

STANDARD CHARGE SHEET



4. Standard Charges			
4.1 <u>ACCOUNT OPERATIONS</u>			
4.1.1	NRB/Other bank (NBL/RBB etc.) cheque issuance		
a.	A/C holder	:	Rs. 500
b.	Non A/C holder	:	Rs. 1000
4.1.2	Standing Instruction		
a.	Standing Instruction	:	Rs. 1000 p.a.
	(In case of draft drawn on other bank ----- communication fees shall be recovered additionally)		
4.1.3	Good for payment (GFP)		
a.	GFP Cancellation only	:	Rs. 250
4.1.4	Cheque returned unpaid (Insufficient Fund)		
a.	Clearing cheque – Outward	:	Nil
b.	Others/over the cash counter – Only to be levied to Drawers	:	Rs. 1000 or Available amount in the account if less than
4.1.5	Other certificate issuance		
a.	Other Certificate issuance	:	Rs. 1,000 AA
	(This includes issuance of recommendation letter for the purpose of obtaining Exim Code as well)		AA Waiver to Loan Customers
4.1.6	FCY cash deposit into FCY account		
	For cash Denomination less than 50	:	0.50%
4.1.7	Clearing Transaction		
a.	Cheque amount above 200K	:	On actual basis
b.	FCY cheque (no amount limitation)	:	On actual basis
c.	Electronic express clearing (no amount limitation)		Rs. 100
4.1.8	Cheque Book		
a.	Cheque book destruction – Uncollected	:	Rs. 200

4.1.9 Safe Deposit Lockers (SDL) – in all areas						
S.No.	Locker Size			Annual Charge “Rs”	Security Deposit “Rs”	
				All Areas	All Areas	
a.	6”	X	4.5”	4,000	15,000	
b.	6.6”	X	3.6”	4,000	15,000	
c.	7.5”	X	6”	4,500	15,000	
d.	6.25”	X	8.5”	4,500	15,000	
e.	13”	X	4.5”	5,000	15,000	
f.	9.5”	X	7”	5,500	15,000	
g.	7.5”	X	10.63”	5,500	15,000	
h.	7.5”	X	12”	6,000	20,000	
i.	15.5”	X	6”	6,000	20,000	
j.	6.25”	X	17”	6,000	15,000	
k.	12.63”	X	8.5”	6,000	15,000	
l.	13”	X	10.5”	6,000	20,000	
m.	20”	X	7”	7,000	20,000	
n.	7.5”	X	21.5”	7,000	15,000	
o.	15.5”	X	12”	8,500	25,000	
p.	12.63”	X	17”	8,500	15,000	
q.	11”	X	21”	9,500	25,000	
r.	20”	X	15.5”	10,000	25,000	
s.	16”	X	21.5”	10,000	25,000	
<ul style="list-style-type: none"> Breaking of lockers – due to loss of keys by customer Rs. 6,000/- plus actual cost incurred, if any by the bank. 						
4.1.10 Duplicate/Re print A/c Statement						
a.	Year 2004 onwards (upto 6 months earlier from present date)				:	Rs.50/page
b.	For tenure – within 6 Months				:	Rs.10/page
4.1.11 DR/CR Advice – Within current FY						
a.	Duplicate Advice – Corporate Entity				:	Rs. 50
b.	Duplicate Advice – Individual Customer				:	Nil
4.1.12 Old document retrieval charge **						
a.	Old Instruments before 6 months old				:	Rs. 500/page
b.	Old Account Statement upto year 2003				:	Rs. 500/page
**(Subject to availability of records as per destruction policy of the bank)						
4.1.13 CCTV Footage Retrieval Charge						
a.	Footage				:	Rs.1,000/request
b.	View only				:	Rs. 200/request
(No charge in case of request received from law enforcement agencies)						
4.1.14 Account name correction						
a.	Individual				:	
	i.	Surname/spelling correction			:	Rs 500
	ii.	Typo error from Banks part			:	Nil
	iii.	Maiden name change for married women			:	Nil
b.	Institution				:	Rs 1000
	i.	Typo error from Banks part			:	Nil
4.1.15 Other Operations Charges						
a.	C-ASBA				:	Free

4.1.16	Scheme Transfer		
a.	Scheme Transfer Fee (on savings deposit product/scheme)	:	Rs 500

Note: Conversion from minor to major is free of charge.

<End of Section: Account Operations>

4.2 CARDS AND ALTERNATE CHANNEL SERVICES

4.2.1	Card Issuance						
	Card Type						
Description of Fees & Charges	Visa Electron Prepaid (Domestic ¹)	Visa Electron Debit (Domestic ¹)	Visa & MasterCard Credit (Domestic ¹)	MasterCard Intl. Credit (USD ²)	Visa Intl. Pre-paid (USD ²)	Visa Intl. Debit Card (USD ²)	Nabil ICard
Subscription Fee	NPR 500	NPR 2,000 ^A	NPR 4,000 ^A	USD 25 ^C	USD 20	USD 40	NPR 1,000
Annual Fee	Nil	Nil	Nil	USD 10		Nil	
Joining Fee	Nil	Nil	NPR 1,000	USD 25	Nil	Nil	Nil
Supplementary Card Fee	N/A ³	NPR 1,000 ^A	NPR 4,000 ^B	USD 10	N/A ³	USD 10	
Recharge or Reload Fee	NPR 50 per recharge per card	N/A ³	N/A ³	N/A ³	USD 10	Nil	NPR 500
Cash Advance Fee from Nabil ATM	Nil	Nil	NPR 100+2%	USD 5+2.5%	Nil	Nil	
Cash Advance Fee from Other ATMs (Within Nepal)	NPR 20 ^D	NPR 20 ^D	NPR 150+2%	USD 5+2.5%	Nil	Nil	
Cash Advance Fee from Other ATMs (India, Bhutan)	NPR 250	NPR 250	NPR 250+2%	N/A ³	N/A ³		
Cash Advance Fee From Other ATMs (Except Nepal, India and Bhutan)	N/A	N/A	N/A	USD 5+2.5%	1.5% or min USD 5	1.5% or min USD 3	
Balance Enquiry Fee from Other ATMs	NPR 0 (within Nepal)/50*	NPR 0 (within Nepal)/NPR 50*	NPR 100*	USD 2*	NPR 0 (within Nepal)/USD 2*	NPR 0 (within Nepal)/USD 0.50	
Decline Fee	NPR 100	NPR 100	N/A ³	N/A ³	N/A ³	N/A ³	
Late Payment Fee	N/A ³	N/A ³	0.25% per month (Min. NPR 500)	0.5% per month (Min. USD 5)	N/A ³	N/A ³	
Over Limit Fee	N/A ³	N/A ³	NPR 500 per month	USD 15 per month	N/A ³	N/A ³	
Interest Fee	N/A ³	N/A ³	2.25% per month	2.25% per month	N/A ³	N/A ³	
Penal Interest Fee (after 3 months)	N/A ³	N/A ³	3% per month	3% per month	N/A ³	N/A ³	
Limit Enhancement Fee (Temporary)	N/A ³	N/A ³	NPR 2,000	USD 20	N/A ³	N/A ³	
Limit Enhancement Fee (Permanent)	N/A ³	N/A ³	NPR 1,000	USD 15	N/A ³	N/A ³	
Exception Listing Fee (block)	NPR 300	NPR 300	NPR 300	USD 5	USD 5	USD 5	USD 5
Card Unblock Fee	Nil	Nil	Nil	Nil	Nil	Nil	
PIN Reissuance Fee	NPR 250	NPR 250	NPR 250	USD 5	USD 5	USD 3	

Uncollected Re-PIN	NPR 250	NPR 250	NPR 250	USD 5	USD 5		
Description of Fees & Charges	Visa Electron Prepaid (Domestic ¹)	Visa Electron Debit (Domestic ¹)	Visa & MasterCard Credit (Domestic ¹)	MasterCard Intl. Credit (USD ²)	Visa Intl. Pre-paid (USD ²)	Visa Intl. Debit Card (USD ²)	Nabil Icard
	Card Issuance						Contd.
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	USD 5
Pre-Scheduled Renew & Renewal on Demand Fee	NPR 1,000	NPR 1,000	NPR 1,000	USD 10	USD 10	USD 10	
Card Conversion Fee **	N/A ³	N/A ³	NPR 1,000	N/A ³	USD 5	USD 5	
Uncollected Debit Cards for 1 year	Nil	NPR 500	Nil	Nil	Nil	Nil	
VIP Listing	NPR 1,000	NPR 1,000	NPR 1,000	USD 10	USD 10	USD 5	
Cross Border Fee	N/A ³	N/A ³	N/A ³	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 1.20	USD 1.20	USD 1.20	USD 5
Nabil-eSecure Re-registration Fee	NPR 100	NPR 100	NPR 100	USD 1.20	USD 1.20	USD 1.20	USD 1
Nabil-eSecure Annual Fee	NPR 100	NPR 100	NPR 100	USD 1.20	USD 1.20	USD 1.20	
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)
Retrieval Request/Request for Copy Fee	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	USD 3	NPR 500 per txn
Dispute Management Fee	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	NPR 500 per txn	USD 5	NPR 500 per txn
Statement Fee older than 6 months	N/A ³	N/A ³	Nil	Nil	Nil	Nil	
Returned Cheque Fee	N/A ³	N/A ³	NPR 250 per cheque	USD 5 per cheque	Nil	Nil	
Balance Certificate Issuance Fee	N/A ³	N/A ³	Nil	Nil	Nil	N/A ³	Nil
Nabil Installment processing fee	N/A ³	N/A ³	0.75% of loan amount	N/A ³	N/A ³	N/A ³	
Nabil Installment Pre- mature settlement	N/A ³	N/A ³	1% of outstanding loan (Min. NPR 100)	N/A ³	N/A ³	N/A ³	

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

** MasterCard to Visa or vice versa or Account based to Non-account based or vice-versa or Un-personalized to Personalized card or vice versa

***Issued only with Visa Electron Debit

A. Issuance/subscription fee can also be paid in an equal annual 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 first year

D. First two transactions every English month is free

4.2.2 Card Acquiring			
	Description		Fees & Charges
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 per unit
e.	Merchant Service Fee (MSF) (Domestic Off us and/or On-us)	:	As per the agreement between merchant and bank.
f.i	EPG Integration Fee – One time		NPR 25,000
f.ii	EPG Annual Maintenance Fee		NPR 20,000
g.	Nabil QR Merchant Membership Fee		NPR 200
4.2.3 Nabil SmartBank (Mobile Banking) /SMS ALERT			
	Description		Fee Amount
a.	Registration Fee	:	NIL
b	Annual Fee (Alert)	:	NPR 300
c	Pin reissuance Fee		NPR 50
d	Balance Enquiry request	:	Nil
e.	Mini Statement request	:	Nil
f.	Full statement Request	:	Nil
g.	Cheque Book Request	:	Nil
h.	PSTN Land line Bill Payment (NTC)	:	Nil
i.	Postpaid Bill payment (NCELL and NTC)	:	Nil
j.	ADSL Bill Payment (NTC)	:	Nil
k.	Load balance in e-Sewa account	:	Nil
l.	Merchant Payment	:	Nil
m.	Credit card Payment	:	Nil
n.	NTC	:	Nil
o.	SKY	:	Nil
p.	PIN Reset		Nil
q.	SMS alert- Credit Card		Nil
r.	Corporate/Firm Mobile Banking (view only) and SMS Alert		
r.i	Registration Fee		Free
r.ii	Annual Fee		NPR 1000
s.	Interbank Fund Transfer (within Fonepay Network)		
	Transaction Amount		Fees & Charges
	Rs. 100 – Rs. 1,000	:	NPR 10 per transaction
	Rs. 1,001 – Rs. 10,000	:	NPR 20 per transaction
	Rs. 10,001 – Rs. 20,000	:	NPR 30 per transaction
	Rs. 20,001 – Rs. 30,000	:	NPR 40 per transaction
	Rs. 30,001 – Rs. 40,000	:	NPR 50 per transaction
	Rs. 40,001 – Rs. 50,000	:	NPR 60 per transaction

	Rs. 50,001 – Rs. 100,000	:	NPR 75 per transaction
t.	Within Nabil Bank Accounts		
	Rs. 1 – Rs. 100,000	:	Nil

4.2.4	NabilNet (Internet Banking)		
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)	:	Not Applicable
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

4.2.5	Online Service/Payment Fee		
a.	Nabil Online Fee		NPR 500 per customer
b.	Sevis Fee		NPR 1,000 per customer

4.2.6.	Corporate e Sewa		
	Transaction Amount		Fees & Charges
a.	NPR 1-NPR 300,000		NPR 20
b.	NPR 300,001-NPR 500,000		NPR 40
c.	NPR 500,001-NPR 10,00,000		NPR 60

4.2.7 Corporate Internet Banking (e@Nabil)			
a.	Joining Fee		Nil
b.	Annual Fee		Free for first year
			NPR 1,000 per year, 2nd year onwards

<End of Section: Cards and Alternative Channel Services>

4.3 REMITTANCES

4.3.1 Remittance Outward (Draft/TT/Swift etc.)	
a.1. Draft/TT	
a.1.(i) NPR	:
- Bank Fee	: 0.10%, or minimum NPR. 300
- Communication Fee	: Plus NPR.125 for Nepal
a.1.(ii) INR	:
- Bank Fee	: 0.10%, or minimum 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.(i) Swift (NPR/INR)	
- Bank Fee	: 0.10%, or minimum NPR. 300
- Communication Fee	: Plus NPR 125 for Nepal NPR 300 for India
b. All other currency – Bank Draft	
- Bank Fee	: 0.10%, or minimum Rs. 300
- Communication Fee	: Plus , Rs. 500
- Confirmation Fee	: Plus USD 5/- per instrument if BD is issued payable at Standard Chartered Bank
c. All other currency – Swift	
- Bank Fee	: 0.10%, or minimum Rs. 500
- Communication Fee	: Plus ,Rs. 500
d. Other Bank's Charges CC sending remittance	
	: UptoUS\$ 500 : US\$ 10
- For "OUR" basis for amount in US \$ or equivalent in currency other than NRS and INR	: Above US\$ 500 -US\$ 1,000 : US\$ 20
	: Above US\$ 1,000 - US\$ 5,000 : US\$ 50
	: Above US\$ 5,000 - US\$ 10,000 : US\$ 60
	: Above US\$10,000 : US\$ 65
e. Other Bank's charges CC for "OUR" basis for INR currency	
	: Rs. 500/-
f. "Guaranteed Ours" (No additional charge of third bank to be Collected from customer)	
	: US\$ 75 or equivalent

g.	Cancellation of Remittance	:	Rs. 200 plus communication expenses as (Draft/TT/Swift) mentioned in 4.3.1
h.	Advance Payment upto USD 30,000/-	:	0.10%, minimum Rs. 1,000 plus communication charge Rs. 500. (As per NRB Regulation for import of goods from 3rd countries)

4.3.2	SWIFT – Inward		
a.	A/c credit in own bank (Customers)	:	Nil
b.	Non- Customers/Tourist (credit into 3 rd party A/c)	:	0.10%, minimum Rs. 500
c.	Transfer to another bank	:	Only the charge incurred to the bank
d.	Follow up SWIFT	:	Rs. 500 plus communication cost

4.3.3	Refund of Inward Payment & Nostro Cover		
a.	Within Nepal	:	Rs. 1,000/- or equivalent
b.	Outside Nepal	:	USD 50 or equivalent
	(As per beneficiary's consent in line with NRB circular)		

4.3.4	Nabil Remit		
	Transaction Amount		Bank Commission
a.	UptoRs. 10,000	:	Rs. 100
b.	Rs. 10,001 – Rs. 30,000	:	Rs. 150
c.	Rs. 30,001– Rs. 60,000	:	Rs. 200
d.	Rs. 60,001 – Rs.100,000	:	Rs. 300
e.	Rs. 100,001 – Rs. 200,000**	:	Rs. 300
	** Nabil to Nabil only		

4.3.5	Local Inter-Bank Transfers (At the request of one bank to another)		
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%, minimum Rs.1,000
c.	If requested by a party (other than bank)	:	0.1%, minimum Rs.1,000
d.	If the Beneficiary is Third Bank	:	0.05%, minimum Rs1,000

4.3.5.1 Local Inter – bank Transfer – IPS (For A/c Holders only)			
	Price scheme		Pricing
a.	NPR Transactions (Fee in NPR)- others		
	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
c.	Other Charges		
	i. Cancellation fee	:	NPR 100
	ii. Auto Rejection	:	2 times of fee as mentioned in 4.3.5.1.a
	iii. Archive Fee	:	NPR 200 per transactions
d.	Fund Transfers - Inward	:	As advised by NCHL
4.3.5.2 Local Inter – Bank Transfer – RTGS (For A/c Holders only)			
	Time Schedule (Normal Business Day)		Pricing
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	:	0(Actual Basis)
4.3.6 Cheque/ Drafts – Purchase (Customer - subject to arrangement)			
a.	All Currency Cheques except NPR	:	0.50%, minimum Rs. 500
b.	Follow-up Charges (on customer's request)	:	Rs. 250 plus actual cost
(Cheque realized after the “Standard Collection Days” and cheque return unpaid will attract highest published interest rate for time difference/ purchase days).			
4.3.7 Cheque/ Drafts (Purchased) Return			
		:	Highest published Interest rate for the outstanding days plus, Other bank's charge mini. Rs. 250 plus, communication charge, if any.
4.3.8 Cheque/ Drafts – Collection			
a.	Outward / Inward (Clean)	:	0.10%, minimum Rs. 250, plus SWIFT/ courier expenses.
b.	Cheque Return		
i.	Outward	:	Nil (charges claimed by collecting bank, if any, is to be recovered on actual basis plus communication charge, if any)
ii.	Inward	:	Rs. 500

c.	Inward/Outward (Documentary)	:	0.15%, minimum Rs. 500, plus SWIFT/courier expense
d.	Postage wherever applicable	:	Please refer 4.4.8
4.3.9 Manager's Cheque (MC) Issuance			
a.	Account holder	:	Rs.200
b.	Non account holder	:	Rs.500
c.	Loan disbursement through MC	:	Free
d.	Payment of remittance above 1 Lakhs	:	Free
4.3.10 Manager's Cheque Cancellation			
		:	Rs. 250 /per cheque
4.3.11 Advance Payment Certificate			
		:	Rs. 1,000

<End of Section: Remittance>

4.4 TRADE FINANCE

4.4.1 Bills Inward		
a.	Collection Bills received from (In NPR) CC	0.25%, Minimum NPR 2,000
b.	Collection Bills received from (other than NPR) *	0.25%, Minimum 5,000
c.	Communication (SWIFT/Telex), postage, courier, etc.	Please refer 4.4.8
d.	Document release (without payment)	NPR 2,500
	CC Correspondent Banks for collection	
4.4.2 Bills Outward		
a.	Collection Bills	0.25%, min Rs.2,500
b.	CAD (Cash against Documents) Export Permit Issuance (Besides, normal rate to be applied for collection/negotiation/purchase)	0.1% or minimum NPR 5,000
c.	Communication (SWIFT), postage, courier etc.	Please refer 4.4.8
d.	Duplicate CAD certificate	NPR 1,000
4.4.3 Documentary Credits (Inwards) / (Export LC)		
a.	For advising original LC and Amendments	
	Customers	0.05%, or Minimum NPR 3000
	Non-Customer	0.1%, or Minimum NPR 6000
	(Refundable subject to presentation of export document to us)	Plus, Rs. 2000 authentication charge (for both above)
b.	For confirming a credit (subject to prior arrangement)	0.75%, or minimum NPR 5000 and RoRC – min of 20%
	<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>	
c.	Bank to bank reimbursement	
i.	IRs. Reimbursement	0.05%, or Minimum INR 2500 per drawing
ii	Rs. Reimbursement	0.05%, or Minimum NPR 2500 per drawing
iii.	Other FCY	0.05%, or Minimum USD 75or equivalent, per drawing

iv.	Swift Reimbursement claim on behalf of other banks	0.05%, or Minimum NPR 2500 per claim with communication charge
d.	For transferring a transferable credit	
	Customer	0.10% or minimum Rs.4000 plus communication charge
	Non-Customers	0.25% or minimum Rs. 5,000 plus communication charge
e.	Communication (SWIFT), postage, courier etc.	Please refer 4.4.8
f.	Payment received confirmation/Advance Payment Certificate (APC) & Duplicate APC Certificate	0.01% or minimum Rs.2,500
g.	LC cancellation charge	Rs. 2,000/-
4.4.4 Documentary Credits (Outward) / (Import LC)		
4.4.4.1 Issuing Fee (Irrevocable / Back to Back / Revolving/Reinstate)		
i.	Less than 6 months	0.20%, p.q, Minimum NPR 5,000 and RoRC- min of 20%
ii.	6 months and above	0.25%, p.q, Minimum NPR 5,000 and RoRC- min of 20%
4.4.4.2 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, minimum Rs. 2500 per quarter
4.4.4.3 Acceptance commission		
		0.35%, p.q, Minimum NPR 5,000 and RoRC- min of 20%
4.4.4.4 Payment commission (Usance& Mixed Payment LC)		
		0.01% or minimum Rs.2,500 plus communication charge
4.4.4.5 Communication (SWIFT)		
		Please refer 4.4.8
4.4.4.6 Discrepancy Fee under LC		

	IRS/NRS LCs	IRs. / NRs. 5,000 per documents plus 300 communication charge
	FCY LCs	USD 100 per document plus USD 10 communication charge
	Discrepancy + Comm. Charge EUR LC	EUR 60 + EUR 10
	Discrepancy + Comm. Charge GBP LC	GBP 50 + GBP 10
4.4.4.7	LC cancelled unutilized	Rs.2,000+communication charge
4.4.4.8	LC cancellation – partially unutilized	Rs.2000+communicationcharge
4.4.4.9	Settlement of LC	0.01%, or minimum Rs.2500+ communication charge (if any)
4.4.4.10	Issuance of Multiple Bi. Bi. Ni under single settlement request	0.01%, or minimum NPR 1000 for each additional Bi. Bi. Ni issuance
4.4.4.11	Correspondence made to regulatory bodies for approval at request of applicant	Rs. 2,000/- per correspondence
4.4.4.12	Reissuance charge for NRB cheque under LC	Rs. 500/- per cheque
4.4.4.13	Correspondence made to beneficiary's bank at request of applicant	Rs. 1000/- plus communication charge
4.4.4.14	Communication charge for follow-up against documents	USD. 10/- EUR. 10/- GBP. 10/- INR. 300/- NPR. 300/- USD. 10 equivalent to other currencies
4.4.4.15	Draft LC cancellation charge	Rs. 2,000/-
4.4.5	Documents Against Payment/Collection	
4.4.5.1	Document Against Payment (DAP)	0.25% or minimum NPR 5,000 (whichever is higher) for each set of documents endorsement including BBN issuance plus communication charge
4.4.5.2	Document Against Acceptance (DAA)	0.30% or minimum NPR 5,000 (whichever is higher) both per quarter including BBN issuance plus communication charge

4.4.5.3	Payment Charge – Document Against Acceptance (DAA) upon maturity	0.05% or minimum NPR 2,500 for each payment plus communication charge
4.4.5.4	INR DAP/DAA Intimation Charge	Rs. 500.00
4.4.6 Guarantees		
4.4.6.1 Issuance charge		
i.	Bid Bonds	0.50% per quarter or minimum Rs. 5,000 per quarter, RoRC min -20%
ii.	Performance Bonds	0.50% per quarter or minimum Rs. 5,000 per quarter, RoRC min -20%
iii.	Advance Payment Guarantee	0.75% per quarter or minimum Rs. 5,000 per quarter, RoRC min - 20%
4.4.6.2	Counter Guarantee	0.625% per quarter, minimum USD 100 per quarter or equivalent or RoRC minimum - 20% (Guarantees issued by us against guarantees of correspondent bank – ECA risk score upto 2 except that for SAARC countries Bank)
4.4.6.3	Shipping Indemnity	0.1% per quarter or minimum Rs. 5,000 per quarter plus actual cost of indemnity (guarantee) issuing Indian bank (at the request of customer, same on the part of Bank be issued with approval from CEO).
4.4.6.4	Amendments (other than time extension and value increment) DD	0.05% per quarter or minimum Rs. 2,500 per quarter plus communication charge.
	Amendment for time extension within the same quarter	0.05% per quarter or minimum Rs. 2,500 per quarter plus communication charge.
4.4.6.5	Charge for test authentication of Guarantees (and amendments thereto) issued by International banks	0.05% or minimum USD 100 plus communication charge.
4.4.6.6	Advising guarantee to other banks (without undertaking)	0.05% or minimum USD 150 plus communication charge.

4.4.6.7	Endorsing Guarantee to other banks (without undertaking)	0.05% or minimum USD 150
	<i>DD Additional Handling charges of USD 50 or equivalent will be charged.</i>	
4.4.6.8	Claim lodged but withdrawn on mean time within maturity of Guarantee:	NPR 1,000
4.4.6.9	Claim lodged within the maturity but was put on hold beyond the expiry of guarantee –	0.50% p.q (Min of 1 quarter)
4.4.6.10	Guarantee Cancellation	NPR 1,000
4.4.6.11	Line of Credit	0.50% per quarter or minimum Rs. 5,000 per quarter, RoRC min - 20%
4.4.7	Export Bills under LC	
4.4.7.1	Import Bills under L/C for 1st 5 day	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 1000 per document set plus normal interest rate + 2% penal as this being non-payment or default on the part of customer.
4.4.7.2	Export Bills (Sight - Clean) Docs Collection/Purchase/Negotiation (Sight Clean or Discrepant)	0.10%, minimum Rs. 2,500, plus interest in case of purchase at prevailing rate / arranged rate for outstanding number of days and communication charge.
4.4.7.3	Export Bills Dishonoured	Rs. 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.
4.4.7.4	Overdue Export Bills	2% additional interest for overdue period
4.4.7.5	Collection of Export Bills (Usance)	0.10%, minimum Rs. 5,000 and actual communication charge.
4.4.7.6	Business Credit Information (Both of Foreign Importers and Exporters)	

i.	Credit information Reports:	Actual cost + Rs.2,500 + communication charge
4.4.7.7	Bill Realization Charge	NPR 500

4.4.8	COMMUNICATION AND TEST KEY HANDLING CHARGES
	(TELEPHONES, FAXES, COURIERS, POSTAGE CHARGES)

In Rs

4.4.8.1	Communication (SWIFT) Charges		International	Domestic
			India	Other Countries
i.	Letter Of Credit	:	900	1,250
ii.	L/c Amendment	:	250	350
iii.	Payment message charge	:	250	350
iv.	Other Communications	:	Actual plus Rs. 100	
	MT 940 – Bank access setup, installation & implementation Fee (One Time)	:	Rs. 1,000	
	MT 940 Charges (Monthly Fee)	:	Rs. 1,250 per account per month. (is equivalent to swift charge for LC issuance for foreign countries other than India)	
			International	Domestic
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

4.4.8.2	Courier		For every packet up to 500 Gms
i.	India	:	NRS 500
ii.	Other SAARC Nation	:	NRS 1,000
iii.	Other Nations in Asia	:	USD 25
iv.	Rest of The world	:	USD 35
v.	Domestic	:	Rs. 100

4.4.8.3	Postage		
i.	Foreign Country	:	USD 10
ii.	India	:	NRS 250
iii.	Domestic	:	NRS 50

<End of Section: Trade Finance>

4.5 CREDIT SUPPORT UNIT

4.5 CREDIT SUPPORT UNIT			
4.5.1	Credit Inquiries (by any loan client for his/ her respective loan account	:	Rs. 2,000/-
4.5.2	Information sought by the Government agency, Court, NRB and any competent authority	:	Without Charge
4.5.3	Credit information centre Ltd. (CICL) charge for credit enquiries	:	Standard charge levied by CICL
4.5.4	Secured Transaction Registry Office (STRO) (Registration, Renewal, Amendment and Release)	:	Rs. 500/transaction

<End of Section: CREDIT SUPPORT UNIT>

4.6 CREDIT ADMINISTRATION SERVICE FEE (Admin fee)**A. National Corporate 4.6.1**

<u>SBU</u>	<u>Services</u>	<u>Purpose</u>	<u>Loan Type</u>	<u>Customer Segment</u>	<u>Fee</u>
	Loan Administration Fees	New Loans / Enhancements / Adhoc	Revolving Loans	Premium	0.25%
				Standard	0.50%
				Basic	0.75%
			Long Term Loans	Premium	0.25%
				Standard	0.50%
				Basic	0.75%
			Renewal Fees/Temporary Extension	Revolving Loans	

B. Mid Corporate 4.6.2

<u>SBU</u>	<u>Services</u>	<u>Purpose</u>	<u>Loan Type</u>	<u>Customer Segment</u>	<u>Fee</u>
	Loan Administration Fees	New Loans / Enhancements / Adhoc	Revolving Loans	Premium	0.25%
				Standard	0.50%
				Basic	0.75%
			Long Term Loans	Premium	0.25%
				Standard	0.50%
				Basic	0.75%

		Renewal Fees//Temporary Extension	Revolving Loans		0.15%
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C. SME and Micro Finance 4.6.3					
<u>SBU</u>	<u>Services</u>	<u>Purpose</u>	<u>Loan Type</u>	<u>Customer Segment</u>	<u>Fee</u>
a. SME Loans	Loan Administration Fees	New Loans / Enhancements/Adhoc	Revolving Loans/ Long Term Loans	Premium	0.25%
				Standard	0.50%
				Basic	0.75%
		Renewal Fees /Temporary Extension	Revolving Loans		0.15%
b.Nabil Nari Karja/ Nabil Sajilo Karja/Nabil Sajilo Express Karja	Loan Administration Fees	New Loans / Enhancements/Adhoc	Revolving Loans/ Long Term Loans		0.75%
		Renewal Fees /Temporary Extension	Revolving Loans		0.15%
c. Micro Finance (Indirect DSL)	Loan Administration Fees	New Loans / Enhancements/Renewal Fees	Revolving Loans/ Long Term Loans	Premium	0.25%
				Standard	0.50%
d. Micro Finance (Direct DSL)	Loan Administration Fees	Direct Lending under DDSL (Other than Interest Subsidized Loan, Agri and Micro Enterprise Loan)			0.75%
4.6.4	FCY Loans (USD TR) (All segments)				0.75%
4.6.5	Loan for Interest subsidy				As per NRB
4.6.6	Non Funded Limit (All Segments)			New/Enhancements	0.25%

		Renewals	0.15%		
4.6.7	Commitment Fees				
a.	Revolving loans	0.15% of unutilized portion in case of utilization is below 60% of assigned limit.			
b.	Term Loans	0.50% of unutilized portion in case of underutilization of assigned limit			
4.6.8	Swap Fees/ Prepayment Fees				
a.	Revolving Loans/Term Loans	Prepayment Time Period	Rate of prepayment fees		
		Within 2 years from the date of disbursement	0.75% of the prepaid amount		
		From 2 to 5 years from the date of disbursement	0.375% of prepaid amount		
		After 5 years from the date of disbursement	0.15% of prepaid amount		
b.	Fixed Interest Rate Loans	0.75% on prepaid amount			
D. Retail Lending 4.6.9					
<u>SBU</u>	<u>Services</u>	<u>Purpose</u>	<u>Loan Type</u>	<u>Customer Segment</u>	<u>Fee</u>

	Loan Administration fee	New Loans /Enhancement/ Renewals	Auto/ Housing/ Mortgage/ POD/ Education Loan/Personal Loan/ Share Loan	Premium	0.50%
				Standard	0.75%
4.6.10	Commitment Fee for Retail Lending				
	Types of facilities		Remarks		
a.	Revolving loans		0.75 % of un-utilized portion in case of utilization below 60% of assigned limit.		
b.	Term Loans		0.75 % of un-utilized portion in case of underutilization of assigned limit		
4.6.11	Swap Fees/ Pre-payment Fee				
	Revolving loans/Term Loans		Prepayment Time Period	Rate of prepayment fees	
a.			Within 2 years from the date of disbursement	0.75% of the prepaid amount	
			From 2 to 5 years from the date of disbursement	0.375% of the prepaid amount	
			After 5 years from the date of disbursement	0.15% of the prepaid amount	
b.	Fixed Interest Rate Loans		0.75% on prepaid amount		

E. Infrastructure & Project Financing

4.6.12	Other than Consortium Financing		
	Admin Fee	Premium	0.25%
		Standard	0.50%
		Basic	0.75%
4.6.13	Commitment Fee		
	Type of Facilities	Remarks	
	Term Loan	0.50% of unutilized portion in case of underutilization of assigned limit.	
	Rest of funded portion	0.50% of unutilized portion of agreed average utilization. (as per facility agreement with the borrower)	
4.6.14	Swap Fees/ Prepayment Fees		
a.	Revolving loans/Term Loans	Prepayment Time Period	Rate of prepayment fees
		Within 2 years from the date of disbursement	0.75% of the prepaid amount
		From 2 to 5 years from the date of disbursement	0.375% of the prepaid amount
		After 5 years from the date of disbursement	0.15% of the prepaid amount
b.	Fixed Interest Rate Loans	0.75% on prepaid amount	

F. Consortium Financing 4.6.15

Loan Administration/Commitment/Agency/pre-payment/and penal interest will be as per the Consortium Facilities Agreement.

4.6.16	Letter of Intent	Below 100 million	NPR. 25K
		Above 100 million	NPR. 50K

4.6.17 Others Charges		
a.	Mortgage property/Vehicle release charge	NPR 1000
b.	Land ownership Registration Certificate (LORC) temporary release charge	NPR. 500
c.	Share release charge	NPR. 500 per company
d.	Share pledge charge	standard charge levied by DP

G. Others: Loan Against Security Instruments 4.6.18

	Type	Facilities	For Class A, B and D	Admin. Fee
	Class A	Loan against Fixed Instrument (cash margin/any deposit) in the bank in LCY	Slab 1. Upto NPR. 100 mio	0.25% or Minimum NPR 2000 (whichever is higher)
	Class B	Bonds issued by NG/NRB or credit facility solely against government guarantees	Slab 2. above 100 mio	0.01% or minimum NPR. 25K (whichever is higher)
	Class D	Facility extended against the Time deposit of other banks		

4.6.19	Facility amendment fee (change in approved terms at the request of the customer excluding changes in pricing)			
	Particulars	:	Remarks	
i)	Facility upto Rs. 10 million	:	Rs. 2,500/-	
ii)	Facility above Rs. 10 million	:	Rs. 5,000/-	
4.6.20	Penal Interest			
a.	Penal interest			
	Category		Remarks	
i)	Principal Default	:	@ 2% p.a. for overdue principal amount for delayed period.	
ii)	Interest Default	:	Penal interest shall be collected @ 2% plus on effective interest rate (i.e. base rate plus applicable premium rate) of the particular defaulted account on overdue interest amount for defaulted period.	

-	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)	:	Rs. 2,000/-
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4.7 Others			
	Charges other than stipulated above, if any, may be levied on the basis of mutual agreement.		
4.8 Recovery Process Charge			
a.	Credit information centre Ltd. (CICL) charges	:	
-	For enlisting/Delisting from Blacklist	:	as per standard charge levied by CICL
-	For recovery process charges	:	
b.	Other recovery process charges	:	
-	For publishing 35 days' notice	:	on actual cost basis as per standard charge levied by respective organization
-	For publishing auction notice etc.	:	
4.8.1 Export Incentive Processing			
a.	Incentive credit in advance- Processing Fee (Should be in compliance with NRB Directive)	:	Rs. 2,000 plus 0.5% for advance or min. Rs. 1,000
b.	Incentive credit after receipt of fund from NRB - Processing Fee	:	Rs. 1,000

<End of Section: Credit Administrative Service>

The End