

# **Nabil Bank Limited**

## **STANDARD CHARGE SHEET**



TOGETHER AHEAD

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## I. ACCOUNT OPERATIONS

S.N	Particulars	Fees and Charges
<b>I.1</b>	<b>NRB/Other Bank (NBL/RBB etc.) Cheque Issuance</b>	
a.	Account Holder	NPR 500
b.	Non Account Holder	NPR 1,000
c.	Cancellation Charge	NPR 250
<b>I.2</b>	<b>Standing Instruction</b>	
a.	Standing Instruction on Customer Request	NPR 500 per instruction
	(In case of draft drawn on other bank communication fees shall be recovered additionally)	
<b>I.3</b>	<b>Good for Payment (GFP)</b>	
a.	GFP Cancellation only	NPR 500
<b>I.4</b>	<b>Cheque Returned Unpaid (Insufficient Fund)</b>	
a.	Clearing Cheque – Outward	NIL
b.	Clearing Cheque – Inward	NPR 500
c.	Cheque returned over the counter due to insufficient balance with return advice (Branches should retain the photocopy of cheque as proof)	NPR 500 or available amount in the account if less than NPR 500
	Note: For I.4.c NPR 500 or the available balance in the account on the cheque return date. The remaining amount will be subsequently recovered once sufficient fund is available.	
<b>I.5</b>	<b>Other Certificate Issuance</b>	
a.	Other Certificate Issuance	NPR 1,000 AA
	(This includes issuance of recommendation letter for the purpose of obtaining Exim Code as well)	AA- Waiver to Loan Customers
<b>I.6</b>	<b>FCY Cash Deposit into FCY Account</b>	
a.	For Cash Denomination less than 50	0.50%
<b>I.7</b>	<b>Clearing Transaction</b>	
a.	Cheque amount above 200K	On actual basis
b.	FCY cheque (no amount limitation)	On actual basis
c.	Electronic Express Clearing (no amount limitation)	On actual basis
<b>I.8</b>	<b>Cheque Book</b>	
a.	Cheque book destruction – Uncollected	Min 200 or 10/leaf whichever is higher
b.	Loss of requisition Slip (Cheque book issuance without requisition slip within same branch/cross branch)	NPR 100

<b>I.9</b>	<b>Safe Deposit Lockers (SDL) – in all areas</b>		
<b>S.N.</b>	<b>Locker Size</b>	<b>Annual Charge</b>	<b>Security Deposit</b>
a.	Small	NPR 3,000	NPR 10,000
b.	Medium	NPR 4,000	NPR 15,000
c.	Large	NPR 6,000	NPR 25,000
d.	Extra Large	NPR 9,000	NPR 35,000
	• Breaking of lockers – due to loss of keys by customer NPR 6,000/- plus actual cost incurred, if any by the bank.		

<b>I.I0</b>	<b>Duplicate/Re-print Account Statement</b>	
a.	Year 2004 onwards (upto 6 months earlier from present date)	Min NPR 100 or NPR 50 per page
b.	For tenure – within 6 Months	Min NPR 50 or NPR 10 per page
<b>I.I1</b>	<b>DR/CR Advice – Within Current FY</b>	
a.	Duplicate Advice – Corporate Entity	NPR 100
b.	Duplicate Advice – Individual Customer	NPR 50
<b>I.I2</b>	<b>Old Document Retrieval Charge **</b>	
	Old Instruments before 6 months old	Min NPR 2,000 or NPR 500 per page
	Old Account Statement upto year 2003	Min NPR 2,000 or NPR 500 per page
	**(Subject to availability of records as per destruction policy of the bank)	
<b>I.I3</b>	<b>CCTV Footage Retrieval Charge</b>	
a.	Footage	NPR 2,000 per request
b.	View only	NPR 500 per request
	(No charge in case of request received from law enforcement agencies)	
<b>I.I4</b>	<b>Account Name Correction</b>	
<b>a.</b>	<b>Individual</b>	
i	Surname/spelling correction	NIL
ii	Typo error	NIL
iii	Maiden name change for married women	NIL
<b>b.</b>	<b>Institution</b>	
i	Typo error	NIL
<b>I.I5</b>	<b>Other Operations Charges</b>	
a.	C-ASBA	NPR 5 per application (Effective from 16 <sup>th</sup> Feb 2026)
<b>I.I6</b>	<b>Scheme Transfer</b>	
a.	Scheme Transfer Fee (on savings deposit product/scheme)	NPR 500
	<b>Note: Conversion from minor to major is free of charge.</b>	

S.N	2. CARDS AND ALTERNATE CHANNEL SERVICES							
2.1	Card Issuance	Card Type						
	Description of Fees & Charges	Visa Electron Prepaid (Domestic <sup>1</sup> )	Nabil Smart Debit Card (Domestic <sup>1</sup> )	Visa & MasterCard Credit (Domestic <sup>1</sup> )	MasterCard Intl. Credit (USD <sup>2</sup> )	Visa Intl. Pre-Paid (USD <sup>2</sup> )	Visa Intl. Debit Card (USD <sup>2</sup> )	Nabil Icard (USD)
	Subscription Fee	NPR 500	Visa Card NPR 2,000 <sup>A</sup> MasterCard NPR 2,500 <sup>A</sup>	NPR 4,000 <sup>A</sup>	USD 25 <sup>C</sup>	USD 20	USD 40	Physical icard NPR 1000 Virtual iCard NPR 500
	Annual Fee	Nil	Nil	Nil	USD 10	Nil	Nil	Nil
	Joining Fee	Nil	Nil	NPR 1,000	USD 25	Nil	Nil	Nil
	Supplementary Card Fee	N/A <sup>3</sup>	NA	NPR 4,000 <sup>B</sup>	USD 10	N/A <sup>3</sup>	USD 10 <sup>F</sup>	Nil
	Recharge or Reload Fee	NPR 50 per Recharge	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	USD 10	Nil	NPR 500
	Cash Advance Fee from Nabil ATM	Nil	Nil	NPR 100+2% <sup>E</sup>	USD 5+2.50% <sup>E</sup>	Nil	Nil	N/A <sup>3</sup>
	Cash Advance Fee from Other ATMs (within Nepal)	NPR 15 <sup>D</sup>	NPR 15 <sup>D</sup>	NPR 150+2% <sup>E</sup>	USD 5+2.5%	1.5% or min USD 5	1.5% or min USD 3	N/A <sup>3</sup>
	Cash Advance Fee from Other ATMs (India, Bhutan)	NPR 250	NPR 250	NPR 250+2% <sup>E</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Cash Advance Fee From Other ATMs (Except Nepal, India and Bhutan)	N/A	N/A	N/A	USD 5+2.5% <sup>E</sup>	1.5% or min USD 5	1.5% or min USD 3	N/A <sup>3</sup>
	Balance Enquiry Fee from Other ATMs	NPR 0 (within Nepal)/50 <sup>*</sup>	NPR 0 (within Nepal)/NPR 50 <sup>*</sup>	NPR 100 <sup>*</sup>	USD 2 <sup>*</sup>	NPR 0 (Within Nepal)/USD 2 <sup>*</sup>	NPR 0 (within Nepal)/USD 0.50	N/A <sup>3</sup>
	Decline Fee	NPR 100	NPR 100	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Late Payment Fee	N/A <sup>3</sup>	N/A <sup>3</sup>	0.25% per month (Min Npr 500)	0.50% per month (Min USD 5)	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Over Limit Fee	N/A <sup>3</sup>	N/A <sup>3</sup>	NPR 500 per month	USD 15 per month	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Interest Fee	N/A <sup>3</sup>	N/A <sup>3</sup>	2.25% per month	2.25% per month	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Penal Interest Fee (After 3 months)	N/A <sup>3</sup>	N/A <sup>3</sup>	3% per month	3% per month	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Limit Enhancement Fee (Temporary)	N/A <sup>3</sup>	N/A <sup>3</sup>	NPR 2,000	USD 20	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Limit Enhancement Fee (Permanent)	N/A <sup>3</sup>	N/A <sup>3</sup>	NPR 1,000	USD 15	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Exception Listing Fee (Lost/Block through Bank)	NPR 300	NPR 300	NPR 300	USD 5	USD 5	USD 5	USD 5

	Card Unblock Fee	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Physical PIN Reissuance Fee	NPR 250	NPR 250	NPR 250	USD 5	USD 5	USD 3	N/A <sup>3</sup>
	Card Reissuance/ Replacement Fee	NPR 500	NPR 500	NPR 1,000	USD 10	USD 10	USD 10	USD 5
	Force Pin Activation	NPR 1,000	NPR 1,000	NPR 1,000	USD 10	USD 10	USD 5	N/A <sup>3</sup>
	Card Conversion Fee <sup>***</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	NPR 1,000	N/A <sup>3</sup>	USD 5	USD 5	N/A <sup>3</sup>
	Uncollected Debit Cards for 1st Year	Nil	NPR 500	Nil	Nil	Nil	Nil	Nil
	VIP Listing	NPR 1,000	NPR 1,000	NPR 1,000	USD 10	USD 10	USD 5	N/A <sup>3</sup>
	Cross Border Fee	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	USD 1% of txn amt	USD 1% of txn amt	USD 1% of txn amt	USD 1% of txn amt
	Nabil-eSecure Registration Fee	NPR 100	NPR 100	NPR 100	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>
	Nabil-eSecure Re-registration Fee	NPR 100	NPR 100	NPR 100	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>	USD 5 <sup>***</sup>
	Nabil-eSecure Annual Fee	NPR 100	NPR 100	NPR 100	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Nabil-eSecure Transactions Fee (Other than in Nepal)	0.5% (Min NPR 50)	0.5% (Min NPR 50)	0.5% (Min NPR 50)	0.5% (Min USD 0.50%)	0.5% (Min USD 0.50%)	0.5% (Min USD 0.50%)	0.5% (Min USD 0.50%)
	Nabil Installment Processing Fee	N/A <sup>3</sup>	N/A <sup>3</sup>	0.75% of loan amount	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>
	Nabil Installment Pre-Mature Settlement	N/A <sup>3</sup>	N/A <sup>3</sup>	1% of outstanding loan (Min. NPR 100)	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>	N/A <sup>3</sup>

**Notes:**

1. Domestic - Valid in Nepal, India and Bhutan

2. USD- Valid Worldwide except India

3. Not Applicable/Service not available

\*Only for balance enquiries made outside Nabil's ATM network or POS network as applicable

\*\*\*account based to non-account based or vice-versa or un-personalized to personalized card or vice versa

\*\*\*\* fee collected upfront

A. Issuance/ Subscription fee can also be paid in an equal installment within the validity of card

B. Supplementary Card fee can also be paid in an equal annual installment within the validity of card

C. Include annual fee of USD 10 for 1st year

D. First two transactions every English month is free

E. levied on the transaction amount

F. For existing only

S.N.	Particulars	Fees & Charges
<b>2.2</b>	<b>Card Acquiring</b>	
a.	Merchant Membership Fee	NIL
b.	Annual Membership Fee	NIL
c.	EDC-EFT POS Terminal Monthly Rental	NIL
d.	Imprinter Machine Fee	NPR 3,000/unit
e.	Merchant Service Fee (MSF) (Domestic Off us and/or On-us)	As per the agreement between bank and merchant
f.i	EPG Integration Fee – One time	NPR 15,000
f.ii	EPG Annual Maintenance Fee	NPR 10,000
g.	Nabil QR Merchant Membership Fee	As per actual cost
<b>2.3</b>	<b>Nabil SmartBank (Mobile Banking) /SMS ALERT</b>	
a.	Registration Fee	NIL
b.	Annual Fee (Alert)	NPR 300
c.	Pin Reissuance Fee	NPR 50
<b>d.</b>	<b>Corporate/Firm Mobile Banking (view only) and SMS Alert</b>	
i.	Registration Fee	Free
ii.	Annual Fee	NPR 1,000
<b>e.</b>	<b>Interbank Fund Transfer (Mobile Banking)</b>	
	<b>Transaction Amount</b>	<b>Fees &amp; Charges</b>
	NPR 100- NPR 1,000	As per actual cost
	NPR 1,001- NPR 10,000	
	NPR 10,001- NPR 20,000	
	NPR 20,001- NPR 30,000	
	NPR 30,001- NPR 40,000	
	NPR 40,001- NPR 50,000	
	NPR 50,001- NPR 100,000	
	<b>Within Nabil Bank Accounts</b>	
	NPR 1- NPR 100,000	NIL
<b>2.4</b>	<b>NabilNet (Internet Banking)</b>	
a.	Nabilnet Registration	NIL
b.	Nabilnet Annual Fee	NIL
c.	Nabilnet Passcode reissuance	NPR 150
d.	Third Party Fund Transfer (to another bank account within Nabil Bank)	NIL
e.	Third Party Fund Transfer (to another bank account outside Nabil Bank)	NA

f.	Third party fund transfer to eSewa account	NIL
g.	Utility Payments (PSTN, Prepaid, Post-paid, ADSL, credit card etc.)	NIL
h.	Merchant Payments	NIL
<b>2.5</b>	<b>Online Service/Payment Fee</b>	
a.	Nabil Online Fee	1000 or 0.1% of transaction amount whichever is higher
b.	Sevis Fee	NPR 1,000 per customer
<b>2.6</b>	<b>Corporate e-Sewa</b>	
	<b>Transaction Amount</b>	<b>Fees &amp; Charges</b>
a.	NPR 1- NPR 300,000	As per Actual Cost
b.	NPR 300,001- NPR 500,000	
c.	NPR 500,001-NPR 1,000,000	
<b>2.7</b>	<b>Corporate Internet Banking</b>	
a.	Joining/Registration Fee and Annual Fee	NIL
b.i.	Off- Us Transaction Fee	As per Fee Schedule of NCHL/ Service Provider
ii.	On- Us Transaction Fee	As per Fee Schedule of NCHL/ Service Provider
2.8.i.	Bank Central NCHL IPS Transactions Fee	As per Fee Schedule of NCHL/ Service Provider
ii.	Bank Central NCHL ConnectIPS Transactions Fee	As per Fee Schedule of NCHL/ Service Provider

3. REMITTANCES		
S.N.	Particulars	Fees & Charges
3.I	Remittance Outward (Draft/TT/Swift etc.)	
a.I	Draft/TT	
i.	NPR	
	Bank Fee	0.10% or Min. NPR 300
	Communication Fee	Plus NPR 150 for Nepal
ii.	INR	
	Bank Fee	0.10% or Min. NPR 300
	Communication Fee	Plus NPR 150 for India (For all INR DD issuance)
	Processing fee	NPR 400 (For DD issuance of ICICI Bank only)
a.2	Swift (NPR/INR)	
	Bank Fee	0.10% or Min. NPR 300
	Communication Fee	Plus NPR 150 for Nepal, NPR 300 for India
b.	All other currency – Bank Draft	
	Bank Fee	0.10%, or Min NPR 5,00
	Communication Fee	Plus NPR 500
	Confirmation Fee	Plus USD 5/- per instrument if BD is issued payable at Standard Chartered Bank New York
		Plus EUR 40/- per instrument if BD is issued payable at Standard Chartered Bank Frankfurt
		Plus GBP 25/- per instrument if BD is issued payable at Standard Chartered Bank London
c.	All other currency – Swift	
	Bank Fee	0.10%, or Min. NPR 500
	Communication Fee	Plus NPR 500
d.	Other Bank's Charges CC sending remittance	
i.	For "OUR" basis for amount in US \$ or equivalent in currency other than NRS and INR	Upto USD 500: USD 15
		Above USD 500- USD 1,000: USD 25
		Above USD 1,000- USD 5,000: USD 50
		Above USD 5,000- USD 10,000: USD 60
		Above USD 10,000: USD 65
ii.	For "OUR" basis AUD swift transfer:	AUD 80
iii.	For "OUR" basis GBP swift transfer:	GBP 40
iv.	For "OUR" basis EUR swift transfer:	EUR 45
v.	For "OUR" basis JPY swift transfer:	JPY 10,000 or 0.05% of the payment whichever is higher
vi.	For "OUR" basis CAD swift transfer:	CAD 80

vii.	For "OUR" basis AED swift transfer:	AED 200
	Note: In case of currencies other than above for "OUR" basis swift transfer, USD 50 is to be levied. Any comeback charges in excess of above to be recovered from the customer.	
<b>e.</b>	<b>Other Bank's charges CC</b>	
	For "OUR" basis for INR currency	NPR 500
<b>f.</b>	<b>"Guaranteed Ours"</b> (No additional charge of third bank to be Collected from customer)	USD 75 or equivalent
	Third bank transfer against MT I03 received from Vostro	0.25% or min NPR 1,000 plus 500 (communication charge which is for MT I03 sent to third bank) or applicable IPS charge
<b>g.</b>	<b>Cancellation of Remittance</b>	NPR 500 plus communication expenses as (Draft/TT/Swift) mentioned in 4.3.I
<b>h.</b>	<b>Advance Payment in USD</b>	0.10%, Min NPR 1,000 plus communication charge NPR 500 (As per NRB Regulation for import of goods from 3rd countries)
<b>i.</b>	<b>Stop Payment Charge</b>	
	INR/ NPR:	NPR 500 Plus Communication Charge
	Other Currencies:	NPR 1,500 Plus Communication Charge
<b>3.2</b>	<b>SWIFT – Inward</b>	
a.	A/c credit in own bank (Customers)	NIL
b.	Non- Customers/Tourist (credit into 3rd party A/c)	0.10%, Min. NPR 500
c.	Transfer to another bank	0.25% or Min NPR 500 + Communication Charges
d.	Follow up SWIFT	NPR 500 plus communication cost
e.	Inward MT I03/202/202 COV	As per actual fee levied by Nostro banks
<b>3.3</b>	<b>Refund of Inward Payment &amp; Nostro Cover</b>	
a.	Within Nepal	NPR 1,000 or equivalent
b.	Outside Nepal	USD 50 or equivalent
	(As per beneficiary's consent in line with NRB circular)	
<b>3.4</b>	<b>Nabil Remit</b>	
	<b>Transaction Amount</b>	<b>Bank Commission</b>
a.	Upto NPR 10,000	NPR 100
b.	NPR 10,001 – NPR 25,000	NPR 150
c.	NPR 25,001– NPR 60,000	NPR 200
d.	NPR 60,001 – NPR 100,000	NPR 300
e.	NPR 100,001 – NPR 200,000**	NPR 300
	** Nabil to Nabil only	
<b>3.5</b>	<b>Local Inter-Bank Transfers (At the request of one bank to another)</b>	

a.	If the beneficiary is a Bank, including through swift (transfer for credit the account with NRB)	Free
b.	For third party beneficiary	0.1%, Min. NPR 1,000
c.	If requested by a party (other than bank)	0.1%, Min. NPR 1,000
d.	If the Beneficiary is Third Bank	0.05%, Min. NPR 1,000
<b>3.5.I</b>	<b>Local Inter – bank Transfer – IPS (For A/c Holders only)</b>	
	<b>Price scheme</b>	<b>Pricing</b>
<b>a.</b>	<b>NPR Transactions (Fee in NPR)- others</b>	
i.	Upto NPR 500	NPR 2
ii.	>NPR 500 to NPR 50,000	NPR 5
iii.	> 50,000	NPR 10
b.	FCY Transactions (Fee in NPR)	NPR 10
<b>c.</b>	<b>Other Charges</b>	
i.	Cancellation Fee	NPR 100
ii.	Auto Rejection	2 times of Fee as mentioned in <b>3.5.I.a</b>
iii.	Archive Fee	NPR 200 per transaction
d.	Fund Transfers - Inward	As advised by NCHL
<b>3.5.2</b>	<b>Local Inter – Bank Transfer – RTGS (For A/c Holders only)</b>	
	<b>Time Schedule (Normal Business Day)</b>	<b>Pricing</b>
a.	For Transaction Settled in Morning Exchange	NPR 25
b.	For Transaction Settled in Afternoon Exchange	NPR 25
c.	For Transaction Settled in Evening Exchange	NPR 105
d.	Special Membership for Clearing House/DNS Mechanism/Central Securities Depository/Organization appointed by NRB	(Actual Basis)
<b>3.6</b>	<b>Cheque/ Drafts – Purchase (Customer - subject to arrangement)</b>	
a.	All Currency Cheques except NPR & GBP	0.50%, Min. NPR 500
b.	Follow-up Charges (on customer's request)	NPR 250 plus actual cost
	<b>(Cheque realized after the “Standard Collection Days” and cheque return unpaid will attract highest published interest rate for time difference/ purchase days).</b>	
c.	GBP Cheque Purchase Limit: Minimum : GBP 800 Maximum : GBP 5,000	GBP 800 to 1K : GBP 25 GBP 1K to 3K : GBP 35 Above GBP 3K to 5K : GBP 45
<b>3.7</b>	<b>Cheque/ Drafts (Purchased) Return</b>	
a.	All currency except NPR and GBP	Highest published Interest rate for the outstanding days plus, Other bank's charge mini. NPR.500 plus, communication charge, if any.

b.	GBP Cheque/ Drafts (Purchased) Return	GBP 85
<b>3.8</b>	<b>Cheque/ Drafts – Collection</b>	
a.	Outward / Inward (Clean)	<ul style="list-style-type: none"> <li>• 0.15%, minimum NPR 500 for NPR/INR</li> <li>• 1500 for other FCY plus SWIFT/ courier expenses.</li> <li>• GBP 25 Plus courier expenses of GBP 25</li> </ul>
b.	<b>Cheque Return</b>	
i.	Outward	Nil (charges claimed by collecting bank, if any, is to be recovered on actual basis plus communication charge, if any)
ii.	Inward	<ul style="list-style-type: none"> <li>• NPR 500 for all currency except GBP</li> <li>• GBP 85</li> </ul>
c.	Inward/Outward (Documentary)	0.15%, Min. NPR 500, plus SWIFT/courier expense
d.	Postage wherever applicable	Please refer 4.8
<b>3.9</b>	<b>Manager's Cheque (MC) Issuance</b>	
a.	Account holder	NPR 500
b.	Non account holder	NPR 1,000
c.	Loan disbursement through MC	Free
d.	Payment of remittance above 1 Lakhs	NPR 1,000
<b>3.10</b>	<b>Manager's Cheque Cancellation</b>	NPR 500 Per Cheque
<b>3.11</b>	<b>Advance Payment Certificate</b>	NPR 1,000

4. TRADE FINANCE		
S.N.	Particulars	Fees & Charges
<b>4.1</b>	<b>Bills Inward</b>	
a.	Collection Bills received from (In NPR) CC	0.25%, Min. NPR 2,000
b.	Collection Bills received from (other than NPR) *	0.25%, Min. NPR 5,000
c.	communication (SWIFT/Telex), postage, courier, etc.	<b>Please refer 4.8</b>
d.	Document release (without payment)	NPR 2,500
	CC Correspondent Banks for collection	
<b>4.2</b>	<b>Bills Outward</b>	
a.	Collection Bills	0.25%, Min NPR 2,500
b.	CAD (Cash against Documents) Export Permit Issuance (Besides, normal rate to be applied for collection/negotiation/purchase)	0.1% or Min NPR 5,000
c.	communication (SWIFT), postage, courier etc.	<b>Please refer 4.8</b>
d.	Duplicate CAD certificate	NPR 1,000
<b>4.3</b>	<b>Documentary Credits (Inwards) / (Export LC)</b>	
<b>a.</b>	<b>For advising original LC and Amendments</b>	
i.	Customers	NPR 3,000 Plus communication charges
ii.	Non–Customer	NPR 6,000 Plus communication charges
iii.	(Refundable subject to presentation of export document to us)	Plus, NPR 2,000 authentication charge (for both above)
b.	For confirming a credit (subject to prior arrangement) i.e. Export LC Confirmation charge:	0.75% Per Quarter, or Min NPR 5,000 for NPR or INR/USD 100 for other FCYs
	<i>Depending upon the bank/country risk the charge may differ. In Usance credit, the clause - “confirmation is valid until the credit expiry date” has to be mentioned, unless the negotiation restricts.</i>	
<b>c.</b>	<b>Bank to bank reimbursement</b>	
i.	INR Reimbursement	0.05%, or Min INR 2,500 per drawing
ii.	NPR Reimbursement	0.05%, or Min NPR 2,500 per drawing
iii.	Other FCY	0.05%, or Min USD 75 or equivalent, per drawing
iv.	Swift Reimbursement claim on behalf of other banks	0.05%, or Min NPR 2,500 per claim with communication charge
<b>d.</b>	<b>For transferring a transferable credit</b>	
i.	Customer	0.10% or Min NPR 4,000 plus communication charge
ii.	Non–Customers	0.25% or Min NPR 5,000 plus communication charge
e.	communication (SWIFT), postage, courier etc.	<b>Please refer 4.8</b>
f.	Payment received confirmation/Advance Payment Certificate (APC) & Duplicate APC Certificate	0.01% or Min NPR 2,500
g.	LC cancellation charge	NPR 2,000/-

4.4	Documentary Credits (Outward) / (Import LC)	
a.	Issuing Fee (Irrevocable / Back to Back / Revolving/Reinstate)	
i.	Less than 6 months	0.20% Per quarter, Min NPR 4,000
ii.	6 months and above	0.25% Per quarter, Min NPR 4,000
b.	Amendment fee	
i.	Other than time extension and value enhancement– without value and tenor	NPR 2,000 plus actual communication charge
ii.	Time extension/value enhancement	As per the issuance commission rate plus interest charges as per NRB circular, if applicable, Min NPR 2,500 per quarter
c.	Acceptance commission	0.30%. Per Quarter, Min NPR 5,000
d.	Payment commission (Usance & Mixed Payment LC)	NPR 2,000 Plus communication charge
e.	Communication (SWIFT)	<b>Please refer 4.8</b>
f.	Discrepancy Fee under LC	
i.	IRS/NRS LCs	NPR/INR 3,000 per document plus NPR/INR 300 communication charge
ii.	FCY LCs	USD 75 per document plus USD 10 communication charge
iii.	Discrepancy + Comm. charge EUR LC	EUR 75 per document plus EUR 10 communication charge
iv.	Discrepancy + Comm. charge GBP LC	GBP 70 per document plus GBP 10 communication charge
v.	Discrepancy + Comm. charge Other FCYs LC	Equivalent to USD 75 per document plus USD 10 communication charge
g.	LC cancelled unutilized	NPR 2,000 plus communication charge
h.	LC cancellation – partially unutilized	NPR 1,500 plus communication charge
i.	Settlement of LC	NPR 2,000 plus communication charge
j.	Issuance of Multiple Bi. Bi. Ni under single settlement request	NPR 1,000 for each additional Bi. Bi. Ni issuance
k.	Correspondence made to regulatory bodies for approval at request of applicant	NPR 2,000/- per correspondence
l.	Reissuance charge for NRB cheque under LC	NPR 500/- per cheque
m.	Correspondence made to beneficiary's bank at request of applicant	NPR 1000/- plus communication charge
n.	Communication charge for follow-up against documents	USD. 10/-
		EUR. 10/-
		GBP. 10/-
		INR. 300/-
		NPR. 300/-
		USD.10 equivalent to other currencies

<b>o.</b>	<b>Payments under LC (MT 202) on "OUR" Basis</b>	
i.	Up to USD 24,999	USD 50
ii.	USD 25,000 to USD 74,999	USD 75
iii.	USD 75,000 and above	USD 100
<b>p.</b>	<b>Draft LC Cancellation Charge</b>	<b>NPR 2,000</b>
<b>q.</b>	<b>Reimbursement Authorization by SWIFT</b>	<b>Please refer 4.8 a (iii)</b>
<b>r.</b>	<b>LC Confirmation by third Bank</b>	
i.	In case of charges on account of applicant	As per actual basis plus 1% p.a
ii.	In case of charge on account of beneficiary	1% p.a. from applicant
<b>4.5</b>	<b>Documents Against Payment/Collection</b>	
a.	Document Against Payment (DAP)	0.30% or Min NPR 5,000 (whichever is higher) for each set of documents endorsement including BBN issuance plus communication charge
b.	Document Against Acceptance (DAA)	0.30% or Min NPR 5,000 (whichever is higher) both per quarter including BBN issuance plus communication charge
c.	Payment charge – Document Against Acceptance (DAA) upon maturity	0.05% or Min NPR 2,500 for each payment plus communication charge
d.	INR DAP/DAA Intimation charge	NPR 500
<b>4.6</b>	<b>Guarantees</b>	
<b>a.</b>	<b>Issuance charge</b>	
i.	Bid Bonds	0.375% per quarter or Min NPR 2,000 Per Quarter
ii.	Performance Bonds	0.40% per quarter or Min NPR 3,000 per quarter
iii.	Guarantee Exim Code	NPR 2,000 Per Quarter
iv.	Advance Payment Guarantee	0.50% per quarter or Min NPR 4,000 per quarter
b.	Counter Guarantee	0.625% per quarter, Min flat fee of USD 250 or Equivalent
c.	Shipping Indemnity	0.25% per quarter or Min NPR 10,000 per quarter plus actual cost of indemnity (guarantee) ###
d.	Amendments (other than time extension and value increment) DD	NPR 1,000
e.	Amendment for time extension or value extension	Same as Guarantee charge
f.	charge for test authentication of Guarantees (and amendments thereto) issued by International banks	0.05% or Min USD 200 plus communication charge.
g.	Advising guarantee to other banks (without undertaking)	0.05% or Min USD 150 plus communication charge.
h.	Endorsing Guarantee to other banks (without undertaking)	0.05% or Min USD 150
	DD Additional Handling charges of USD 50 or equivalent will be charged.	
i.	Claim lodged but withdrawn on mean time within maturity of Guarantee:	NPR 1,000

j.	Claim lodged within the maturity but was put on hold beyond the expiry of guarantee	0.50% p.q (Min of 1 quarter)
k.	Guarantee Cancellation	NPR 1,000
l.	Line of Credit	0.15% p.q. or min NPR 1,500 whichever is higher
m.	External correspondence	NPR 1,000
n.	Counter Guarantee issued by us	Issuance charges applicable plus 1% p.a.
<b>4.7</b>	<b>Export/Import Bills under LC</b>	
a.	Import Bills under L/C for 1st 5 days	No Fee; interest charged only if Nostro is debited prior to receiving payment or booking into loan, Forced BLC under clean documents after 5 days, NPR 1,000 per document set plus normal interest rate + 2% penal as this being non-payment or default on the part of customer.
b.	Export Bills (Sight - Clean) Docs Collection/Purchase/Negotiation (Sight Clean or Discrepant)	0.10%, Min NPR 2,500 plus interest in case of purchase at prevailing rate / arranged rate for outstanding number of days and communication charge.
c.	Export Bills Dishonored	NPR 5,000 and charges taken by other banks, plus interest in case of purchase at prevailing rate / arranged rate for outstanding number of days and actual communication charge. if any.
d.	Document return handling charge (per doc.)	NPR 2,000 plus communication charge
e.	Overdue Export Bills	2% additional interest for overdue period
f.	Collection of Export Bills (Usance)	0.10%, Min NPR 5,000 and actual communication charge
<b>g.</b>	<b>Business Credit Information (Both of Foreign Importers and Exporters)</b>	
i.	Credit information Reports:	Actual cost + NPR 2,500 + communication charge
ii.	Sharing of BCI reports to other Commercial Banks	NPR 5,000
h.	Bill Realization charge	NPR 500
	<b>### Issuing Indian bank (at the request of customer, same on the part of Bank be issued with approval from CEO)</b>	

<b>4.8</b>	<b>COMMUNICATION AND TEST KEY HANDLING CHARGES (TELEPHONES, FAXES, COURIERS, POSTAGE CHARGES)</b>			
<b>a.</b>	<b>Communication (SWIFT) Charges</b>	<b>International</b>		<b>Domestic</b>
		<b>India</b>	<b>Other Countries</b>	
i.	Letter of Credit	NPR 900	NPR 1,250	NPR 500
ii.	L/c Amendment	NPR 300	NPR 350	NPR 250
iii.	Payment message charge	NPR 300	NPR 350	NPR 250

iv.	Other Communications	Actual plus NPR 100	
	MT 940 – Bank access setup, installation & implementation Fee (One Time)	NPR 1,000	
	MT 940 Charges (Monthly Fee)	USD 50 Per Month Per Account	
		<b>International</b>	<b>Domestic</b>
v.	Inward Counter Guarantee (CG)	USD 10 or eqv.	USD 10 or eqv.
vi.	Outward CG Issuance	NPR 1,250	NPR 500
vii.	Outward CG amendment	NPR 350	NPR 250
viii.	Outward CG correspondence	NPR 350	NPR 250
<b>b.</b>	<b>Courier</b>	<b>For every packet up to 500 Gms</b>	
i.	India	NPR 500	
ii.	Other SAARC Nation	NPR 1,000	
iii.	Other Nations in Asia	USD 25	
iv.	Rest of The world	USD 35	
v.	Domestic	NPR 100	
<b>c.</b>	<b>Postage</b>		
i.	Foreign Country	USD 10	
ii.	India	NPR 250	
iii.	Domestic	NPR 50	

<b>4.9</b>	<b>Contractor Business Unit Guarantees</b>	
<b>4.9.I</b>	<b>Issuance Charges</b>	
i.	Bid Bond	0.25% per quarter or Min NPR 1,000 per quarter
ii.	Performance Bond	0.30% per quarter or Min NPR 1,500 per quarter
iii.	Advance Payment Guarantee	0.35% per quarter or Min NPR 2,000 per quarter
iv.	Retention Money Guarantee	0.35% per quarter or Min NPR 2,000 per quarter
v.	Other Guarantee	0.45% per quarter or Min NPR 2,000 per quarter
vi.	Credit Supply Guarantee	0.50% per quarter or Min NPR 2,500 per quarter Cash Margin: 5%
vii.	Guarantee Exim Code	NPR 2,000 per quarter/NPR 8,000 per year
viii.	Line of Credit (Credit Certification Letter)	NPR 500 flat
<b>4.9.2</b>	<b>Amendment Charges</b>	
i.	Amendments other than time extension and value increment	NPR 1,000
ii.	Amendment for time extension or value increment	Commission rate same as Guarantee Issuance Charge to be levied on monthly pro rata basis
iii.	Guarantee Cancellation	NPR 1,000

4.9.3	<b>Holding Charge</b>	Commission rate same as Guarantee Issuance Charge to be levied on monthly pro rata basis applicable from 2nd month of BG expiry
4.10	<b>ACU And Vostro Transaction</b>	
	Reimbursement to own bank's branch	USD 30
	Reimbursement amount to other Banks	USD 100 + SWIFT Communication Charges (NPR 500)
	ACU Payment Transfer by Local Commercial banks to Vostro Bank Accounts	USD 25

### 5. CREDIT SUPPORT UNIT

S.N.	Particulars	Fees & Charges
5.1	Credit Inquiries (by any loan client for his/ her respective loan account	NPR 2,000
5.2	Information sought by the Government agency, Court, NRB and any competent authority	Without Charge
5.3	Credit Information Centre Ltd. (CICL) charge for credit enquiries	Standard charge levied by CICL
5.4	Secured Transaction Registry Office (STRO) (Registration, Renewal, Amendment and Release)	Standard charge levied by CICL
5.5	Valuator Enlistment Fee/ Renewal	NPR 5,000 Flat

6. CREDIT ADMINISTRATION SERVICE FEE					
S.N.	Particulars	Fees & Charges			
6.I	Loan Administration Fees	New Loans / Enhancements/ Adhoc			Renewal Fees/Temporary Extension
	Strategic Business Units (SBU)	Premium	Standard	Basic	
a.	National Corporate	0.25%	0.50%	0.75%	0.15%
b.	Mid Corporate	0.25%	0.50%	0.75%	
c.	Contractor Business Unit	0.25%	0.50%	0.75%	
d.	Infrastructure & Project Financing	0.25%	0.50%	0.75%	
e.	SME	0.50%	0.75%		
f.	Retail Loans	0.50%	0.75%		
g.	Micro Finance (Indirect DSL)	0.25%			0.15%
h.	Micro Finance (Direct DSL)	0.75%			
i.	Nabil Sustainable Banking	0.75%			0.15%
j.	FCY Loans (USD TR) (All segments)	0.75%			
k.	Loan for Interest subsidy	As per NRB			
l.	Non Funded Limit (All Segments)	0.25%			0.15%
m.	Consortium Financing	Loan Administration/Commitment/Agency/pre-payment/and penal interest will be as per the Consortium Facilities Agreement.			
n.	Loan Against Security Instruments	For Class A, B and D		Admin. Fee	
i.	Class A- Loan against Fixed Instrument (cash margin/any deposit) in the bank in LCY			NA (As per NRB)	
ii.	Class B- Bonds issued by NG/NRB or credit facility solely against government guarantees	Slab 2. above 100 mio		0.01% or Min NPR. 25K (whichever is higher)	
iii.	Class D- Facility extended against the Time deposit of other banks			0.01% or Min NPR. 25K (whichever is higher)	
o.	Facility amendment fee (change in approved terms at the request of the customer excluding changes in pricing)				
i.	Facility other than Education Loan up to NPR 10 million	NPR 2500			
ii.	Facility other than Education Loan above NPR 10 million	NPR 5000			
iii.	For Education Loan	NPR 5000			
6.2	Commitment Fees				
a.	NCOR/MCOR/SME/MF/NSB/CBU				

i.	Revolving loans	0.15% of unutilized portion in case of utilization is below 60% of assigned limit.	
ii.	Term Loans	0.15% of unutilized portion in case of underutilization of assigned limit	
<b>b.</b>	<b>Retail Loans</b>		
i.	Revolving loans	0.15 % of un-utilized portion in case of utilization below 60% of assigned limit.	
ii.	Term Loans	0.15 % of un-utilized portion in case of underutilization of assigned limit.	
<b>c.</b>	<b>Infra &amp; Project Financing</b>		
i.	Term Loan	0.15 % of un-utilized portion in case of underutilization of assigned limit.	
ii.	Rest of funded portion	0.15 % of un-utilized portion in case of underutilization of assigned limit.	
<b>6.3</b>	<b>Swap Fees/ Prepayment Fees</b>	<b>Prepayment Time Period</b>	<b>Rate of prepayment fees</b>
<b>a.</b>	<b>Revolving Loans/Term Loans</b>		
		Within 2 years from the date of disbursement	0.75% of the prepaid/swapped amount
		From 2 to 5 years from the date of disbursement	0.375% of prepaid/swapped amount
		After 5 years from the date of disbursement	0.15% of prepaid/swapped amount
<b>b.</b>	<b>Fixed Interest Rate Loans</b>		0.75% on prepaid/swapped amount
<b>6.4</b>	<b>Letter of Intent</b>		
<b>a.</b>	<b>Below 100 million</b>		
	SME	NPR 15,000	
	Others	NPR 25,000	
<b>b.</b>	<b>Above 100 million</b>	NPR 50,000	
<b>6.5</b>	<b>Penal Interest</b>		
<b>a.</b>	<b>Principal Default</b>	2% p.a. for overdue principal amount for delayed period	
<b>b.</b>	Minimum threshold (principal or interest overdue equal to or less than) for charging penal interest (Applicable for all loans except credit cards on principal and interest default separately)	NPR 2,000	

### 7. OTHER CHARGES

S.N.	Particulars	Fees & Charges
7.1	Mortgage property/Vehicle release charge	NPR 1000
7.2	Land ownership Registration Certificate (LORC) temporary release charge	NPR. 500
7.3	Share release charge	NPR. 500 per company
7.4	Share pledge charge	Standard charge levied by DP

### 8. EXPORT INCENTIVE PROCESSING

S.N.	Particulars	Fees & Charges
8.1	Incentive credit in advance- Processing Fee (should be in compliance with NRB Directive)	NPR 2,000 plus 0.5% for advance or min. NPR 1,000
8.2	Incentive credit after receipt of fund from NRB -Processing Fee	NPR 1,000