



# **NIC ASIA Bank**

## **STANDARD TARIFF OF CHARGES**

**(For internal use only)**

**(Version XXXXXV/October 2018)**

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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 if accounts is closed after the expiry of 6 months of opening of the account.
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/- After 2 years: NPR 500/-
1.14	Record Retrieval Charges	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/- After 2 years: NPR 1000/-
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 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)
<b>2. REMITTANCES</b>		
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
<b>2.3</b>	<b>Draft FCY</b>	
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.				
<b>2.4</b>	<b>SWIFT Transfer FCY</b>				
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			
<b>2.9</b>	<b>FCY Inward Remittance</b>				
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			
2.14	<b>NIC Asia Remit Domestic Remittance Service Fee</b>				
	<b>Amount</b>	<b>Service Fee</b>	<b>Sending Commission</b>	<b>Payout Commission</b>	<b>Host Commission</b>
	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
2.15	Online Fee Payment Service Charge	NPR 500 per application (in addition to the examination fee)			



<b>3. CHEQUE PROCESSING</b>		
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
<b>3.3</b>	<b>Cheque Purchase</b>	
3.3.1	Cheque Purchase FCY (subject to limit/approval)	<b>Local Clearing Cheques:</b> 0.1% or min NPR 200.00. <b>Cheques drawn inside :</b> 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16 <sup>th</sup> days onwards till date of realization) <b>Cheques drawn outside Nepal:</b> 0.5% or min NPR 300.00 + postage + (additional charge at 14% p.a. from 16 <sup>th</sup> 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).
<b>3.4</b>	<b>Cheque Collection</b>	
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)
<b>3.5</b>	<b>Advance Payment</b>	
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
<b>4. TRANSACTION BANKING, CARDS&amp; Delivery Channels</b>		
4.1	<b>Cash Management – Virtual AccountService</b>	
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	<b>Outwards fund transfer (INR) through RTGS/NEFT</b>	
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
<b>4.3</b>	<b>Safe Deposit Lockers</b>	<b>Annual Rental/Security Deposit</b>
	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 BachatKhata 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	<b>NIC ASIA VISA EMV Chip Debit Card</b>	
4.4.1	Issuance fee	NPR 1,000 /-(One Time payment), Or, Customers can pay in 5 installments (NPR 250/- per year) Validity of card shall be 5 years. Waiver on issuance fee, up to 50%, can be offered by Chief of Regional Office for first year, if customer wishes to pay in installment basis.
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	<b>Mobile Banking with SMS Alert</b>	
		NPR 250 /- Waiver on registration fee (upto 50%) can be offered by Chief of Regional Office
4.5.1	Registration	
4.5.2	Annual Maintenance Fee	NPR 250/-
4.5.3	Pin Regeneration	NPR 25/-.
4.6	<b>Internet Banking</b>	
		(a) Individual: NPR 250 /- (b) Institutions: NPR 500 /- Waiver on registration fee (upto 50%) can be offered by Chief of Regional Officer
4.6.1	Registration	
4.6.2	Renewal	(a) Individual: NPR 250/- (b) Institutions: NPR 500/-
4.6.3	Pin Re-generation	NPR 50/-
4.7	<b>PSTN/Mobile/ADSL Bill Payment (Non-Customer)</b>	<b>NPR 25/- per transaction</b>
4.8	<b>NIC ASIA VISA Credit Card</b>	
4.8.1	Service Fees	
4.8.1.1	Joining Fee & Issuance Fee	Joining: NPR 750/- , Issuance NPR 750/- & NPR 750 for Supplementary Card Validity of card shall be 5 years
4.8.1.2	Credit Review fee (MAINTAINANCE)	NPR 750
4.8.1.3	Replacement Fee	NPR 750
4.8.1.4	Reissuance Fee	NPR 750

4.8.1.5	PIN regeneration FEE	NPR 100
4.8.1.6	Limit enhancement fee (Temporary)	NPR 500
4.8.1.7	Limit enhancement fee (Permanent)	NPR 750
4.8.1.8	E-Commerce Activation	Nil
4.8.1.9	E-Commerce TXN fee	Nil
4.8.1.10	E-Commerce Annual fee	Nil
<b>4.8.2</b>	<b>Transaction Fee</b>	
4.8.2.1	Cash withdrawal from NIC ASIA ATM	NPR 100.00 + 2%
4.8.2.2	Cash withdrawal Other Bank's ATM and India	NPR 150.00 + 2%
4.8.2.3	Balance Inquiry from NICASIA ATM	NIL
4.8.2.4	Balance Inquiry from Other Bank's ATM	NPR 50.00
<b>4.8.3</b>	<b>Billing related fees</b>	
4.8.3.1	Late payment fee	NPR 300.00
4.8.3.2	Over limit fee	NPR 500
4.8.3.3	Minimum Payment	NPR 1000 or 10% whichever is higher
<b>4.8.4</b>	<b>Interest</b>	
4.9.4.1	Interest Rate	24% per annum
<b>4.8.5</b>	<b>Unpaid Allowance</b>	NPR 100
<b>4.9</b>	<b>NIC ASIA International Credit Card</b>	
<b>4.9.1</b>	<b>Service Fees</b>	
4.9.1.1	Joining Fee/Issuance Fee	USD 20
4.9.1.2	Supplementary Card	USD 10
4.9.1.3	Annual Fee	USD 25
4.9.1.4	Replacement Fee	USD 10
4.9.1.5	Reissuance Fee	USD 10
4.9.1.6	Pin regeneration Fee	USD 2
4.9.1.7	Limit enhancement Fee(Temporary)	USD 5
4.9.1.8	Limit enhancement Fee(Permanent)	USD 10
<b>4.9.2</b>	<b>Transaction Fees</b>	
4.9.2.1	Cash Advance Fee Own ATM	USD 2 + 2% of TxnAmt
4.9.2.2	Cash Advance Fee Other Bank ATMs	USD 5 + 2% of TxnAmt
4.9.2.3	Cash Advance Fee Other Bank ATMsInt'l	USD 5 + 2% of TxnAmt
4.9.2.4	Balance Inquiry Other Banks ATM Abroad	USD 0.75
<b>4.9.3</b>	<b>Billing Related Fees</b>	
4.9.3.1	Late Payment Fee	Higher of USD 10 or 0.5% p.m of outstanding
4.9.2.2	Over Limit Fee	USD 10
4.9.2.3	Minimum Payment	USD 10 or 10% whichever is higher
<b>4.9.4</b>	<b>Interest</b>	
4.9.4.4	Interest Rate	24% p.a.
<b>4.9.5</b>	<b>E-Commerce</b>	E commerce Activation – Nil Ecommerce TXN Fee – NIL E commerce Annual Fee - NIL
<b>4.10</b>	<b>POS (Point of Sale)</b>	
	Membership Fees	NPR 500
	Merchant Service Fee (MSF)	<b>Commission offer by the Bank</b>

		<b>Off-Us</b>	<b>On-US</b>
		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

<b>4.11</b>	<b>Union Pay International (UPI) Transaction*</b>	
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.

**4.12.1 NCHL IPS Transaction Fees Details-For both outward and Inward 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)

4.12.4	NCHL Fund Transfer Through Internet Banking and Mobile Banking	Flat NPR 30 /-
<b>5. TRADE FINANCE</b>		
<b>5.1</b>	<b>Documentary Credit – Import</b>	
5.1.1	Issuance of Sight/ Usance/ Revolving LC (Note: Separate approval is required for documentary credits other than above)	<p><u>Corporate</u>: 0.35% or NPR 1,500/- p.q. or part thereof whichever is higher.</p> <p><u>Mid-Market (Regular/ Ad-hoc)</u>: 0.35% or NPR 1,500/- p.q. or part thereof, whichever is higher.</p> <p><u>Non Corporate (SME/Retail) Customer</u>: 0.35% or NPR 1,500/- p.q. or part thereof, whichever is higher.</p> <p><u>Ad-hoc/Non Customer*</u>: 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 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><u>Non-Corporate</u>: 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><u>Ad-hoc</u>: 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 (Plus courier/communication charges as per STC)</p>

Version

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5.1.4	Revolving L/Cs reinstatement Commission	<u>Corporate</u> : NPR 1,000/- at the time of reinstatement <u>Mid-Market</u> : NPR 1,000/- at the time of reinstatement <u>Non Corporate</u> : NPR 1,500/- at the time of reinstatement <u>Ad-hocs</u> : 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	<u>Corporate</u> : 0.025%-0.15% or NPR 1,000/- per month or part thereof whichever is higher. <u>Mid-Market</u> : 0.05%-0.15% or NPR 1,000/- per month or part thereof, whichever is higher.
		<u>Non Corporate</u> : 0.15%- 0.20% or NPR 1,500/- per month or part thereof whichever is higher. <u>Ad-hoc</u> : 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
<b>5.2</b>	<b>Documentary Collection -Inward</b>	
5.2.1	Documents Against Payment (DAP)	1. At Sight: <u>Corporate</u> : 0.10%-0.20% of documents value or NPR 1,000/- whichever is higher. <u>Mid-Market</u> : 0.10-0.25% of document value or NPR.1000/- whichever is higher <u>Non corporate</u> : 0.20%-0.30% of documents value or NPR 1,500/- whichever is higher. <u>Non customer</u> : 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)
<b>5.3</b>	<b>Documentary Credit – Export</b>	
5.3.1	a) Documents Negotiation under sight	0.75% of Doc value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD after 15 days till the date of realization is to be charged.  (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
<b>5.4</b>	<b>Documentary Collection -Outward</b>	
5.4.1	Cash Against Documents (CAD)	0.15% - 0.25% of document value or NPR 2,000/- 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	<b>Guarantees for SME Customers</b>																														
5.5.1	Cash Margin, Commissions for entities involved in <b><u>constructions and Contractor</u></b> related Business	<p><b>Maximum BG Limits: Rs.100Mn per unit/group</b></p> <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> </tbody> </table> <p>*Discount on Commission may be provided in proportionate with increase in cash margin. # Cash Margin 3% &amp; 5% is for Class C &amp; D Contractors/Construction Companies.</p>	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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5.5.2	Cash Margin & Commissions for issuance of <b><u>Performance Guarantee</u></b> on behalf of entities involved in Tourism related Businesses like <b><u>Travels, Tours, Trekking, Money Exchange:</u></b>	<p><b>Maximum BG Limits: Rs.100Mn per unit/group</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Segment</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>Tours/Trekking</td> <td>Nil</td> <td>0.35% or min Rs.1200/- or part thereof whichever is higher</td> <td>20% *</td> <td>0.30% * or min Rs.1200/- or part thereof whichever is higher</td> </tr> <tr> <td>Tours Travels (Ticketing)</td> <td>Nil</td> <td>0.35% or min Rs.1200/- or part thereof whichever is higher</td> <td>20%*</td> <td>0.30%* or min Rs.1200/- or part thereof whichever is higher</td> </tr> <tr> <td>Money Exchange</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>Foreign Currency Transaction</td> <td>Nil</td> <td>0.40% or min Rs.1200/- or part thereof whichever is higher</td> <td>100%</td> <td>0.35% or min Rs.1200/- or part thereof whichever is higher</td> </tr> </tbody> </table> <p>* Discount on Commission may be provided in proportionate with increase in cash margin.</p>	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
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5.5.3	Cash Margin & Commissions for entities involved <b><u>Education, Hotel, Health, Transportation, Automobiles, Agriculture, Trading &amp; Wholesale &amp; other business:</u></b>	<p><b>Maximum BG Limits: Rs.100M per unit/group</b></p> <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>0.40% or min Rs.1200/- or part thereof whichever is higher</td> <td>50%*</td> <td>0.35%* or min Rs.1200/- or part thereof whichever is higher</td> </tr> <tr> <td>PB</td> <td>2-3%</td> <td>0.45%</td> <td>100%</td> <td>0.40% 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	0.40% 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%	100%	0.40% or min Rs.1000/- or part thereof whichever is higher										
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		APG	3-5%	0.50% or min Rs.1500/- or part thereof whichever is higher	100%	0.45% or min Rs.1500/- or part thereof whichever is higher									
		Others	5-10%	0.50% or min Rs.1200/- or part thereof whichever is higher	100%	0.45% or min Rs.1200/- or part thereof whichever is higher									
* Discount on Commission may be provided in proportionate with increase in cash margin.															
5.5.4	BG issued in favor of <b>Indian Embassy:</b> Maximum BG Limits Rs.500,000/-	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Existing Relationship</th> <th>New Relationship</th> </tr> </thead> <tbody> <tr> <td>Cash Margin (%)</td> <td>10</td> <td>100</td> </tr> <tr> <td>Commission</td> <td>0.40% p.q or min Rs.1200/- or part thereof whichever is higher</td> <td>0.35% p.q or min Rs.1200/- or part thereof whichever is higher</td> </tr> </tbody> </table>					Particulars	Existing 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
Particulars	Existing 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 <b>EXIM Code:</b> Maximum BG Limits Rs.300,000/-	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Existing Relationship</th> <th>New Relationship</th> </tr> </thead> <tbody> <tr> <td>Cash Margin (%)</td> <td>10</td> <td>100</td> </tr> <tr> <td>Commission</td> <td>0.40% p.q or min Rs.1500/- or part thereof whichever is higher</td> <td>0.35% p.q or min Rs.1500/- or part thereof whichever is higher</td> </tr> </tbody> </table>					Particulars	Existing 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
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Cash Margin (%)	10	100													
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<b>5.6</b>	<b>Guarantees for Other Customers</b>														
5.6.1	Bid Bond	<u>Corporate:</u> 0.25% - 0.35% or NPR 1,000/- per quarter or part thereof whichever is higher. <u>Ad-hoc:</u> 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.													
5.6.2	Performance Bond	<u>Corporate:</u> 0.3125% - 0.50% or NPR 1,000/- per quarter or part thereof whichever is higher. <u>Ad-hoc:</u> 0.75% or NPR 1,500 /- per quarter or part thereof whichever is higher.													
5.6.3	Advance Payment Guarantee	<u>Corporate:</u> 0.375% - 0.50% or NPR 1,500/- per quarter or part thereof whichever is higher. <u>Ad-hoc:</u> 0.75% per quarter or NPR 2,500 /- per quarter or part thereof whichever is higher.													
5.6.4	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													
5.6.5	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 1000/- flat plus communication charge													
5.6.8	Amendment of terms other than value increase and/or validity extension	NPR 1000/- 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
<b>6. COMMUNICATION</b>		
<b>6.1</b>	<b>Communication – SWIFT</b>	
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
<b>6.2</b>	<b>Courier (For each packet up to 500 grams)</b>	
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.)
<b>6.3</b>	<b>Postage</b>	
6.3.1	Nepal	NPR 50 /-
6.3.2	India	NPR 100 /-
6.3.3	Other Countries	NPR 250 /-
<b>6.4</b>	<b>Test Key</b>	
6.4.1	Authentication of 3 <sup>rd</sup> Party Test	For Banks-with arrangement –as per arrangement Others NPR 1,500 /-

<b>7. VOSTRO ACCOUNTS</b>		
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
<b>8. CREDIT ADMINISTRATION DEPARTMENT</b>		
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.
<b>8.8</b>	<b>CICL Charges</b>	
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 NPR. 2000/listing & De-listing of the borrower with loan/facility below 10 million (Note: charges are subject to conditions prescribed by the CIB).											
8.8.4	Secured Transaction Registry	Registration: NPR 500/- Enquiry: NPR 500/- [Actual charge to be paid to Secured Transaction Registry Office under Credit Information Bureau]											
<b>9. LENDING FEES</b>													
<b>9.1 Commercial Agriculture and Livestock Loan</b>													
9.1.1	Commitment Fee	Nil											
9.1.2	Administrative Fee (New/Renewal)	Nil											
<b>9.2 Corporate Loan and Priority Sector Lending</b>													
9.2.1	Commitment Fee (Term Finance)	Flat 0.5% of undisbursed term loan limit, if utilization is below 70% of approved limit on the maturity of period agreed for full utilization of term loan by the borrower or one year after the disbursal of loan whichever is later.											
9.2.2	Commitment Fee (Working Capital Finance) (Group Limit above NPR 200 Million)	0.25% p.a. of unutilized limit, if average utilization is 0% of approved limit.											
		0.25% p.a. of unutilized limit, if average utilization is below 70% of approved limit.											
9.2.2	Commitment Fee (Working Capital Finance) (Group Limit up to NPR 200 Million)	0.75% p.a. of unutilized limit, if average utilization is 0% of approved limit.											
		0.50% p.a. of unutilized limit, if average utilization is below 70% of approved limit											
9.2.3	Administrative Fee New/Renewal	Agriculture/Tourism/Energy Loans including Group Units and other corporate	<table border="1"> <thead> <tr> <th>Customer Category</th> <th>Admin Fee</th> </tr> </thead> <tbody> <tr> <td>Premium</td> <td>0.25%</td> </tr> <tr> <td>Prime</td> <td>0.50%</td> </tr> <tr> <td>Normal</td> <td>0.75%</td> </tr> <tr> <td>Others</td> <td>1%</td> </tr> </tbody> </table> <p><b>Note:</b> Chief Priority Loan Officer (CCPLO) may waive loan admin fee on case to case basis with adequate business justification</p>	Customer Category	Admin Fee	Premium	0.25%	Prime	0.50%	Normal	0.75%	Others	1%
Customer Category	Admin Fee												
Premium	0.25%												
Prime	0.50%												
Normal	0.75%												
Others	1%												
9.2.4	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 (Approved Loan Amount above NPR 50 lacs)	2% of Prepaid amount for Direct DSL 1% of prepaid amount for Indirect DSL										
			Nil for both Direct and Indirect DSL (If fully settled)										

		Pre-Payment Fee (Approved Loan Amount up to NPR 50 lacs)	2% of Prepaid amount for Direct DSL		
			1% of prepaid amount for Indirect DSL		
		Administrative Fee	Indirect	MFI	Prime -0.25%
					Other -0.5%
				FINGOs	Prime -1%
					Other -1.5%
			Co-operative	Prime -1.5%	
				Other -2%	
			Direct	Others	3%
9.2.5	Prepayment Fee (Term Finance approved above NPR 50 lacs)	Flat 2% of prepaid			
9.2.6	Prepayment Fee (Term Finance approved up to NPR 50 lacs)	Nil if fully settled			
		Flat 2% of settled amount in case of partial settlement			

In case of 9.2.4 and 9.2.5 Prepayment Fee (Term Finance), if customer repays the loan from his/her own source of 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

**9.3.1 SME**

<b>9.3.1.1 Admin Fee Based on Customer Category for fresh on boarding</b>			
S.No.	Customer Category	Factor	Admin Fee
1	Premium	LTV (unit/group) up to 100%	0.50%
2	Prime	LTV (unit/group) up to 120%	0.75%
3	Others	LTV (unit/group) above 120%	1%
<b>Note:</b> Chief Oversight Officer (COO) may waive loan admin fee up to 25bps subject to maintenance of average loan admin fee of 75% under each category of customers			
<b>9.3.1.2 Admin Fee Based on Customer Category for annual Review</b>			
S.No.	Customer Category	Factor	Admin Fee
1	Premium	Relationship above 5 years	0.50%
2	Prime	Relationship 2 years and above up to 5 years	0.75%
3	Others	Relationship below 2 years	0.75%
<b>Note:</b> Chief Oversight Officer (COO) may waive loan admin fee up to 25bps subject to maintenance of average loan admin fee of 75% under each category of customers			
9.3.1.3	Administrative fee: 100% Cash Backed Facilities	Limits up to NPR 1M : NPR 1,000/- Limits above NPR1M : NPR 2,000/-	
9.3.1.4	Commitment Fee (Working Capital Finance) (Above NPR 10 millions)	0.75% p.a. of unutilized limit, if average utilization is 0% of approved limit.  0.50% p.a. of unutilized limit, if average utilization is below 70% of approved limit	
	Commitment Fee (Working Capital Finance) (up to NPR 10 millions)	1% p.a. of unutilized limit, if average utilization is 0% of approved limit.  0.75% p.a. of unutilized limit, if average utilization is below 70% of approved limit	
	Commitment Fee (Term Finance)	Flat 0.5% of undisbursed term loan limit, if utilization is below 70% of approved limit on the maturity of period agreed for full utilization of term loan by the borrower or one year after the disbursal of loan whichever is later.	
9.3.1.5	Prepayment Fee* (Term Finance approved above NPR 50 lacs)	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	
	Prepayment Fee* (Term Finance approved up to NPR 50 lacs)	Nil if fully settled  Flat 2% of prepaid amount if loan is settled before the expiry of one third of loan tenure and flat 1% of prepaid amount if settled after one third of loan tenure. (In case of partial settlement)	
9.3.1.6	SWAP Fees	2% flat on loan outstanding	

In case of 9.3.1.5 Prepayment Fee (Term Finance approved above NPR 50 lacs), 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.

**9.3.2 SME- Non Funded (Only for BG)**

9.3.2.1	Administrative Fee for Bank Guarantee (New/Renewal)	0.25% of approved limit
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9.3.3 SME-Priority Sector					
Ref No.	Head	Particulars	Provision		Deviation Authority
9.3.3	Administrative Fee of Priority Loans – New/Renewal	Agriculture/Tourism /Energy Loans including Group Units	<b>Customer Category</b>	<b>Admin Fee</b>	Chief Priority Loan Officer (CCPLO) may waive loan admin fee on case to case basis with adequate business justification
			Premium	0.25%	
			Prime	0.50%	
			Normal	0.75%	
			Others	1%	

#### 9.4 Consumer Banking

9.4.1	Prepayment Fee* (Term Finance approved above NPR 50 lacs )	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.		
	Prepayment Fee (Term Finance approved up to NPR 50 lacs )	Nil (In case of Full settlement)		
		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. (If partially settled)		
9.4.2	Prepayment Fee (Education Loan approved above NPR 50 lacs)	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.		
	Prepayment Fee (Education Loan approved up to NPR 50 lacs)	Nil (If fully settled) 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. (In case of Partial Settlement only)		
9.4.3	Commitment Fee (Revolving Nature)	1% p.a. of unutilized limit, if average utilization is 0% of approved limit. 0.75% p.a. of unutilized limit, if average utilization is below 70% of approved limit		
9.4.4	Commitment Fee (Term Loan Nature)	Flat 0.5% of undisbursed term loan limit, if utilization is below 70% of approved limit on the maturity of period agreed for full utilization of term loan by the borrower or one year after the disbursal of loan whichever is later.		
9.4.6	<b>Admin Fee Based on Customer Category for fresh on boarding</b>			
	<b>S.No.</b>	<b>Customer Category</b>	<b>Factor</b>	<b>Admin Fee</b>
	1	Premium	LTV (unit/group) up to 100%	0.75%
	2	Prime	LTV (unit/group) up to 120%	1%
	3	Others	LTV (unit/group) above 120%	1%
	<b>Note:</b> Chief Oversight Officer (COO) may waive loan admin fee up to 25bps subject to maintenance of average loan admin fee of 75% under each category of customers.			
	<b>Note:</b> No change in Admin fee of Demand Loan against security of Gold/Silver i.e. 0.1% of Loan Limit Min NPR 100 and Max NPR 500).			
9.4.7	<b>Admin Fee Based on Customer Category for annual Review</b>			
	<b>S.No.</b>	<b>Customer Category</b>	<b>Factor</b>	<b>Admin Fee</b>
	1	Premium	Relationship above 5 years	0.50%
	2	Prime	Relationship 2 years and above up to 5 years	0.75%
	3	Others	Relationship below 2 years	0.75%
	<b>Note:</b> Chief Oversight Officer (COO) may waive loan admin fee up to 25bps subject to maintenance of average loan admin fee of 75% under each category of customers.			

	<b>Note:</b> No change in Admin fee of Demand Loan against security of Gold/Silver i.e. 0.1% of Loan Limit Min NPR 100 and Max NPR 500).	
9.4.8	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.
9.4.9	Insurance of Pledged Gold:	NIL
9.4.10	Partial settlement of Gold Loan:	NIL
9.4.11	SWAP Fees	2% flat on loan outstanding

All fees and charges under 9.4 shall be applicable on all Consumer Banking facilities irrespective of Customer Segment (Corporate Banking, SME, etc.)

In case of 9.4.1 Prepayment Fee (Term Finance approved above NPR 50 lacs), 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.

\*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.



## 9.4 Extension Charge/Pricing

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

\*Dy Head/ DyCoRO can approve the waiver/deviation during leave of Business Head/CORO. Similarly BusinessHead 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 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)

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