

Schedule of Tariffs & Charges (STC)

A) General Operations:

Name of Charge/fees	Charges (Rs.)
NRB Cheque issuance	Rs. 300.00 Flat (In case of bank own payment will be free)
Stop payment of cheque	Rs.100.00 Per instruction.
Standing Instruction (Except Call -current transfer)	Rs.100.00 per instruction.
Cheque 'Good For Payment'	Rs.200.00 or 0.02% of face values of cheque whichever is higher.
Cancellation of 'Good for payment' cheque	Rs.200.00 Per instrument (original cheque must be returned in bank for cancellation)
Cheque returned (due to insufficient balance)	Rs.150.00 per cheque for both over the counter and clearing chequ return. (Branch should compulsorily take charge retaining the photocopy of cheque as proof against issuance of return advise)
Issuance of balance certificate	❖ Rs.300.00 per certificate ❖ Rs.50 per additional certificate (Free once a year for corporate accounts for audit purpose) (Balance to be shown based on closing balance of end of day of any)
Cheque book issuance (Fresh)	Free (Advised to issue only Five leaves at one time per personal account and Ten leaves for corporate accounts, normally)
Cheque book issuance (Against lost cheque book)	Rs.350.00 (Advised to issue only Five leaves at one time per personal account and Ten leaves for corporate accounts, normally)

Charges for uncollected cheque book	Rs.200.00 (Cheque book not collected for more than 6 month of issuance)
Single cheque leaf print	Rs.50.00 per cheque leaf.
Re- print of account statement	Rs.50.00 Per page.
Duplicate FDR print	Rs.500.00 (To print duplicate FDR pre-approval from CEO should be taken, compulsorily)
No due certificate	Rs.500.00 Per certificate
Inward and outward remittance commission	As per agreement with remittance companies.
Clean bill purchase/discounting (subject to limit/approval)	0.05% of face values per day till realization or Rs.1000.00 whichever is higher. (plus postal and other bank charges incurred during realization of the cheque)
ABBS charge	<ul style="list-style-type: none"> ❖ Up to Rs.2 Lacs - Free ❖ Above Rs.2 Lacs to Rs.5 Lacs - 0.05% or Rs.200 (Flat) whichever higher. ❖ Above Rs.5 Lacs - 0.04% or Rs.300 (Flat) whichever higher.
Account close Charge	<ul style="list-style-type: none"> ❖ No charge will be taken for account close if it is closed after Six month of account opened. ❖ Rs.400 will be charged if account is closed within six month of account opened. ❖ If cheque book not to be returned Rs.20 per cheque leaf would be charged for unused cheque.
Clearing charge	As per the charge taken from the NCHL to B/FIs
Interbank Payment Service (IPS) Charge	<ul style="list-style-type: none"> ❖ Up to Rs.50 Thousand – Rs.100 ❖ Above Rs.50 Thousand – Rs.150

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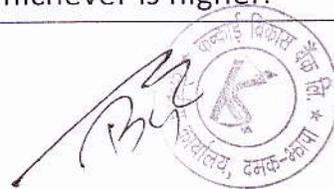


B) Trade Finance:

Particulars	Charges
Bid Bond	0.35% Per quarter or minimum Rs.1000.00 Per quarter whichever is higher.
Performance Bond	0.35% Per quarter or minimum Rs.1000.00 Per quarter whichever is higher.
Advance payment guarantee	0.50% Per quarter or minimum Rs.1000.00 Per quarter whichever is higher.
Supply credit guarantee	0.50% Per quarter or minimum Rs.1000.00 Per quarter whichever is higher.
Amendment not affecting value and validity	Rs.1000.00 Flat
Amendment affecting value and validity	Will be applying fresh issuance rate.
Guarantee cancellation (Before expiry)	No charge.

C) Credit:

Particulars	Charge
Credit inquires by other B/FIs	Rs.200.00 Per inquires
CICL charge & Black listing and delisting charge	On actual basis.
Commitment Fees (Term finance & WC finance)	As per CPG/PPG and terms of approval.
Prepayment charge	As per CPG/PPG and terms of approval
Administrative Service charge	1.5%-1.75% of loan limit with minimum Rs.2,500.00 to be paid up front.
Loan renewal Fees	<ul style="list-style-type: none">❖ Up to loan limit Rs.10 Lacs - 1% of loan limit or Rs.10,000.00 whichever is lower❖ Above loan limit Rs.10 Lacs - 0.75% or Rs.10,000.00 whichever is higher.



Public notice publish charge (for both credit and deposit)	On actual basis.
Loan swap charge	2% of loan limit.
Penal interest loan (principle)	2% p.a.
Penal interest on interest	As per approval.
Collateral/business/project inspection charge	Nil
Collateral replacement or partial release charge	Rs.3,500.00
Interest on other receivable/force loan (force insurance and others)	Highest publish rate
Account with overdue interest/installment	As per approval
Non performing/provisioned accounts	As per approval

D) Special Clauses :

- To get waiver in above rates and tariffs for case to case transaction or Particular customer or repeating the transaction etc. branches can obtain written approval from Chief Executive Officer.
- In case if terms of this STC documents deviates with that stated in the product paper guidelines the condition stipulated in the STC documents shall prevail.
- In case if terms of this STC documents contradicts with the guidelines issued by Nepal Rastra Bank the guidelines issued by Nepal Rastra Bank shall prevail.

