Permanent)	NPR 750		
4.9.1.8	E-Commerce Activation	NPR 100		
4.9.1.9	E-Commerce TXN fee	NPR 50 or 0.5% whichever is higher		
4.9.1.10	E-Commerce Annual fee	NPR 100		
4.9.2	Transaction Fee			
4.9.2.1	Cash withdrawal from NIC ASIA ATM	NPR 100.00 + 2%		
4.9.2.2	Cash withdrawal Other Bank's ATM and India	NPR 150.00 + 2%		
4.9.2.3	Balance Inquiry from NICASIA ATM	NIL		
4.9.2.4	Balance Inquiry from Other Bank's ATM	NPR 50.00		
4.9.3	Billing related fees			
4.9.3.1	Late payment fee	NPR 300.00		
4.9.3.2	Over limit fee	NPR 500		
4.9.3.3	Minimum Payment	NPR 1000 or 10% whichever is higher		
4.9.4	Interest			
4.9.4.1	Interest Rate	22% per annum		
4.9.5	Unpaid Allowance	NPR 100		
4.10	POS (Point of Sale)			
	Membership Fees	NPR 500		
	Merchant Service Fee (MSF)	Commission offer by the Bank		
		Off-Us		
		On-US		
		3.50%		
		2-2.20%		
	Above mentioned charges shall be the standard charges for POS, for which we can provide up to 50% waiver on joining fee and rebate of 1% on MSF depending upon the size and volume of the business with prior approval from H-DTB			
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 4.10 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 IPS P1 Pricing Transactions			
4.12.1	Charges for direct credit	Up to 500	NPR 10	
		Above 500 to 5K	NPR 25	
		Above 5K to 50K	NPR 50	
		Above 50K	NPR 75	
		FCY Transaction	NPR 50	
4.12.2	Cancellation Charge	Flat NPR 200		
4.13	NCHL IPS Fund Transfer Through Internet Banking and Mobile Banking	Flat NPR 30		
4.14	NCHL IPS P2 Pricing Transaction			
	Particular	Message Type	Price Structure	Amount
	Dividend Payment & IPO Refund	DC	Up to Rs. 100	Free
			Above Rs.100 to Rs. 500	NPR 2
			Above Rs. 500 to Rs. 5K	NPR 5
			Above Rs. 5K to Rs. 50K	NPR 15
			Above Rs. 50K to Rs. 5L	NPR 20
			Above Rs. 5L to Rs. 50L	NPR 25

				Above Rs. 50L	NPR 50
		Salary Payment:	DC	P2	Flat NPR 50/-
		Pension Payment:	DC	P2	Flat NPR 100/-
		Social Security Payment:	DC	P2	Flat NPR 30/-
		Payment Related Fees	DC/DD	P1/P2	Flat NPR 50/-
		(Any Fees):			
		Credit Card:	DC/DD	P1/P2	Flat NPR 70/-
		PF Saving:	DC	P2	Flat NPR 100/-
		Utility Electricity Bill:	DC/DD	P1/P2	Flat NPR 50/-
		Utility Water Bill:	DC/DD	P1/P2	Flat NPR 50/-
		Utility Phone Bill:	DC/DD	P1/P2	Flat NPR 50/-
		Tax:	DC/DD	P1/P2	Flat NPR 50/-
		Tax Vat:	DC/DD	P1/P2	Flat NPR 50/-
		Tax Income:	DC/DD	P1/P2	Flat NPR 50/-
		Government Payment:	DC/DD	P1/P2	Flat NPR 100/-
*NOTE: Price structure for Message Type DC/DD for Direct Credit the prices are as per the P1 whereas for Direct Debit the rate is flat as per P2 Pricing.					
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: 0.10%-0.20% or NPR 1,000/- per quarter or part thereof whichever is higher.</p> <p>Mid-Market (Regular/ Ad-hoc): 0.10%- 0.25% or NPR. 1000/- per quarter thereof, whichever is higher.</p> <p>Non Corporate (SME/Retail) Customer: 0.10%-0.30% or NPR 1,500/- per quarter or part thereof whichever is higher.</p> <p>Ad-hoc/Non Customer*: 0.25%-0.50% or NPR 2,000/- per quarter or part thereof whichever is higher.</p> <p>*Note: Adhoc 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 1000/- 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 1,000/- 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 1,500/- 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</p> <p>(Plus courier/communication charges as per STC)</p>			

5.1.4	Revolving L/Cs reinstatement Commission	Corporate: NPR 1,000/- at the time of reinstatement Mid-Market : NPR 1,000/- at the time of reinstatement Non Corporate: NPR 1,500/- at the time of reinstatement Ad-hocs: NPR 2,000/- at the time of reinstatement
5.1.5	Documents under LC	NPR 500/- for each set of documents
5.1.6	Usance Bill Acceptance	Corporate: 0.025%-0.15% or NPR 1,000/- per month or part thereof whichever is higher. Mid-Market: 0.05%-0.15% or NPR 1,000/- per month or part thereof, whichever is higher.
		Non Corporate: 0.15%- 0.20% or NPR 1,500/- per month or part thereof whichever is higher. Ad-hoc: 0.20%-0.30% or NPR 2,000/- per month or part thereof 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 75/- or equivalent per set of Docs (Other CYs) INR L/Cs: INR 2,000/- per set of Docs NPR L/C: (Domestic) NPR 3,000/- per set of Docs (Inland L/C) EUR L/C: EUR 50/- per set of Docs GBP L/C: GBP 50/- 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 1000/- per set of documents
5.1.9	Over drawn commission under Import L/C	0.50% on overdrawn amount or NPR 1000/- whichever is higher
5.1.10	Documents returned unpaid/unaccepted	NPR 1000/- 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 2000/-
5.1.12	Beneficiary's report from correspondent bank	NPR 500 + Correspondent Bank's Charge
5.1.13	Beneficiary's report from Credit Agency (for example D&B)	NPR 500 + Actual Cost
5.1.14	L/C settlement through own FCY A/C	NPR 0.05 per USD or min NPR 2,000/- (For other FCY, convert to equivalent USD)
5.1.15	Force IB settlement	NPR 1000.00
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 500.00
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 1,000/- whichever is higher. Mid-Market: 0.10-0.25% of document value or NPR.1000/- whichever is higher Non corporate: 0.20%-0.30% of documents value or NPR 1,500/- whichever is higher. Non customer: 0.25%-0.35% of documents value or NPR 2,000/- 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.	<u>Corporate</u> : 0.025% or NPR 1,000/- per month or part thereof whichever is higher. <u>Mid-Market</u> : 0.05% or NPR 1000/- per month or part thereof, whichever is higher. <u>Non Corporate</u> : 0.15% or NPR 1,500/- per month or part thereof whichever is higher. <u>Non-customer</u> : 0.25% or NPR 2,000/- 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	0.25% 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 2,000/- (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 3,000/- flat per transfer (Plus Communication charges as per STC)
5.3.6	L/C Cancellation Charge (unutilized)	NPR 1,000/- flat plus other bank charges Plus (Courier/Communication charges as per STC)
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 3,000/- per quarter or part thereof (Plus Courier/Communication charges as per STC)
5.3.8	Cash Against Documents(CAD) Permit	NPR 1000/- for each permit
5.3.9	Cash Incentive documents processing charge	NPR 1000/- per set of export document
5.3.10	Export Re-financing document processing	NPR 1000/- per set of export document
5.3.11	Letter to the Customs Office	NPR 1000/- per letter
5.4	Documentary Collection -Outward	
5.4.1	Cash Against Documents (CAD)	0.15% - 0.25% of document value or NPR 2,000/- 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 1,000/- (Plus Courier/Communication charges as per)
5.5	Guarantees	

5.5.1	Bid Bond	Corporate: 0.25% - 0.35% or NPR 1,000/- per quarter or part thereof whichever is higher. Mid-Market (Regular/ Ad-hoc): 0.25%-0.40% or NPR 1,000/- per quarter or part thereof, whichever is higher. Non corporate: 0.40% - 0.65% or NPR 1,200/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% or NPR 1,500/- per quarter or part thereof whichever is higher.
5.5.2	Performance Bond	Corporate: 0.3125% - 0.50% or NPR 1,000/-per quarter or part thereof whichever is higher. Mid-Market (Regular/ Ad-hoc): 0.3125%-0.60% or NPR 1,000/- per quarter or part thereof whichever is higher. Non-corporate: 0.50% - 0.625% or NPR 1,200/- per quarter or part thereof whichever is higher. Ad-hocs: 0.75% or NPR 1,500/- per quarter or part thereof whichever is higher.
5.5.3	Advance Payment Guarantee	Corporate: 0.375% - 0.50% or NPR 1,500/- per quarter or part thereof whichever is higher. Mid-Market (Regular/ Ad-hoc): 0.375% - 0.60% or NPR 1,500/- per quarter or part thereof whichever is higher. Non Corporate: 0.625% - 0.75% or NPR 2,000/- per quarter or part thereof whichever is higher. Ad-hoc: 0.75% p.q. or NPR 2,500/- p.q. or part thereof whichever is higher.
5.5.4	Issuance of Guarantee to the Court in Nepal against 100% cash margin/security	3% or NPR 8,000/- p.a. whichever is higher at the time of issuance. Then after commission shall be recovered every year from interest income against cash security of applicant (lien over FD or Savings account) at the same rate of issuance till cancellation of guarantee. In case of Guarantee issued against 100% cash margin from applicant, no renewal charge shall be levied.
5.5.5	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
5.5.6	Shipping Indemnity	Seek specific approval on case to case basis
5.5.7	Amendment of terms other than value increase and/or validity extension	NPR 1000/- flat plus communication charge
5.5.8	Amendment for time extension within the quarter for which the commission has already been charged	NPR 1,000/- flat plus communication charge
5.5.9	Amendment for value / validity extension	As per issuance commission above
5.5.10	Other amendment i.e., clauses etc.	NPR 1000/-
5.5.11	Guarantee Claim Handling charges (to be charged to the Applicant)	NPR 1,000 plus other related charges
5.5.12	Guarantee Cancellation Charge	NPR 500
5.5.13	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 500/- per message
6.1.2	Other messages (India)	NPR 650/-per message
6.1.3	L/C, GTEE messages (India)	NPR 1,500/-per message
6.1.4	Simple Payment messages (Elsewhere)	NPR 750/-per message
6.1.5	Other messages (Elsewhere)	NPR.750/-per message
6.1.6	L/C, GTEE messages (Elsewhere)	NPR 1,500/-per message
6.1.7	Simple Payment/Other Message Domestic	NPR 500/- per message
6.1.8	SWIFT Charge for Reimbursement Authorization and amendment thereon	NPR 750/- per message
6.1.9	SWIFT charge for advising due date under Usance credit	NPR 750/- per message
6.1.10	Letter of Credit / Guarantee – Amendment	NPR 1000/- per message

6.1.11	Other communication	Short messages (up to 50 words) NPR 750.00 Long messages (above 50 words) NPR 1,500.00
6.1.12	Demand Draft Confirmation (MT 110)	NPR 250/-
6.1.13	L/C messages (Domestic)	NPR 250/-per message
6.2	Courier (For each packet up to 500 grams)	
6.2.1	Nepal	NPR 100/-
6.2.2	India	NPR 500/-
6.2.3	Other Countries	NPR 1,500 (up to 500 grams) / NPR 3,500 (above 501 grams up to 1 kg.)
6.3	Postage	
6.3.1	Nepal	NPR 50/-
6.3.2	India	NPR 100/-
6.3.3	Other Countries	NPR 250/-
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
	Current Accounts	(NPR optional)
7.2	Interest on Credit Balances	Nil
7.3	Interest on Debit Balances	As per FEDAN rule.
7.4	Local Inter Bank transfer	Free
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 recovered from Nepal Rastra Bank	0.10 % of interest claim amount.
8.3	Issuance of acceptance letter for water tap, electricity line etc. on mortgage property/collateral release	
8.3.1	Electricity, water tap & other installation	NPR 500/- on each request/letter issuance
8.3.2	To get Hal-sabik done in property ownership certificate/handing over of the ownership certificate of the mortgaged property for any other purpose	NPR 500/- on each request/letter issuance
8.3.3	Land Ownership Registration Certificate temporary release charge	NPR 500/- per issuance
8.4	Vehicle Ownership Transfer in the name of customers	
8.4.1	Commercial	NPR 1,000/-
8.4.2	Private	NPR 750/-
8.4.3	Motorcycle	NPR 500/-
8.4.4	Issuance of consent letter for obtaining duplicate copy of bluebook or for any other purpose	NPR 100/-
8.5	Bullion Collateral (Gold / Silver) Release	NIL
8.6	Security release charge of shares and debentures	NPR 100/- on each release. (Share release charge for one company to be counted as one release.)
8.7	Temporary release of security documents	NPR 500 per case
8.8	CICL Charges	
8.8.1	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>

8.8.2	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 NRS. 2000/listing & De-listing of the borrower with loan/facility below 10 million (Note: charges are subject to conditions prescribed by the CIB).
8.8.3	Credit Inquiries	Reciprocity basis NPR 1,000/-for banks without reciprocal arrangement.
8.8.4	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 Corporate Banking

9.1.1	Commitment Fee (Term Finance)	0.25% p.q. i.e. 1% p.a. if not utilized as per agreed terms/tenure			
9.1.2	Commitment Fee (Working Capital Finance)	0.25% p.q. i.e. 1% p.a. of unutilized limit, if average utilization is below 70%			
9.1.3	Administrative Fee New Credit Limits	0.25% of approved limits.			
9.1.4	Administrative Fee – Renewals	0.25% of approved limits.			
9.1.5	Lending Fees- Deprived Sector	Commitment fee	0.25% p.q. i.e. 1% p.a. of unutilized limit, if average utilization is below 70%		
		Pre-Payment Fee	1% of Prepaid amount		
		Administrative Fee	Indirect	MFI	Prime -0.25%
					Other -0.50%
				FINGOs	Prime -0.50%
	Other -0.75%				
	Co-operative	Prime -0.75%			
		Other -1%			
	Direct	Others	1%		
9.1.6	Prepayment Fee (Term Finance) – Corporate	Flat 1% of prepaid amount			

In case of 9.1.5 and 9.1.6 Prepayment Fee (Term Finance), if customer repays the loan from his/her own source 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

9.2 SME

9.2.1	Administrative Fee for Medium Enterprises (New/Renewal):	New/Renewal: 0.25% of approved limit.		
9.2.2	Administrative Fee for Small Business Loan (New/Renewal)	New/Renewal: 0.50% of approved limit.		
9.2.3	Administrative Fee for SME Mid-Market Loan (New/Renewal)	New/Renewal: 0.25% of approved limit.		
9.2.4	Administrative Fee- Easy Business Loan (New/Renewal)	New/Renewal: 0.50% of approved limit.		
9.2.5	Administrative fee: 100% Cash Backed Facilities	Limits up to NPR 1M	: NPR 1,000/-	
		Limits above NPR1M	: NPR 2,000/-	
9.2.6	Commitment Fee (Working Capital Finance)	0.25% p.q. i.e. 1% p.a. of unutilized limit, if average utilization is below 70%		
9.2.7	Prepayment Fee* (Term Finance)	Flat 2% of prepaid amount, if loan is settled before expiry of one third of loan tenure and flat 1% of prepaid amount if settled after one third of loan tenure or as per respective PPG.		
9.2.8	SWAP Fees	2% flat on loan outstanding		

In case of 9.2.7 Prepayment Fee (Term Finance), if customer repays the loan from his/her own source 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.

9.3 Consumer Banking

9.3.1	Prepayment Fee* (Term Finance)	Flat 2% of prepaid amount, if loan is settled before expiry of one third of loan tenure and flat 1% of prepaid amount if settled after one third of loan tenure.	
9.3.2	Prepayment Fee (Education Loan)	Flat 2% of prepaid amount, if loan is settled within a year and flat 1% of prepaid amount if settled after one year of loan tenure.	
9.3.3	Commitment Fee (SajiloKarja / Loan against Share Loyalty Financing Facility)	0.25% p.q. i.e. 1% p.a. of unutilized limit if average utilization is below 70%	
9.3.4	Commitment Fee for Gold or Silver Loan	0.25% p.q. i.e. 1% p.a. of unutilized limit if average utilization is below 50%	
9.3.5	Commitment Fee for Education Loan	0.25% p.a. of unutilized limit	
9.3.6	Administrative Fee New Loans	Home Loan	0.75%
		Sajilo Subidha	0.75%
		Sajilo Karja	1%
		Auto Loan:	
		Red/Green Plate	
		Normal Auto Loan	0.50%
		Black Plate	1%
		Taxi Financing	1%
		Loan Against Share:	
		Up to 10 Million	0.75%
		Above 10 Million	0.50%
		Education Loan	0.75%
		Foreign Employment Loan	1%
		Loan against security of Gold/Silver	NPR 500 flat
		Other Retail Loans	
		Loyalty Financing	1%
Consumer Financing	1%		
Other Loans/Personal Loans	1%		
Personal Loan Facility under Super Payroll Account	NPR 750/- flat		
Real Estate Loan	1%		
9.3.7	Administrative Fee – Renewals	Sajilo Karja	0.75%
		Sajilo Subidha	0.50%
		Loan Against Share	0.75%
		Loan against security of Gold/Silver	NPR500 Flat
		Other Retail Loans	
Loyalty Financing	0.75%		
9.3.8	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.	
9.3.9	Insurance of Pledged Gold:	NIL	
9.3.10	Partial settlement of Gold Loan:	NIL	
9.3.11	SWAP Fees	2% flat on loan outstanding	

All fees and charges under 9.3 shall be applicable on all Consumer Banking facilities irrespective of Customer Segment (Corporate Banking, SME, etc.)

In case of 9.3.1 Prepayment Fee (Term Finance), if customer repays the loan from his/her own source 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 Extension Charge/Pricing

9.4.1	For Normal Review Extension	Additional 0.25 % to existing pricing till extended period (Waiver/deviation authority - 100%: Business Heads/Chief of Regions)
9.4.2	For review extension other than normal	Additional 0.50 % to existing pricing till extended period (Waiver/deviation authority - 50% : Chief of Regions, 75%: Business Heads, 100% ACEO)

*Dy Head/ Dy CoRO can approve the waiver/deviation during leave of Business Head/CoRO. Similarly Business Head can approve the waiver/deviation during leave of ACEO.

9.5 Penal Interest

- a. For all types of funded loan:
An additional 2% p.a. on principal overdue and/or interest overdue on loan amount or deal or contract outstanding from the time interest and/or principal becomes overdue on the respective loan amount or deal or contract
- b. NPR 1000.00 flat per default Here
default means:
- Equated installment or part thereof overdue for equated installment loan. (5 Days Grace period shall be provided)
 - Interest and/or principal overdue for other loans.
 - Interest and/or principal overdue for Gold Loan (5 Days Grace period shall be provided)
 - Limit expiry/Review expiry in case of overdraft facilities.
- c. 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)

a	Account Opening Fee:	NPR 50
b	Yearly Account Operating Fee:	NPR 100
c	Securities Transfer Fee:	NPR 25 per transfer
d	Re-Materialization Fee:	NPR 50
e	Security Pledge Fee:	NPR 50
f	Account Freeze Fee:	NPR 25
g	Household Transfer	2% of paid amount or Minimum NPR 200
h	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

11. 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.

12. STC DEVIATION FORMAT

To :

From :

Date :

Subject: Approval for application of rates other than Standard Charges

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