

SCHEDULE OF SERVICE CHARGES

S.N.	Nature of Transaction	Details	Charges & Commission
1	Demand Draft	Demand Draft- Issuance	
1.1	Demand Draft	DD Issuance-NPR	0.10% of DD amount with a minimum of Rs.100/-
1.2	Demand Draft	DD Issuance- INR	i. Up to equivalent of NRs. 1 Lac, 0.25% with a minimum of Rs.150/- ii. Above equivalent to NRs. 1 Lac, 0.15% with a minimum of Rs.250/-
1.3	Demand Draft	DD Issuance-FCY	0.25% of the amount NPR equivalent, with minimum of NPR 500/- Plus communication (SWIFT) charge NPR 400/- wherever applicable. Additional Out of Pocket charge of USD 5 in case of SCB New York.
2	Demand Draft	Demand Draft-Cancellation	
2.1	Demand Draft	DD Cancellation-NPR	Rs 100/- per draft
2.2	Demand Draft	DD Cancellation-INR	Rs.200/- per draft (excluding out-of-pocket expense, SWIFT charges etc.)
2.3	Demand Draft	DD Cancellation-FCY	Rs.200/- per draft plus out-of-pocket expense, SWIFT charges etc. if any.
3	Demand Draft	Noting Caution of Lost Demand Draft	
3.1	Demand Draft	Noting Caution of Lost DD-NPR	Rs 100/- per draft
3.2	Demand Draft	Noting Caution of Lost DD-INR	Rs. 1600/- per draft and additional charge of NPR 400/- for SWIFT messages
3.3	Demand Draft	Noting Caution of Lost DD-FCY (Stop Payment of DD)	USD 12 and equivalent in respective currency plus SWIFT charge NPR 400/- in each communication.

4	Demand Draft	Duplicate Demand Draft Issuance	
4.1	Demand Draft	DD Duplicate Issuance -NPR	Service & charges not applicable
4.2	Demand Draft	DD Duplicate Issuance - INR	Service & charges not applicable
4.3	Demand Draft	DD Duplicate Issuance - FCY	Service & charges not applicable
5	Demand Draft	Revalidation	
5.1	Demand Draft	DD Revalidation- NPR	Service & charges not applicable
5.2	Demand Draft	DD Revalidation- INR	Service & charges not applicable
5.3	Demand Draft	DD Revalidation- FCY	Service & charges not applicable
6	Banker's Cheque - NPR	Banker's Cheque - NPR	
6.1	Banker's Cheque	BKC Issuance (Other than Inward Remittance Payment)	0.10% of BKC amount with a minimum of Rs.100/- and maximum of Rs.1,000/-
6.2	Banker's Cheque	BKC Duplicate-Issuance	Rs.100/- per BKC
6.3	Banker's Cheque	BKC Revalidation	Rs 100/- per BKC
6.4	Banker's Cheque	BKC Cancellation	Rs 100/- per BKC
7	Cash Withdrawal Slip	Cash Withdrawal Slip	Nil
8	Outward - Remittance	Outward Remittance	
8.1	Outward - Remittance	RTGS/NEFT/SWIFT to India (only INR)	(i) Up to equivalent of NRs. 1 Lac, 0.25% with a minimum of Rs.150/- (ii) Above equivalent to NRs. 1 Lac, 0.15% with a minimum of Rs.250/- and maximum of Rs 10,000/- plus RTGS/NEFT/SWIFT charge Rs. 400/-

8.2	Outward - Remittance	SWIFT/Electronic Transfer (FCY)	<p>0.25% of NPR Equivalent amount, with minimum of NPR 500/- or maximum Rs. 10,000/- plus SWIFT charges NPR 400/- PLUS</p> <p>Correspondent Bank Charge to be recovered as below:</p> <p><u>SCB New York. USA:</u></p> <p>a. Mandatory charge: Nil</p> <p>b. SWIFT sent with Charge details as "OUR": USD 10.00 (to be recovered upfront)</p> <p>c. Other: on actual basis</p> <p><u>SBI New York. USA:</u></p> <p>a. Mandatory charge: USD 15.00</p> <p>b. SWIFT sent with Charge details as "OUR": Nil</p> <p>c. Other: on actual basis</p> <p><u>SBI Frankfurt. Germany:</u></p> <p>a. Mandatory charge: EUR5.00</p> <p>b. SWIFT sent with Charge details as "OUR": To be recovered on actual basis. (lien mark the account tentatively by EUR20.00)</p> <p>c. Other: On actual basis</p> <p><u>SBI Sydney. Australia</u></p> <p>a. Mandatory charge: Nil</p> <p>b. SWIFT sent with Charge details as "OUR": To be recovered on actual basis (lien mark account tentatively by AUD 25.00)</p> <p>c. Other: On actual basis</p> <p>Any Other Correspondent Banks</p> <p>a. SWIFT sent with Charge details as "OUR": To be recovered on actual basis.</p> <p>b. Other: On actual basis</p> <p>Document Handling Charge: Rs. 200 per transfer</p>
8.3	Outward Remittance	Outward INR Remittance through "NSBL Payment Gateway "	<p>i. Up to equivalent of NRs. 1.00 lac, 0.25% with a minimum of Rs.150/-.</p> <p>ii. Above equivalent to NRs. 1.00 lac, 0.15% with a minimum of Rs.250/- and maximum of NPR 10,000/-.</p> <p>Plus Rs. 400/- flat per message</p>

8.4	Outward - Remittance	SWIFT Message not-acknowledged (MSG NAK)	Nil Remittance Cancellation charge (point# 9. 1 /9. 2) covers this charge as under:
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9	Outward - Remittance	Outward Remittance Cancellation	
9.1	Outward - Remittance	RTGS Cancellation only in case of Message Error	Rs. 100/-
9.2	Outward - Remittance	SWIFT Cancellation only in case of Message Error	Rs. 100/-
10	Outward - Remittance	Resending SWIFT/RTGS due to error	Charges as defined in above point number 8.1 & 8.2; [Exchange commission shall be waived for this transaction]
11	Outward - Remittance	SWIFT Repair/Maintenance Charges	SWIFT Charge per instance plus Actual maintenance/repair charges levied by corresponding/beneficiary bank due to inadequate information provided by the remitting customer, if any.
12	Domestic Remittance	Domestic-Remittance	
12.1	Domestic Remittance	SWIFT/RTGS to Other Banks - within Nepal [customer transfer]	Rs. 400/- per transaction
12.2	Domestic Remittance	IPS	For Account Transfer (NPR) Rs. 2 upto Rs. 500/-, Rs. 5, for Rs. 501/- to Rs. 50,000/- Rs. 10 for Rs. 50,001/- and above

			<p>For Account Transfer (FCY) : Rs 15/-</p> <p>For Cash Transaction Rs 20/- upto Rs 5,000/- Rs 50/- for Rs 5,001/- to Rs 50,000/- Rs 100/- for Rs 50,001/- to Rs 5,00,000/- Rs 250/- for Rs 5,00,001/- and above</p> <p>(In case of Inward received as Dividend/Salary/IPO Refund/Government Payment upto Rs. 100/- Nil, above Rs. 100/- applicable as per IPS charges)</p>
12.3	Domestic Remittance	Fax/Interbank Transfer- within NSBL Branch: a. Account holder to non-AC holder b. Non-AC holder to non-AC holder	Rs. 250/- (such interbank transfer shall be restricted to a maximum of Rs. 50,000/- per instance) (Payment to be made to the beneficiary on strict identification)
13	Inward Remittance	Inward Remittance	
13.1	Inward Remittance	Inward SWIFT Handling Charge for NSBL Account Holders	<p>Nil</p> <p>Mandatory Correspondent Bank Charges to be recovered on actual basis or</p> <p>a. SBI New York, USA: USD 15 b. SBI Frankfurt, Germany: EUR 5 c. SCB New York, USA: USD 5 to be recovered only when Sender's Charge detail is mentioned as "OUR" and instructed amount equal to value amount.</p>
13.2	Inward Remittance	Inward SWIFT Handling Charge for Non-NSBL Customers	<p>Mandatory Correspondent Bank Charges to be recovered on actual basis or</p> <p>a. SBI New York, USA: USD 15 b. SBI Frankfurt, Germany: EUR 5</p>

			<p>c. SCB New York, USA: USD 5 to be recovered only when Sender's Charge detail is mentioned as "OUR" and instructed amount equal to value amount.</p> <p>In addition to the above charges, following transfer charges will apply to handover the fund to other bank for further credit of funds into beneficiary's account:</p> <p>i. Charges for Transfer through BKC - For amount received up to NPR 1 Crore: NPR500/- - For amount received above NPR 1Crore: NPR1,000/- ii. Charges for Transfer through SWIFT - NPR 400/- as SWIFT Processing Charges.</p> <p>iii. Charges for Transfer through IPS Additional NRS 100/- per transaction along with applicable IPS charges.</p>
13.3	Inward Remittance	Inward Remittance from India (Other than SWIFT) for Non-NSBL A/c Holder.	<p>Remittance Amount transferred through BKC: a) For amount received up to NPR 1 crore: Flat NPR 500/- b) For amount received above NPR 1 Crore: Flat NPR 1000/-</p> <p>Remittance Amount transferred through NRB via SWIFT: Flat NPR 400/- Transfer through IPS Additional NRS 100/- per transaction along with applicable IPS charges.</p>
13.4	Inward Remittance	Returning Inward Remittance (For FCY SWIFT)	<p>Respective currency wise Mandatory Correspondent Charges as mentioned in 13.1 PLUS SWIFT handling charge 5 in currency of remittance i.e. for EUR, SWIFT, EUR5.00, USD SWIFT USD 5.00, AUD SWIFT AUD 5.00, GBP SWIFT, GBP 5.00, etc.</p>

14	Remittance	Miscellaneous Charges: Follow up MT 199/999 on behalf of Customer	SWIFT charge
15	Certificate	Various Certificates	
15.1	Certificate	Issuance of Advance Payment Certificate	Flat Rs. 1,000/- per certificate
15.2	Certificate	Duplicate Advance Payment Certificate	Rs. 250/- in each case (additional Rs.100/- per additional copy)
15.3	Certificate	Remittance Certificate (Inward/Outward: DD/SWIFT/ RTGS)	Rs. 200/- per certificate (additional Rs.50/- per additional copy)
15.4	Certificate	Duplicate Remittance Certificate	Rs. 100/- per certificate (additional Rs.50/- per additional copy)
15.5	Certificate	Account Balance Confirmation Certificate	Nil
15.6	Certificate	Account Balance Confirmation Certificate for Audit Purpose- Once in a year	No charge to be taken from companies/firms/institutions who take the certificate once in a year for audit purpose. But if same demanded second time, Rs. 500/- per certificate.
15.7	Certificate	NO-Dues Certificate	Rs.1,000/- in each use
15.8	Certificate	Exchange Certificate (INR/FCY)	Rs. 200/- (additional Rs.50/- per additional copy) <i>(CSR Rate to be applied in exchange certificate)</i>

15.9	Certificate	TDS Certificate-Issuance	For one time: No charge. For Duplicate TDS Certificate: Rs. 150/- in each instance.
15.10	Certificate	FDI certificate	Rs. 1,000/- flat (To be issued only from Corporate Office)
15.11	Certificate	Education Loan Disbursement Letter	Rs 800/-
15.12	Certificate	No Objection Certificate	Rs 5,000/-
16	Cheque	Cheque Related Charges	
16.1	Cheque	Cheque Issuance	Nil
16.2	Cheque	Cheque Book Lost - Destroy Charge	Rs. 250/- (max. up to 50 cheque leaf), Additional Rs. 10/- per leaf above 50 leaves.
16.3	Cheque	Issuance of New Cheque Requisition Slip in case of lost	Rs.50/- per slip
16.4	Cheque	Cheque Stop Payment	Nil
16.5	Cheque	Charges for destroying old undelivered printed cheque book (cheque not collected for more than six months)	Nil

17	Good For Payment	Good For Payment	
17.1	Good For Payment	Marking Cheque as "Good for Payment"	Nil

17.2	Good For Payment	Cancellation of "Good For Payment" cheque	Nil
18	ECC & Clearing	Clearing Related Charges	
18.1	ECC & Clearing	Cheque Presentment Fees on Regular Session- NPR Cheque	i) For Cheque Amount Below Rs. 2 lacs - Nil ii) For Cheques amount equal and above Rs. 2 lacs - Rs. 15/- each
18.2	ECC & Clearing	Cheque Presentment Fees on Regular Session - FCY (USD, GBP, EURO) Cheque	Rs. 15/- each for any amount of cheque
18.3	ECC & Clearing	Cheque Presentment Fees on Express Session - For all currency	Rs. 100/- per instance
18.4	ECC & Clearing	Cheque Return Charge - Inward Cheque	Cheque return due to insufficient fund - Rs. 250/- per instance.
18.5	ECC & Clearing	High Value Clearing Session Charge (Rs. 100 million to Rs. 200 million, FCY 1 Million to 2 Million)	Rs. 100/- per transaction

19	Cheques Return Charges	Cheques Return Charges	
19.1	Cheques Return Charges	Cheque Returned- Insufficient Balance	Rs. 250/- for each presentation
20	Account	Account Related Charges	
20.1	Account	Account Closing Charge	Nil
20.2	Account	Account Statement (In Printed Paper Format)	Free for one time. Rs. 25 per page if demanded for the same period more than once.
20.3	Account	Statement in Plain Paper	Nil
21	ASBA	C-ASBA Commission	Rs. 25/- irrespective of applied amount
22	Customer Advice	Duplicate Dr/Cr Advice	Rs 50/- per advice after six months
23	Record Retrieval	Enquiry relating to old records (more than 2 years)	Rs. 250/- per enquiry (excluding service charges related to other heads like statement and balance certification)
24	Standing Instruction	Standing Instruction on Accounts	At the initial stage for registration of request: Rs.250/- (In case of remittances effected on the basis of SIs, applicable remittance charges will also be levied) (Nil, incase SI is created to transfer fund to RD account, NSBL Baal Bachat Khata, NSBL Karnadhaar Bachat Khata and where there is compulsory requirement of the

			Bank to create SI in the account, fund transfer within current and call account done on daily basis)
25	Courier	Courier Charges	i. Within Nepal Rs. 100/- ii. India Rs. 800/- iii. For Countries other than India: Rs.2,000/- per transaction or Actual Expenses whichever is higher.
26	Prepaid Debit Card	Prepaid Card Charges	
26.1	Prepaid Debit Card	Bharat Yatra Card (BYC)	Issuance charge: Lumpsum: NPR 1,000/- Re-PIN:Rs. 100/- Hot listing Lost Cards: Rs. 100/- . Reloading Charge: Nil (Supporting documents are required for reloading, subject to NRB guidelines)
26.2	Prepaid Debit Card	Vishwo Yatra Card (VYC)	Issuance/Re-issuance/Replacement Charge: US\$ 10 RE-PIN: US\$ 3 Hot-listing lost Card: US\$ 1 Reloading Fees/ Charges: \$ 5 per \$ 1,500
27	Debit Card	Debit Card Related Charges	
27.1	Debit Card	Debit Card - Issuance	Standard Commission: NPR 1,500/- lump sum Rs 1,000/-- for Insta Card (Discount on issuance of Debit Card on various schemes to be provided as per respective product paper/product circulars)
27.2	Debit Card	Debit Card - Annual/Renewal	Nil

27.3	Debit Card	Card Replacement/Reissuance Charge	<p>Reissuance / Replacement charge : NPR 1,500/- Lumpsum</p> <p>Rs 1,000/-- for Insta Card</p> <p>(Discount on issuance of Debit Card on various schemes to be provided as per respective product paper/product circulars)</p> <p>Additional Postage Charges: Rs.100/- for PIN Rs.100/- for Card (if collected from other Branch)</p>
27.4	Debit Card	RE-PIN	<p>Rs 100/- per instances (additional postage charge Rs.50/- if collected from other Branch) (Subject to change as per account scheme)</p>
27.5	Debit Card	Hot-listing lost card	<p>Rs.100/- (Subject to change as per account scheme)</p>
27.6	Debit Card	Cards not collected within 12 Months- Destroy Charge	Nil
27.7	Debit Card/ Prepaid Debit Card	Cash withdrawal in other Bank's ATM in Nepal per month	<p>First 2 transaction free NPR 20/- from 3rd Transaction NPR 50/- for balance enquiry</p>
27.8	SBI Group ATM Cards	Cash withdrawal from SBIG ATMs in India	<p>NPR 200/- per transaction (Maximum INR 10,000.00 per transaction and INR 15,000.00 per day)</p>
27.9	Debit Card/ Prepaid Debit Card	Cash withdrawal from VISA Network ATMs in India (other than SBIG ATMs)	<p>NPR 400/- per transaction (Maximum INR 10,000.00 per transaction and INR 15,000.00 per day)</p>

27.10	International Cards	International Access Fee for international cards in Nepal SBI ATMs	NPR 500/- per withdrawal
27.11	SBI Group ATM Cards	Access Fee at NSBL ATM Terminals	NPR 200/- (INR 125/-) for Cash Withdrawal NPR 16/- (INR 10/-) for Balance Enquiry/Mini Statement
27.12	E-Commerce Transaction Charge through NSBL Debit Card	E-Commerce (Online) Transaction Charge through NSBL Debit Card	Nil for inside Nepal 0.5% of Transaction Amount or NPR 50, whichever is higher
28	POS Merchant MDR rates	POS Merchant Rates	1% on On Us Transaction 2% on Off Us Domestic Transaction 3% on Off Us International Transaction
29	ABBS	Any Branch Banking (ABBS)	Nil
30	Mobile-Banking	Mobile-Banking	
30.1	Mobile-Banking	Registration	Rs 50/-
30.2	Mobile-Banking	Annual Charge	Rs.200/-
30.3	Mobile-Banking	Modification & Re Pin	Rs.50/-
31	E-Banking	E-Banking	
31.1	E-Banking	Registration	Nil

31.2	E-Banking	Annual Charge	Nil
31.3	E-Banking	Username/Password Lost/Reissuance of PW	Nil
32	Collection	Collection	
32.1	Collection	Collection of State Bank of India's INR Demand Draft drawn on NSBL.	Nil
32.2	Collection	Collection of NPR Cheques	0.25% of the cheque amount with a minimum of NPR 500/- and maximum NPR 10,000/- plus NPR 100/- as postage charge plus actual expenses/ charges, if any.
32.3	Collection	INR Bills sent for Collection (Cheque, Draft, etc.)	0.25% of cheque amount with a minimum of NPR 500/- and maximum NPR 10,000/- plus NPR 800/- as postage charge plus actual expenses if any
32.4	Collection	FCY Bills sent for Collection (Cheque/ Draft etc.)	0.25% of cheque amount with a minimum of NPR 500/- and maximum NPR 10,000/- plus NPR 2,000/- as postage charge plus actual expenses/ charges, if any.
32.5	Collection	Return Charge for Cheques/ Bills Sent for Collection (all currency)	Postal Charge as: Within Nepal: Rs 100/- For India: Rs 800/- For countries other than India: Rs 2,000/- Plus actual expenses/charges incurred if any
32.6	Collection	Doc/ Bills received for collection	i. Up to equivalent of NPR 1 Lac, 0.25% with a minimum of NPR 500/- ii. Above equivalent to NPR 1 Lac, 0.15% with a minimum of NPR 500/-

33	Locker	Locker Charges	
33.1	Locker	Locker Annual Rental Fee with Security Deposit	(i) Small Locker: Rs. 3,000/- Security Deposit Rs. 15,000/- (ii) Medium Locker: Rs 4,000/- Security Deposit Rs. 20,000/- (iii) Large Locker: Rs 7,000/- Security Deposit Rs. 40,000/-
33.2	Locker	Locker Breaking	Rs.5000/- plus actual cost incurred for breaking open the locker
33.3	Locker	Surrender Charge	Rs 1,000/-
34	NRB-Transfer	NRB-Transfer	
34.1	NRB-Transfer	Transferring fund from NRB to other Bank (at the request of customer)	a. By SWIFT-- SWIFT Charge b. By NRB Cheque--Rs 100/- per cheque Nil for fund transfer pertaining to interest and principal of institutional fixed deposit
34.2	NRB-Transfer	RTGS (minimum amount Rs 2.00 lacs)	Upto 1.30 PM: Rs 10/- From 1.31 PM to 3.00 PM: Rs 20/-
35	Bills Purchase	Bills Purchase	
35.1	Bills Purchase	Documents Bills Purchase	0.15% with a minimum of Rs. 500/-

35.2	Bills Purchase	Clean Bills Purchase	Local currency: 0.15% with a minimum of Rs. 500/- In case of foreign bills/cheques/drafts drawn outside Nepal 0.20% with a minimum of Rs. 1,000/- If not realized within 5 days, Interest @ cash credit rate to be charged for the period beyond 5 days
35.3	Bills Purchase	Cheques/Bills Purchased and, Returned / Unpaid	The highest interest rate of the bank applicable for clean outstanding loan to be applied in case of loan customer and maximum rate of interest applicable in personal OD in case of other customers along with +2% penal interest.
35.4	Bills Purchase	Forward Contract Booking/ Sales/Purchase	Nil. Only premium loaded as per FEDAN rules
35.5	Bills Purchase	Forward Contract for extension	Nil. Only premium loaded as per FEDAN rules
36	CIC Report	CIC Report	
36.1	CIC Report	Blank CIC Report (without transaction)	Rs. 250/- per report per person/unit
36.2	CIC Report	CIC Report with transaction detail	Rs. 550/- flat per report per person/unit
36.3	CIC Report	Credit information sought by other Banks	Rs. 1,000/- per request
37	Trade Finance	Trade Finance Transaction	
37.1	Trade Finance	LC Opening/Issuance	0.125% p.q. with a minimum of Rs. 2,000/-

37.2	Trade Finance	LC SWIFT charge	<ul style="list-style-type: none"> a) For India: minimum Rs. 1,200/- b) For other countries: Rs. 2,500/- (For TT reimbursement message: Rs. 1000/- additional) c) LC amendment (Ordinary) for all currencies: Rs. 1000/- d) LC payment and Acceptance message for all currencies: Rs. 1000/-
37.3	Trade Finance	LC Amendment (Except value & Validity) Commission	Rs. 1,000/-
37.4	Trade Finance	LC Acceptance Commission	0.125% p.q. or minimum of Rs. 2,000/-
37.5	Trade Finance	LC Document Handling Charge	<p>In case of NPR Document: Rs. 750/-</p> <p>In case of INR Document: Rs. 750/-</p> <p>In case of Other Currency Document: Rs. 750/-</p>
37.6	Trade Finance	LC Discrepancy Fees (per discrepant documents)	<p>NPR Document: Rs. 1,500/-</p> <p>INR Document: Rs. 1,500/-</p> <p>Other Currency Document:</p> <ul style="list-style-type: none"> i. For India: USD 50 ii. For Other Countries: USD50 Plus applicable SWIFT Charges
37.7	Trade Finance	LC Advising Charge (for other banks)	Rs. 2,500/-
37.8	Trade Finance	LC re-installment (Extension of LC Validity Period)	0.125% p.q. or minimum of Rs. 2,000/-
37.9	Trade Finance	LC Cancellation Charge	NPR 2,000/- per LC plus SWIFT Charges

37.10	Trade Finance	LC Cancellation unutilized	Rs. 1,000/- plus SWIFT charge
37.11	Trade Finance	LC Confirmation Charge (for other banks)	0.25% p.q. plus SWIFT charges
37.12	Trade Finance	Export LC documents sent under collection (all currencies)	0.25% of the equivalent NPR amount with minimum NPR 500/-
38	Trade Finance	Other LC Charges	
38.1	Trade Finance	Interest on TT reimbursement facility	Existing CC rate applicable to particular client
38.2	Trade Finance	Charges for processing documents received on the basis of Document against Payment (D/P) and Documents against Acceptance (D/A).	0.125% or minimum Rs 2,000/- or the approved L/C commission of Particular Client SWIFT Charge: NPR. 500/- per doc Remittance Fee: USD 50 per document Document Handling Charge: NPR 750/- per document
38.3	Trade Finance	Signature Verification Charges (Banking Credibility Information) BCI from other bank	NPR 1,000/- per message NPR 2,000/- per message for sharing to other Banks
39	Trade Finance	Bank Guarantee	a. For all types of BG: 0.375% per quarter with a minimum of Rs.2,000/- b. For BG against Counter Guarantee (CG): 0.375% per quarter with a minimum NPR.5,000/- for NPR BG INR 5,000/- for INR BG USD 50 for USD BG JPY 2,000 for JPY BG USD 50 for other BG.

			SWIFT charges INR BG : Rs.2,400/- USD BG : USD 25 EUR BG : EUR 25 NPR BG : Rs.2,000/-
40	Postal Charges	Postal Charges: LC, Bills and Others	i. Within Nepal: Rs.100/- per transaction, ii. For India: Rs.800/- per transaction, iii. For Countries other than India: Rs.2,000/- per transaction or Actual Expenses whichever is higher.
41	Loan Processing Fee	Loan Processing Fee	
41.1	Loan Processing Fee	Housing Loan	0.75% of loan amount
41.2	Loan Processing Fee	Education Loan	0.75% of loan amount Reprocessing fee for already sanctioned loan Rs. 7,500/- flat.
41.3	Loan Processing Fee	Mortgage Loan	0.75% for both personal/Education purpose
41.4	Loan Processing Fee	Mortgage Plus Loan	0.75% for both personal/Education purpose
41.5	Loan Processing Fee	Bhu Puu Loan	0.75% of loan amount
41.6	Loan Processing Fee	Gold Loan	0.75% of loan amount
41.7	Loan Processing Fee	Vehicle Loan	0.75% of loan amount (Private/Public)

41.8	Loan Processing Fee	Cash Credit/ OD/TR/STD/L/CBP/DBP/PSL	0.75% of loan amount
41.9	Loan Processing Fee	Term Loan	0.75% of loan amount
41.10	Loan Processing Fee	SME	0.75% of FB limit
41.11	Loan Processing Fee	Direct Deprived Sector Lending	0.75% of loan amount
41.12	Loan Processing Fee	Subsidized Loan	Nil
41.13	Loan Processing Fee for Existing Facilities	Credit Exposure (FB+NFB)	0.15% of loan amount
41.14	Loan Processing Fee	Loan Processing fee for enhancement / additional FBWC limit	0.75% of enhanced limit
41.15	Loan Processing Fee	Processing fee for the one- time (FB) over and above limit	0.75% of sanctioned limit to be recovered on Prorata Basis
41.16	Loan Processing Fee	Processing Fee for one time (FB) by blocking existing NFB limit of the unit/group	Upto Rs 1.00 Crore: Rs 7,500/- flat Above Rs 1.00 Crore: Rs 10,000/- flat
42	Penal Interest	Penal Interest	
42.1	Penal Interest	Term Loan (All)	2% of the overdue principal amount for the overdue period

42.2	Penal Interest	TR/DBP/PSL/CBP	2% of the overdue principal amount for the overdue period
42.3	Penal Interest	Export Packing Credit where exports do not materialize	Export Packing Credit rate to be converted into Cash Credit Rate (Applicable for the particular client)
43	Prepayment Charges	Term Loan (All)	0.75% of prepaid amount if prepaid within 2 years 0.75% of prepaid amount if loan is sanctioned under fixed interest rate, irrespective of time of prepayment. 0.375% of prepaid amount if prepaid after 2 years till 5 years. 0.15% of prepaid amount if prepaid after 5 years. No prepayment charge if loan limit upto 50.00 lacs and loan prepaid due to change in interest rate or sanctioned terms (For all loan accounts)
44	Commitment Fee	Commitment Fee	
44.1	Commitment Fee	Commitment Fee for all term loans	0.15% of unutilized amount
44.2	Commitment Fee	Commitment Fee on Working Capital/MPLOD	0.15% per annum on unutilized amount (if avg. utilized amount is less than 60%)
44.3	Commitment Fee	Partial Release/replacement of existing collateral securities	Rs. 10,000/- flat
45	Charges for Non-submission of documents	Charges for Non-submission of documents	

45.1	Charges for Non-submission of documents	Balance Sheet & P/L Account for account renewal	Rs. 1,000/- per month if not submitted within 8 months of the year end (Applicable for limits above Rs. 25 lacs only)
45.2	Charges for Non-submission of documents	Stock Statements	Rs. 1,000/- per instance if not submitted within 1 month of the due date.
46	Inspection	Inspection	For Local Units: Nil For Outstation Units: On actual basis
47	Lead Bank Fee	Lead Bank Fee	0.50% to 0.75% of the fund based and /or non-fund based limits as negotiated
48	SWAP FEE	Swap Fee	0.75% of prepaid amount if prepaid within 2 years 0.75% of prepaid amount if loan is sanctioned under fixed interest rate, irrespective of time of prepayment. 0.375% of prepaid amount if prepaid after 2 years till 5 years. 0.15% of prepaid amount if prepaid after 5 years.
49	Opinion Report to Foreign Banks	Opinion Report to Foreign Banks	For countries other than India: Actual Cost plus handling charges: USD 25 per opinion For India: Actual Cost plus handling Charges INR 1,500/- per opinion
50	Request/Proposal Handling Fee	Request/Proposal Handling Charge (if sanctioned limit is not materialized/utilized)	Rs 10,000/-
51	Safe Deposit	Safe Deposit	Rs. 500/- per Packet per annum

52	CCTV Footage Charge	CCTV Video view Request	Rs. 500/- per request (No charge in case of request received from Law Enforcement Agencies)
53	Letter head Usage	Certification of account in letter head to customer	Rs. 100/- per instance
54	Branchless Banking	Branchless Banking	
54.1	Branchless Banking	Balance Enquiry	Free
54.2	Branchless Banking	Mini Statement	Rs 5/-
54.3	Branchless Banking	Cash Deposit	Rs 10/- for Rs 25,000/- Rs 20/- for Rs 25,001/- to Rs 1.00 lacs
54.4	Branchless Banking	Cash Withdrawal	Rs 10/- for Rs 1.00 lacs
54.5	Branchless Banking	NSBL Account to Account Transfer	Rs 10/- for Rs 1.00 lacs
55	Authorization of Life Certificate	Authorization of Life Certificate	Rs 500/-

56	Document Processing Charge for Export Cash Incentive		<p><u>In case of loan customers:</u></p> <ol style="list-style-type: none"> 1. Cash Incentive amount up to Rs. 5.00 lacs: 1% of cash incentive amount with a minimum of Rs. 2,500.00 2. Cash Incentive amount above Rs. 5.00 lacs: 0.75% of cash incentive amount with a minimum of Rs. 5,000.00 and maximum up to Rs. 15,000.00 <p>Plus,</p> <p>Applicable interest rate in the existing loan facility or Cash Credit rate (if availing multiple credit facilities) will be charged for incentive amount till the claim from NRB is received.</p> <p><u>In case of other customers:</u></p> <ol style="list-style-type: none"> 1. Cash Incentive amount up to Rs. 5.00 lacs: 1% of cash incentive amount with a minimum of Rs. 2,500.00 2. Cash Incentive amount above Rs. 5.00 lacs: 0.75% of cash incentive amount with a minimum of Rs. 5,000.00 and maximum up to Rs. 25,000.00 <p>[Note: Incentive amount will be disbursed in Current Account and lien mark will be done till the reimbursement of claim from NRB is received.]</p>
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SWIFT Charge: Rs.400/- for each SWIFT Message (for all kind of SWIFT Message generated on behalf of Customer)

RTGS/NEFT Charge: Rs.400/- per RTGS/NEFT message

In case of our participation in consortium lending, the applicable fees and commissions to the borrowers shall be as decided by the consortium

NOTE: Service Charges and Commissions are subject to change from time to time at Bank's discretion.