

SCHEDULE OF SERVICE CHARGES

S.N.	Nature of Transaction	Details	Charges and Commissions
1	DEMAND DRAFT	Demand Draft - Issuance	
1.1	DEMAND DRAFT	DD Issuance-NPR	0.10% of DD amount with a minimum of NPR 250.00 or maximum of NPR 10,000.00
1.2	DEMAND DRAFT	DD Issuance-INR	0.15% of equivalent NPR, with a minimum of NPR 250.00 or maximum of NPR 10,000.00  DISCRETION, SUBJECT TO: Branch Manager- Charge up to 0.10% of equivalent NPR DD amount with minimum as above (control report to be put up to PO/COD on Monthly basis) Province Head/Branch Manager - (DM & Commercial)- Charge up to 0.05% of equivalent NPR DD amount with minimum as above (control report to be put up by Province Head/Branch Manager -DM & Commercial) on Monthly basis to COD)
1.3	DEMAND DRAFT	DD Issuance-FCY	0.25% of equivalent NPR, with minimum of NPR 500.00 or maximum of NPR 10,000.00, plus communication (SWIFT) charge NPR 500.00 wherever applicable. Additional Out of pocket charges of USD 5.00 in case of SCB New York
2	DEMAND DRAFT	Demand Draft - Cancellation	
2.1	DEMAND DRAFT DD	DD Cancellation- NPR	NPR 200.00 per draft
2.2	DEMAND DRAFT	DD Cancellation-INR	NPR 500.00 per draft (excluding out-of-pocket expense, SWIFT charges 500.00 if required)
2.3	DEMAND DRAFT	DD Cancellation-FCY	NPR 500.00 Per Draft plus out-of-pocket expense, SWIFT charges of NPR 500.00 if required.

3	DEMAND DRAFT	Noting Caution of Lost Demand Draft	
3.1	DEMAND DRAFT	Noting Caution of Lost DD-NPR	NPR 200.00 per draft
3.2	DEMAND DRAFT	Noting Caution of Lost DD-INR	NPR 1,600.00 per draft and additional charge of NPR 500.00 for SWIFT messages
3.3	DEMAND DRAFT	Noting Caution of Lost DD-FCY (stop payment of DD)	USD 12.00 and equivalent in respective currency plus SWIFT charge NPR 500.00 in each communication.
4	DEMAND DRAFT	Duplication Demand Draft Issuance	
4.1	DEMAND DRAFT	DD Duplicate Issuance - NPR	Fresh instrument issued in lieu of duplicate instrument & recover charges as per point no. 1.1
4.2	DEMAND DRAFT	DD Duplication Issuance - INR	Fresh instrument issued in lieu of duplicate instrument & recover charges as per point no. 1.2
4.3	DEMAND DRAFT	DD Duplicate Issuance - FCY	Fresh instrument issued in lieu of duplicate instrument & recover charges as per point no. 1.3
5	DEMAND DRAFT	Revalidation	
5.1	DEMAND DRAFT	DD Revalidation - NPR	Revalidation of instrument is not applicable as fresh instrument is issued and recover charges as per point no. 1.1
5.2	DEMAND DRAFT	DD Revalidation - INR	Revalidation of instrument is not applicable as fresh instrument is issued and recover charges as per point no. 1.2
5.3	DEMAND DRAFT	DD Revalidation - FCY	Revalidation of instrument is not applicable as fresh instrument is issued and recover charges as per point no. 1.3
6	BANKER'S CHEQUE	Banker's Cheque	
6.1	BANKER'S CHEQUE - NPR	Bankers Cheque Issuance (Other than Inward Remittance Payment)	0.10% of Bankers cheque amount with a minimum of NPR 250.00 or maximum of NPR 1,000.00

6.2	BANKER'S CHEQUE - NPR	Bankers cheque Duplicate-Issuance	Bank to issue fresh Bankers cheque and recover charges as per point 6.1
6.3	BANKER'S CHEQUE - NPR	Bankers cheque Revalidation	Bank to issue fresh Bankers cheque and recover charges as per point 6.1
6.4	BANKER'S CHEQUE - NPR	Bankers cheque Cancellation	NPR 250.00 per Bankers cheque
7	CASH WIRHDRAWAL SLIP	Cash Withdrawal Slip	Nil
8	REMITTANCE	Outward - Remittance	
8.1	OUTWARD- REMITTANCE	RTGS/NEFT/SWIFT to India (only INR)	<p>0.15% of equivalent NPR, with a minimum of NPR 300.00 or maximum of NPR 10,000.00 plus RTGS/SWIFT charge of NPR 500.00</p> <p>DISCRETION ON INR REMITTANCE, SUBJECT TO:</p> <p>Branch Manager- Charge up to 0.10% of equivalent NPR remittance amount with minimum of NPR 100.00 plus SWIFT Commission NPR 300.00 (control report to be put up to Province Head on Monthly basis)</p> <p>Province Head/BM (Commercial, DM) - Charge up to 0.05% of equivalent NPR remittance amount with minimum of NPR 100.00 plus SWIFT Commission NPR 150.00 (control report to be put up by Province Head to COD on Monthly basis. )</p>

8.2	OUTWARD-REMITTANCE	SWIFT/Electronic Transfer (FCY)	<p>0.25% of equivalent NPR, with minimum of NPR 500.00 or maximum NPR 10,000.00 plus SWIFT charges NPR 500.00, PLUS Correspondent Bank Charge to be recovered as below:</p> <p>SCB New York. USA:</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>SBI New York. USA:</p> <p>a. Mandatory charge: USD15.00</p> <p>b. SWIFT sent with Charge details as "OUR": Nil</p> <p>c. Other: on actual basis</p> <p>SBI Frankfurt. Germany:</p> <p>a. Mandatory charge: EUR 5.00</p> <p>b. SWIFT sent with Charge details as "OUR": To be recovered on actual basis. (lien mark the account tentatively by EUR 20.00)</p> <p>c. Other: On actual basis</p> <p>SBI Sydney. Australia</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: NPR 200.00 per transfer</p> <p>Note: Narration should invariably contain SWIFT Bill ID number. When charges are recovered on actual basis, amount should be credited into the account as advised by Reconciliation Department.</p>
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8.3	OUTWARD-REMITTANCE	Outward INR Remittance through NSBL Payment Gateway	<p>NPR 400.00 per message which shall be booked under Commission Account "COMMISSION NSBL PAYMENT GATEWAY".</p> <p>0.15% of equivalent NPR, with a minimum of NPR 250.00 or maximum of NPR 10,000.00</p> <p>Province Head, BM (Durbarmarg and Commercial) will be authorized to quote discount upto 10 Basis Points (upto 0.10%) for valuable Customers for remittances upto NPR 1.00 lac and a total discount of upto 5 Basis Points (0.05%) for valuable customer NPR for drafts of NPR 1.00 lac and above.</p>
8.4	OUTWARD-REMITTANCE	SWIFT Message not-acknowledged (MSG NAK)	<p>Nil</p> <p>Remittance Cancellation charge (9.1 &amp; 9.2)</p>
9	OUTWARD-REMITTANCE	Outward Remittance Cancellation	
9.1	OUTWARD-REMITTANCE	RTGS Cancellation only in case of Message Error	NPR 200.00
9.2	OUTWARD-REMITTANCE	SWIFT Cancellation only in case of Message Error	NPR 200.00
10	OUTWARD-REMITTANCE	Resending SWIFT/RTGS due to error	NPR 500.00 [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	NPR 500.00 per transaction

12.2	DOMESTIC REMITTANCE	IPS  limit upto NPR 200 million limit upto FCY 2 million	<p>For Account Transfer (NPR) NPR 2.00 upto NPR 500.00, NPR 5.00, for NPR 501.00 to NPR 50,000.00 NPR 10.00 for NPR 50,001.00 and above</p> <p>For Account Transfer (FCY): NPR 10.00</p> <p>For Cash Transaction NPR 20.00 upto NPR 5,000.00 NPR 50.00 for NPR 5001.00 to NPR 50,000.00 NPR 100.00 for NPR 50,001.00 to NPR 5,00,000.00 NPR 250.00 for NPR 5,00,001.00 and above</p> <p>(In case of Inward received as Dividend/Salary/IPO Refund/Government Payment upto NPR 100.00 Nil, above NPR 100.00 applicable as per IPS charges)</p>
12.3	DOMESTIC REMITTANCE	Fax/Interbank Transfer a. Account holder to non-AC holder b. Non-AC holder to non-AC holder	<p>NPR 250.00 (such interbank transfer shall be restricted to a maximum of NPR 50,000.00 per instance) (Payment to be made to the beneficiary on strict identification)</p>
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. As charged by SBI New York (Bill sent on monthly basis by them)</p> <p>b. SBI Frankfurt, Germany: EUR 5.00</p> <p>c. SCB New York, USA: USD 5.00 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. As Charged by SBI Newyork (Bill sent on monthly basis by them)</p> <p>b. SBI Frankfurt, Germany: EUR 5.00</p> <p>c. SCB New York, USA: USD 5.00 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 Bankers cheque</p> <ul style="list-style-type: none"> <li>- For amount received up to NPR 1.00 Crore: NPR 500.00</li> <li>- For amount received above NPR 1.00 Crore: NPR 1,000.00</li> </ul> <p>ii. Charges for Transfer through SWIFT</p> <ul style="list-style-type: none"> <li>- NPR 500.00 as SWIFT Processing Charges.</li> </ul> <p>iii. Charges for Transfer through IPS</p> <p>Additional NPR 100.00 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.	Remittance Amount transferred through Bankers cheque: a) For amount received up to NPR 1.00 crore: Flat NPR 500.00 b) For amount received above NPR 1.00 Crore: Flat NPR 1000.00  Remittance Amount transferred through NRB via SWIFT: Flat NPR 500.00 Transfer through IPS Additional NPR 100.00 per transaction along with applicable IPS charges.
13.4	INWARD REMITTANCE	Returning Inward Remittance (For FCY SWIFT)	Respective currency wise Mandatory Correspondent Charges as mentioned in 13.1 PLUS SWIFT handling charge 10 in currency of remittance i.e. for EUR, SWIFT, EUR 10.00, USD SWIFT USD 10.00, AUD SWIFT AUD 10.00, GBP SWIFT, GBP 10.00, etc.
14	REMITTANCE	Miscellaneous Charges: Follow up MT 199/999 on behalf of Customer	SWIFT charge NPR 500.00
15	CERTIFICATE	Various Certificate	
15.1	CERTIFICATE	Issuance of Advance Payment Certificate	Flat NPR 1,000.00 per certificate
15.2	CERTIFICATE	Duplicate Advance Payment Certificate	NPR 300.00 in each case (additional NPR 200.00 per additional copy)
15.3	CERTIFICATE	Remittance Certificate (Inward/Outward: DD/SWIFT/ RTGS)	NPR 300.00 per certificate (additional NPR 100.00 per additional copy)
15.4	CERTIFICATE	Duplicate Remittance Certificate	NPR 200.00 per certificate (additional NPR 50.00 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, NPR 1000.00 per certificate.
15.7	CERTIFICATE	NO-Dues Certificate	NPR 1,000.00 in each use
15.8	CERTIFICATE	Exchange Certificate (INR/FCY)	NPR 200.00 (additional NPR 50.00 per additional copy)
15.9	CERTIFICATE	TDS Certificate-Issuance	For one time: No charge. For Duplicate TDS Certificate: NPR 150.00 in each instance.
15.10	CERTIFICATE	FDI certificate	NPR 1,200.00 flat (To be issued only from Corporate Office)
15.11	CERTIFICATE	Education Loan Disbursement Letter	NPR 800.00
15.12	CERTIFICATE	No Objection Certificate	NPR 5,000.00
15.13	CERTIFICATE	Certificates other than listed above	NPR 500.00 per certificate
16	CHEQUE	Cheque Related Charges	
16.1	CHEQUE	Cheque Issuance	Nil
16.2	CHEQUE	Cheque Book Lost - Destroy Charge	NPR 250.00 (max. up to 50 cheque leaf), Additional NPR 10.00 per leaf above 50 leaves.
16.3	CHEQUE	Issuance of New Cheque Requisition Slip in case of lost	NPR 200.00 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)	NPR 250.00 or lesser available amount in the account (uncollected for more than 6 months) at the time of physical destroy
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 NPR 2.00 lacs - Nil ii) For cheque amount equal to NPR 2.00 lacs - NPR 10.00 iii) For cheque amount above NPR 2.00 lacs - NPR 15.00
18.2	ECC & CLEARING	Cheque Presentment Fees on Regular Session - FCY (USD, GBP, EURO) Cheque	NPR 15.00 each for any amount of cheque
18.3	ECC & CLEARING	Cheque Presentment Fees on Express Session - For all currency	NPR 100.00 per instance
18.4	ECC & CLEARING	Cheque Return Charge - Inward Cheque	Cheque return due to insufficient fund - NPR 250.00 per instance
18.5	ECC & CLEARING	High Value Clearing Session Charge (NPR 200.00 million to NPR 300.00 million, FCY 2.00 Million to 3.00 Million)	NPR 100.00 per transaction
19	CHEQUE RETURN CHARGES	Cheque Returned Charges	
19.1	CHEQUE RETURN CHARGES	Cheque Returned- Insufficient Balance	NPR 400.00 or Available amount in the account if less than NPR 400.00
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 NPR 25.00 per page if demanded for the same period more than once or NPR 250.00 whichever is higher.
21	ASBA	C-ASBA Commission	NPR 5.00 irrespective of applied amount
22	CUSTOMER ADVICE	Duplicate Dr/Cr Advice	within 6 months NPR 100.00, after 6 month within 1 year NPR 200.00 and above 1 year NPR 500.00
23	RECORD RETRIVAL	Enquiry relating to old records (more than 2 years)	Within 1 year NPR 350.00, after 1 year flat NPR 1000.00 (excluding service charges related to other heads like statement and balance certification)
24	STANDING INSTRUCTION	Standing Instruction on Accounts	(i) At the initial stage for registration of request: NPR 250.00  (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 where there is compulsory requirement of the Bank to create SI in the account, fund transfer within current and call accounts done on daily basis)
25	COURIER	Courier Charges	i. Within Nepal NPR 100.00 ii. India NPR 800.00 iii. For Countries other than India: NPR 2000.00 per courier or Actual Expenses whichever is higher.

26	PREPAID DEBIT CARD	Prepaid Card Charges	
26.1	PREPAID DEBIT CARD	Bharat Yatra Card (BYC)	<p>Issuance charge: Lumpsum: NPR 1,000.00  Re-PIN:NPR 100.00  Hot listing Lost Cards: NPR 100.00 .  Reloading Charge: Nil</p> <p>(Supporting documents are required for reloading, subject to NRB guidelines)</p>
26.2	PREPAID DEBIT CARD	Vishwo Yatra Card (VYC)	<p>Issuance/Re-issuance/Replacement Charge: US\$ 10  RE-PIN: US\$ 3  Hot-listing lost Card: US\$ 1</p> <p>Reloading Fees/ Charges:  \$ 5 per \$ 1,500</p>
27	DEBIT CARD	Debit Card Related Charges	
27.1	DEBIT CARD	Debit Card - Issuance	<p>Standard Commission: NPR 1,500.00 lump sum  (Discout on issuance of Debit Card on various schemes to be provided as per respective product paper/product circulars)</p> <p>NPR 1,000.00 for Insta Card</p>
27.2	DEBIT CARD	Debit Cad - Annual/Renewal	Nil
27.3	DEBIT CARD	Card Replacement/Reissuance Charge	<p>Reissuance / Replacement charge : NPR 1,500.00 Lumpsum</p> <p>NPR 1,000.00 for Insta Card</p> <p>Additional Postage Charges (if collected from other Branch):  NPR 100.00 for PIN  NPR 100.00 for Card</p>
27.4	DEBIT CARD	RE-PIN	<p>NPR 100.00 per instances  (additional postage charge NPR 50.00 if collected from other Branch)  (Subject to change as per account scheme)</p>
27.5	DEBIT CARD	Hot-listing lost card	NPR 100.00
27.6	DEBIT CARD	Cards not collected within 12 Months- Destroy Charge	Nil

27.7	DEBIT CARD	Cash withdrawal in other Bank's ATM in Nepal	NPR 15.00 for each Withdrawal transaction on other Banks' ATM terminals within Nepal.  NPR 50.00 for balance enquiry
27.8	DEBIT CARD	Cash withdrawal from SBIG ATMs in India	NPR 200.00 per transaction (Maximum INR 10,000.00 per transaction and INR 15,000.00 per day Balance Enquiry NPR 20.00)
27.9	DEBIT CARD	Cash withdrawal from VISA Network ATMs in India (other than SBIG ATMs)	NPR 400.00 per transaction + acquiring bank charge, if any. Balance Enquiry NPR 50.00 Maximum withdrawal limit: INR 10,000.00 per transaction and INR 15,000.00 per day/INR 100,000.00 per month subject to change as per regulatory guidelines
27.10	DEBIT CARD	International Access Fee for international cards in Nepal SBI ATMs	NPR 500.00 per withdrawal
27.11	DEBIT CARD	Access Fee for SBIG Cards at NSBL ATM Terminals	NPR 200.00 (INR 125.00) for Cash Withdrawal NPR 16.00 (INR 10.00) 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 50.00, whichever is higher outside Nepal
28	POS Merchant MDR rates	POS Merchant Rates	1.00% on On Us Transaction 2.00% on Off Us Domestic Transaction 3.00% on Off Us International Transaction
29	ABBS	Any Branch Banking (ABBS)	Nil
30	MOBILE BANKING	Mobile-Banking	

30.1	MOBILE BANKING	Mobile Banking Registration	Nil
30.2	MOBILE BANKING	Mobile Banking Annual Charge	NPR 200.00
30.3	MOBILE BANKING	Mobile Banking Re Pin for Mero Sathi & Yono	NPR 50.00 for Mero Sathi Nil for YONO
30.4	MOBILE BANKING	Cheque book request via Yono	Nil
30.5	MOBILE BANKING	Debit card issuance via Yono	NPR 1000.00 for Insta Card NPR 1500.00 for Debit Card
30.6	MOBILE BANKING	Schedule transaction Yono	NPR 50.00 for Standard Instruction creation NPR 30.00 for Standard Instruction per transaction
30.7	MOBILE BANKING	Cheque stop charge via Yono (for one cheque)	Nil
30.8	MOBILE BANKING	Max Charge amount for all Stop cheque via Yono	Nil
31	E-BANKING	E Banking	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 cheque amount with a minimum of NPR 500.00 or maximum NPR 10,000.00 plus NPR 100.00 as postage charge plus actual expenses/ charges, if any.
32.3	COLLECTION	INR Bills sent for Collection	1.00% of cheque amount with a minimum of NPR 2000.00 or maximum NPR 10,000.00 plus NPR 1000.00 towards postage charge plus actual expenses/ charges, if any.
32.4	COLLECTION	FCY Bills sent for Collection	0.25% of cheque amount with a minimum of NPR 500.00 or maximum NPR 10,000.00 plus NPR 2000.00 as postage charge plus actual expenses/ charges, if any.

32.5	COLLECTION	Return Charge for Cheques/ Bills Sent for Collection (all currency)	Postal Charges as: Within Nepal: NPR 100.00 For India: NPR 800.00 For Countries other than India: NPR 2000.00 plus actual expenses/ charges incurred if any.
32.6	COLLECTION	Doc/ Bills received for collection	0.25% of equivalent NPR, with a minimum of NPR 500.00 or maximum of NPR 10,000.00
33	LOCKER	Locker Charges	
33.1	LOCKER	Locker Annual Rental Fee with Security Deposit	(i) Small Locker(5"Hx6"Wx19.3"D) Dimension 579 inch cube : NPR 3,000.00 Security Deposit NPR 15,000.00 (ii) Medium Locker(5"Hx13.8"Wx19.3"D) dimension 1331.7 inch cube: NPR 4,000.00 Security Deposit NPR 20,000.00 (iii) Large Locker(11"Hx13.8"Wx19.3"D) Dimension 2929.74 Inch cube : NPR 7,000.00 Security Deposit NPR 40,000.00
33.2	LOCKER	Locker Breaking	NPR 6,000.00 plus actual cost incurred for breaking open the locker
33.3	LOCKER	Late payment fee on rental charge	NPR 200.00 flat p.a. (Grace Period up to 15 days from due date)
33.4	LOCKER	Surrender Charge	NPR 1,000.00
34	NRB-TRANSFER		
34.1	NRB TRANSFER	Transferring fund from NRB to other Bank (at the request of customer)	a. By SWIFT-- SWIFT Charge NPR 500.00 b. By NRB Cheque-NPR 500.00 per cheque Nil for fund transfer pertaining to interest and principal of Institutional fixed deposit)
34.2	NRB TRANSFER	RTGS minimum amount NPR 2.00 lacs	upto 1.30 PM-NPR 10.00 from 1.31 PM to 5.00 PM-NPR 20.00
35	BILLS PURCHASE	Bills Purchase	



35.1	BILLS PURCHASE	Documents Bills Purchase	0.15% with a minimum of NPR 1500.00
35.2	BILLS PURCHASE	Clean Bills Purchase	Local currency: 0.15% with a minimum of NPR 500.00 In case of foreign bills/cheques/drafts drawn outside Nepal 0.20% with a minimum of NPR 1000.00 If not realized within 5 days, Interest @ cash credit rate to be charged for the period beyond 5 days Plus postage-Min NPR 100.00 or actual charges whichever is higher in Nepal. Min NPR 500.00 or actual charges whichever is higher outside Nepal.
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 +2.00% penal interest.
35.4	BILLS PURCHASE	Forward Contract Booking/ Sales/Purchase	Premium levied as per Market Scenario
35.5	BILLS PURCHASE	Forward Contract for extension	Premium levied as per Market Scenario
36	CIC REPORT	CIC Report	
36.1	CIC REPORT	Blank CIC Report (without transaction)	As levied by CIB (Currently NPR 250.00 per report per person/unit)  Note: Charges are subject to conditions prescribed by the CIB
36.2	CIC REPORT	CIC Report with transaction detail	As levied by CIB (Currently NPR 550.00 flat per report per person/unit)  Note: Charges are subject to conditions prescribed by the CIB
36.3	CIC REPORT	Credit information sought by other Banks	NPR 1,000.00 per request
36.4	CIC REPORT	CIC Charge for blacklisting	As levied by CIB i. NPR 2,000.00 Upto NPR 1.00 Crore ii. NPR 3,000.00 above NPR 1.00 Crore)

36.5	STRO FILING	STRO registration/amendment/correction/continuation/termination/certified search	As levied by CIB (Currently NPR 500.00)  Note: Charges are subject to conditions prescribed by the CIB
37	TRADE FINANCE	Trade Finance Transaction	
37.1	TRADE FINANCE	LC Opening/Issuance	0.125% p.q. with a minimum of NPR 2,000.00
37.2	TRADE FINANCE	LC SWIFT charge	a) For India and Nepal: minimum NPR 1,200.00 b) For other countries: NPR 2,500.00 (For TT reimbursement message: NPR 1,000.00 additional) c) LC amendment (Ordinary) for all currencies: NPR 1,000.00  d) LC payment and Acceptance message for all currencies: NPR 1,000.00
37.3	TRADE FINANCE	LC Amendment (Except value & Validity) Commission	NPR 1,000.00
37.4	TRADE FINANCE	LC Acceptance Commission	0.125% p.q.or minimum of NPR 2,000.00
37.5	TRADE FINANCE	LC Document Handling Charge	In case of NPR Document: NPR 750.00 In case of INR Document: NPR 750.00 In case of Other Currency Document: NPR 750.00

37.6	TRADE FINANCE	LC Discrepancy Fees (per discrepant documents)	<p>NPR Document: NPR 1,500.00</p> <p>INR Document: NPR 3,200.00</p> <p>Other Currency Document:</p> <p>i. For India: USD 50.00</p> <p>ii. For Other Countries: USD 50.00</p> <p>Plus applicable SWIFT Charges:</p> <p>For NPR LC: NPR 1,000.00</p> <p>For INR LC: NPR 1,600.00 and</p> <p>For other LC: USD 25.00 or equivalent</p>
37.7	TRADE FINANCE	LC Advising Charge (for other banks)	NPR 2,500.00
37.8	TRADE FINANCE	LC re-installment (Extension of LC Validity Period)	0.125% p.q. or minimum of NPR 2,000.00
37.9	TRADE FINANCE	LC Cancellation Charge	NPR 2,000.00 per LC plus SWIFT Charges
37.10	TRADE FINANCE	LC Cancellation unutilized	NPR 1,000.00 plus SWIFT charge
37.11	TRADE FINANCE	LC Confirmation Charge (for other banks)	0.25% p.q. or minimum NPR 2,500.00 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 500.00
38	TRADE FINANCE	Others 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).	<p>0.125% or minimum NPR 2,000.00 or the approved L/C commission of Particular Client</p> <p>SWIFT Charge: NPR 500.00 per doc</p> <p>Remittance Fee: USD 50.00 per document</p> <p>Document Handling Charge: NPR 750.00 per document</p>
38.3	TRADE FINANCE	Business Credibility Information (Signature Verification with sharing charges)	<p>NPR 1,000.00 per message</p> <p>NPR 2,000.00 per message for sharing to other Banks</p>

39	TRADE FINANCE	Bank Guarantee	<p>a. For all types of BG: 0.375% per quarter with a minimum of NPR 2,000.00</p> <p>b. For BG against Counter Guarantee (CG): 0.375% per quarter with a minimum NPR 5,000.00 for NPR BG NPR 5,000.00 for INR BG For all other convertible currencies: equivalent to USD 50.00</p> <p>SWIFT charges INR BG: NPR 3,840.00 USD BG: USD 25.00 EUR BG: EUR 25.00 NPR BG: NPR 3,200.00</p>
40	POSTAL CHARGES	Postal Charges: LC, Bills and Others	<p>i. Within Nepal: NPR 100.00 per transaction,</p> <p>ii. For India: NPR 800.00 per transaction,</p> <p>iii. For Countries other than India: NPR 2000.00 per transaction or Actual Expenses whichever is higher.</p>
41	LOAN PROCESSING FEE	Loan Processing Fee	
41.1	LOAN PROCESSING FEE	Loan Processing Fee-Housing Loan	0.75% of loan amount
41.2	LOAN PROCESSING FEE	Loan Processing Fee-Education Loan	<p>0.75% of loan amount</p> <p>Reprocessing fee NPR 7,500.00 flat.</p>
41.3	LOAN PROCESSING FEE	Loan Processing Fee-Mortgage Loan	0.75% of loan amount for both personal/Education purpose
41.4	LOAN PROCESSING FEE	Mortgage Plus Loan	0.75% of loan amount for both personal/Education purpose
41.5	LOAN PROCESSING FEE	Loan Processing Fee-Bhu Pu	0.75% of loan amount

41.6	LOAN PROCESSING FEE	Loan Processing Fee-Bhu Puu Plus	0.75% of loan amount
41.7	LOAN PROCESSING FEE	Loan Processing Fee-Krishak Sathi Karja	For Loans Qualifying under Interest Subsidy : Nil  For Other Loans: 0.75% of loan amount
41.8	LOAN PROCESSING FEE	Loan Processing Fee - Share Loans	0.75% of loan amount  Share Replacement Fee: NPR 2000.00 per company with maximum of NPR 5000.00
41.9	LOAN PROCESSING FEE	Loan Processing Fee- personal Demand Loan to Foreign Diplomats /Employees to Embassies , Regional Organizations	0.25% of loan amount (However, processing fee may be waived fully or partially by sanctioning authority)
41.10	LOAN PROCESSING FEE	Loan Processing Fee - (MFIs)	DSL exposure (TL to all & WC to wholesale lenders) 0.25% of loan amount (subject to NRB Guidelines)
41.11	LOAN PROCESSING FEE	Loan Processing Fee  Working Capital (CC/OD/TR/STDL etc.) & TL  (Fresh/Enhancement/One Time FB Over & Above limit*/Non-DSL exposure to MFIs. * Loan Processing Fee for One Time over & above limit to be recovered on pro-rata basis.	a. FB above NPR 50.00 crore 0.30% of FB loan amount  b. FB above NPR 10.00 crore upto NPR 50.00 crore 0.40% of FB loan amount  c. FB above NPR 5.00 crore upto NPR 10.00 crore 0.50% of FB loan amount  d. FB upto NPR 5.00 crore 0.75% of FB loan amount  Note: For Consortium Account, Processing Fee will be as per consortium decision.
41.12	LOAN PROCESSING FEE	Loan Processing Fee - Consortium Advances	As per consortium decision
41.13	LOAN PROCESSING FEE	Loan Processing Fee-Gold Loan	0.75% of loan amount

41.14	LOAN PROCESSING FEE	Loan Processing Fee-Hire Purchase	0.75% of loan amount (For all types of vehicles)
41.15	LOAN PROCESSING FEE	Loan Processing Fee-SME	0.75% of FB Limit
41.16	LOAN PROCESSING FEE	Loan Processing Fee-MSME	0.75% of FB Limit
41.17	LOAN PROCESSING FEE	Loan Processing Fee-Deprived Sector Lending (Direct Lending)	0.75% of loan amount (Subject to NRB guidelines)
41.18	LOAN PROCESSING FEE	Subsidized Loan	Nil
41.19	LOAN PROCESSING FEE	Loan Processing Fee for Existing Credit Facilities (FB+NFB)	0.15% of (FB+NFB) loan amount
41.20	LOAN PROCESSING FEE	Processing Fee for one time (FB) by blocking existing NFB limit of the unit/group	i. Upto NPR 0.50 crore: NPR 7,500.00 flat  ii. Above NPR 0.50 crore upto NPR 1.00 crore : NPR 10,000.00 flat  iii. Above NPR 1.00 crore upto NPR 10.00 crore: NPR 15,000.00 flat  iv. Above NPR 10.00 crore NPR 25,000.00 flat

42	PENAL INTEREST	Penal Interest	
42.1	PENAL INTEREST	Penal Interest-Term Loan (AI)	2.00% of the overdue principal amount for the overdue period
42.2	PENAL INTEREST	Penal Interest TR/DBP/PSL/CBP/STD	2.00% of the overdue principal amount for the overdue period
42.3	PENAL INTEREST	Penal Interest-Export Packing Credit where exports do not materialize	Export Packing Credit rate to be converted into Cash Credit Rate (Applicable for a particular client)
43	PREPAYMENT CHARGES	Prepayment Charge- Term Loan (All)	<p>0.75% of prepaid amount if prepaid within 2 years</p> <p>0.75% of prepaid amount if loan is sanctioned under fixed interest rate, irrespective of time of prepayment.</p> <p>0.375% of prepaid amount if prepaid after 2 years till 5 years</p> <p>0.15% of prepaid amount if prepaid after 5 years</p> <p>No prepayment charge for loan limit upto NPR 50.00 lacs subject to conditions that the loan has been prepaid due to change in interest rate or sanctioned terms (For all loan accounts)</p>
44	COMMITMENT FEE	Commitment Fee	
44.1	COMMITMENT FEE	Commitment Fee-for all term loans	0.15% of unutilized amount of total sanctioned loan.
44.2	COMMITMENT FEE	Commitment Fee on Working Capital/MPLD	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	NPR 10,000.00 flat
45	CHARGES FOR NON SUBMISSION OF DOCUMENT	Charges for Non submission of document	
45.1	CHARGES FOR NON SUBMISSION OF DOCUMENT	Charges for Non submission of documents-Balance Sheet & P/L Account for account renewal	NPR 5,000.00 per month if not submitted within 8 months of the year end (Applicable for limits above NPR 25.00 lacs only)

45.2	CHARGES FOR NON SUBMISSION OF DOCUMENT	Charges for Non submission of documents-Stock Statement	NPR 1,000.00 per instance if not submitted within 1 month of the due date.
46	INSPECTION	Inspection	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 or as per consortium decision
48	SWAP OF LOAN	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 25.00 per opinion  For India: Actual Cost plus handling Charges INR 1,500.00 per opinion
50	REQUEST/PROPOSAL HANDLING FEE	1. Request/Proposal Handling Charge (if sanctioned limit is not utilized/materialized)  2. Issuance of No Objection Certificate to Paripassu / Consortium Member Banks.  3. Non-submission of requisite documents for renewal  4. Issuance of Recommendation Letter to Ward, Other Offices for installation of Electricity, Telephone etc.  5. Issuance of Letter of Credibility to Loan Customers  6. Any other letters / approval issued as per request of the loan customers, which is not specified in Schedule of Service Charges.	a. FB above NPR 50.00 crore NPR 10,000.00  b. FB above NPR 10.00 crore upto NPR 50.00 crore NPR 5,000.00  c. FB above NPR 5.00 crore upto NPR 10.00 crore NPR 3,000.00  d. FB above NPR 1.00 crore upto NPR 5.00 crore NPR 2,000.00  e. FB upto NPR 1.00 crore NPR 1,000.00
51	SAFE DEPOSIT	Safe Deposit	NPR 1000.00 per packet per annum (Size not exceeding 12"8"6". For bigger size as per negotiation with customer, minimum NPR 1000.00



52	CCTV FOOTAGE CHARGE	CCTV Video view Request	NPR 500.00 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	NPR 500.00 per instance
54	BRANCHLESS BANKING	BLB Charges for Customers	
54.1	BRANCHLESS BANKING	Balance Inquiry	Free
54.2	BRANCHLESS BANKING	Mini Statement	NPR 5.00
54.3	BRANCHLESS BANKING	Cash Deposit Maximum NPR 100,000.00	NPR 25.00 upto NPR 25,000.00 per transaction NPR 50.00 above NPR 25,000.00 upto NPR 50,000.00 per transaction and NPR 100.00 above NPR 50,000.00 upto NPR 100,000.00 per transaction
54.4	BRANCHLESS BANKING	Cash Withdrawal Maximum NPR 100,000.00	NPR 25.00 upto NPR 25,000.00 per transaction NPR 50.00 above NPR 25,000.00 upto NPR 50,000.00 per transaction and NPR 100.00 above NPR 50,000.00 upto NPR 100,000.00 per transaction
54.5	BRANCHLESS BANKING	NSBL Account to Account Transfer	NPR 10.00 per transaction
55	AUTHORIZATION OF LIFE CERTIFICATE	AUTHORIZATION OF LIFE CERTIFICATE	NPR 500.00
56	Legal handling fee	Case relating to blacklisting/NPAs and other legal issues	As per actual basis of expenses incurred
57	Blacklisting handling fee	Document handling/correspondence/postal charge during blacklisting and release of blacklisting on account of cheque bounce case	Flat NPR 500.00 for blacklisting per application Flat NPR 500.00 for release of blacklisting per application

58	Document Processing Charge for Export Cash Incentive		<p>In case of loan Customers:</p> <p>1. Cash Incentive amount up to NPR 5.00 lacs: 1.00% of cash incentive amount with a minimum of NPR 2,500.00</p> <p>2. Cash Incentive amount above NPR 5.00 lacs: 0.75% of cash incentive amount with a minimum of NPR 5,000.00 and maximum up to NPR 15,000.00</p> <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>In case of other Customers:</p> <p>1. Cash Incentive amount up to NPR 5.00 lacs: 1.00% of cash incentive amount with a minimum of NPR 2,500.00</p> <p>2. Cash Incentive amount above NPR 5.00 lacs: 0.75% of cash incentive amount with a minimum of NPR 5,000.00 and maximum up to NPR 25,000.00</p> <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>
Note: In case of our participation in consortium lending, the applicable fees and commissions to the borrowers shall be as decided by the consortium			