



**Kathmandu, Nepal**

## **SCHEDULE OF FEES & CHARGES**

**January 19, 2011**

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### IMPORT LETTER OF CREDIT

SN	Particular	Fees & Charges
1	Industrial raw material/Trading items	0.125% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000.00 plus swift charge.
2	Revolving L/C	0.25% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000.00 plus swift charge.
3	INR L/C	0.20% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000.00 plus swift charge.
4	NPR L/C	0.25% per quarter and part thereof for subsequent quarter or minimum Rs1,000.00 plus fax/courier charge.
5	L/C amendment with change in value and/or expiry	As per new L/C opening or minimum Rs. 1,000.00 plus swift charge.
6	L/C amendment not affecting value and/or expiry	Flat Rs. 500.00 plus swift charge.
7	Discrepancy Charge	USD 60.00, INR 1,500.00, NPR 1,200.00 per discrepant document.
8	Advance Payment for Import of goods from 3 <sup>rd</sup> countries	0.10% or Minimum Rs. 1,000.00 per transaction plus swift charge
9	Usance L/C Acceptance Commission	0.125% per quarter or minimum Rs. 500.00
10	Document Settlement charge	Rs. 500.00 plus swift charge.
11	Inward Document Collection - international Inward Document Collection (Local)	0.25% or minimum Rs. 750.00 plus swift charge. 0.10% or minimum Rs. 750.00
12	Cash against document	For limit holder – Rs. 2,500.00 For non limit holder – Rs. 4,000.00
13	BCI Report	Actual plus SWIFT charge If a copy to be provided, charge of Rs. 5,000.00

### EXPORT LETTER OF CREDIT

SN	Particular	Fees & Charges
1	Advising Commission	Rs. 1,500.00
2	Advising Amendment	Rs. 1,000.00
3	Original LC hand over	Rs. 5,000.00
4	Original LC Amendment handover	Rs. 2,000.00
5	Confirming Commission	0.25% per quarter or Minimum Rs. 1,000.00
6	L/C Transfer Charge	0.25% on transferred amount or minimum Rs. 2,500.00 plus SWIFT charge)
7	Payment / Negotiation (Documentary/Sight/ Usance)	0.50% up to 15 days or minimum of Rs. 1,000.00. Beyond 15 days, 15% p.a. will be levied on document value.
8	Negotiation of documents against our own L/C	Rs. 2,500.00 flat.
9	Outward Doc. Purchase not under L/C( BILTY)	0.50% up to 15 days or minimum of Rs. 1,000.00. Beyond 15 days, 15% p.a. will be levied on document value.
10	Outward Document Collection	Domestic: Rs. 1,000.00 per document plus Postage and Courier. Outside Country: 0.125% of document value or minimum Rs. 1,000.00 and maximum Rs. 5,000.00.
11	Freight Permit Charge	Rs. 500.00 per transaction.

## GUARANTEE

SN	Particular	Fees & Charges
1	Bid Bond	0.35% per quarter or part thereof or minimum Rs. 1,000.00 0.20% per quarter or part thereof or minimum Rs. 500.00 for reputed/Corporate clients
2	Performance Bond	0.40% per quarter or part thereof or minimum Rs. 1,000.00 0.25% per quarter or part thereof or minimum Rs. 1,000.00 for reputed /Corporate clients
3	Supply Credit Guarantee	0.5% or minimum Rs 1500
4	Advance Payment Guarantee	0.50 % per quarter or part thereof, for corporate clients- 0.30% or minimum Rs. 2,000.00
5	Bonded Warehouse Guarantee	0.50% or minimum Rs. 2,000.00
6	Counter Guarantee	0.50 % per quarter or part thereof with minimum Rs. 2,000.00 plus commission & charge of other bank. Guarantee claim handling charge Rs. 1,000.00 per claim.
7	Amendment ( Not affecting value & expiry as well as for time extension within the quarter)	Rs. 1,000.00.
8	Amendment ( Affecting value & expiry as well as for time extension within the quarter)	As per original or minimum of Rs. 1,000.00
9	Counter Guarantee Amendment not affecting time & value	USD 25.00
10	Endorsing Guarantee to another Bank or relaying claims	USD 75.00 per event

## CLEAN BILLS PURCHASE

SN	Particular	Fees & Charges
1	Local Clearing Cheques	0.10% flat for next day realization, beyond that 17% p.a. will be charged.
2	Local Outstation Cheques	0.50% or minimum Rs. 1,000.00 for 15 days, beyond that 17% p.a. will be charged.
3	Foreign Cheques	2% or Minimum Rs. 1,000.00.
4	IRS Bills/DD Purchase	Payable at Metros of India: 1% or Rs. 500.00 Non Metros: 1.5% or minimum Rs. 500.00 For Corporate Clients: Metros: 0.25% or minimum Rs. 500.00 Non Metros: 0.5% or minimum Rs. 500.00 Postage & Courier charge shall be applicable. Beyond 15 days, 17% p.a. will be charged.

## CLEAN BILLS COLLECTION

SN	Particular	Fees & Charges
1	Inward Clean Collection	0.25%, minimum Rs. 500.00, maximum Rs. 3,000.00 plus postage charge.
2	Outward Collection Cheques	0.10%, minimum Rs. 300.00, maximum Rs. 2,000.00 plus postage charge.
3	Special Clearing	Rs. 500.00

## REMITTANCE

SN	Particular	Fees & Charges
1	INR Draft & TT	0.10% or , minimum of Rs. 100.00 For TT plus SWIFT charge
2	Other FCY Draft & TT	0.1% , or minimum Rs.250
3	Inward remittance credit to A/C	Free of Cost.
4	Inward remittance- Transfer to other Banks or Personal ID (Passport/ Citizenship/ Driving License) unless otherwise there is a special agreement with remitting company/bank.	Rs. 150.00 flat.
5	Inward Remittance through agency arrangement	As per agreement.
6	Draft Cancellation	Against Returned Draft: Rs. 250.00 Against Lost Draft: Rs. 500.00 Plus Swift Charge and other bank charges as applicable. Refund will be made at the prevailing rate on the date of refund.
7	Refund of Inward remittance	Related NOSTRO A/C: USD 50.00 or equivalent.
8	T.C. Encashment/ Purchase	1%,or minimum of Rs. 100.00
9	ABBS Facility	Inside valley: No Charge. All Credit Accounts: No Charge. Less than Rs. 50,000: No Charge. Others: Rs. 100.00 or 0.10% or as per agreement.

## CUSTOMER SERVICE

SN	Particular	Fees & Charges
1	A/C Closure	Within 6 months of A/C Opening- Rs.1, 000.00. After 6 months of A/C Opening- Rs.500.00.
2	Balance Certificate Charge	Rs 1,000.00 for every certificate issued.
3	Cheque Return Charge	Rs. 250.00
4	Stop Payment Charge	Rs. 200.00 per instrument or maximum Rs 500
5	Good for Payment	Rs. 250 per instrument or as per the agreement.
6	A/C Maintenance Charge	Rs. 100.00 per year
7	Cheque Book Request without Cheque Requisition Slip	Rs. 200.00
8	Scheme Change Charge	Rs. 100.00
9	Statement from other branches ( up to last 6 months)	Rs. 150.00
10	Loose cheque	Rs. 100.00

## CREDIT

SN	Particular	Fees & Charges
1	Loan Processing Fee/Loan Processing renewal fee	1.5% of the loan amount or as per the agreement. Reputed/ Corporate: 1% of the loan amount or as per the agreement.
2	Prepayment Charge	For prepayment within one year- 1% on prepaid amount or per agreement
3	Mortgage Release Charge	Rs. 5,000.00 per release.
4	Remortgage charge	Rs. 2,000.00
5	Commitment Fee	1% of unutilized amount on term loan & personal loan.

## DEBIT/CREDIT CARD

Debit/Credit Card Fees & Charges	Global SCT Card (Rs)	Global Visa Debit Card (Rs.)	Global Debit International Card (USD)	Global Classic Domestic Credit Card(Rs.)	Global Gold Domestic Credit Card (Rs.)	Global Gold International Credit Card (USD)
<b>A. Service Fees</b>						
Card Issuance Fee	200	200	15	1,200	2,000	50
Urgent Card issuance fee(additional)	150	150	NA	300	500	10
Annual Fee	200	200	10	600	1,000	25
Supplementary Card Fee	200	200	NA	600	1000	25
Replacement Fee	200	200	5	500	500	7.5
Re-issuance Fee	200	200	5	500	500	7.5
Card Blocking Fee	Nil	Nil	Nil	Nil	Nil	Nil
PIN Re-generation Fee	100	100	2	100	100	1.5
Late Payment Fee	NA	NA	NA	300	300	5
Over Limit Fee	NA	NA	NA	500	500	7.5
Limit Enhancement Fee	NA	NA	NA	750	750	15
Retrieval Request Fee	300	300	5	300	300	5
Charge Back Handling Fee	200	200	3	200	200	5
Arbitration/Compliance Processing Fee	As per SCT	As per Visa	As per Visa	As per Visa	As per Visa	As per Visa
<b>B. Transaction fees</b>						
Cash Withdrawal own ATM	Nil	Nil	NA	200 or 2%	200 or 2%	NA
Balance Inquiry from own ATM	Nil	Nil	Nil	Nil	Nil	Nil
PIN Change from own ATM	Nil	Nil	Nil	Nil	Nil	Nil
Mini Statement from own ATM	Nil	Nil	Nil	NA	NA	NA
Balance Inquiry from National Payment Network	NA	5	NA	50	50	NA
Cash Withdrawal from National Payment Network	NA	20	NA	200 or 2%	200 or 2%	NA
Balance Inquiry from SCT Network	3	10	NA	50	50	NA
Cash Withdrawal from SCT Network	25	30	NA	200 or 2%	200 or 2%	NA
Balance Inquiry from Visa Network	NA	50	0.75	50	50	1
Cash Withdrawal from Visa Network	NA	200	2 or 2%	200 or 2%	200 or 2%	5 or 2%
<b>C. Service Charge</b>						
Service Charge (Interest)	NA	NA	NA	24%	24%	24%

<b>SWIFT Charges</b>		Charge (Rs.)
1. Letter of Credit Opening		1,500.00
2. Letter of Credit Amendment		500.00
3. Other SWIFT Communication		500.00
<b>CICL Charges</b>		Charge (Rs.)
1. Per CICL Report		1,500 or actual whichever is higher.
<b>Postage and Courier Service Per Consignment</b>		
1. Courier charge	Nepal- Rs. 100.00 per consignment up to 500 gm India- Rs. 1,000 per consignment up to 500 gm. Other Countries- Rs. 3,000.00 per consignment up to 500 gm.	
2. Postage Charge	Nepal – Rs. 100.00 India – Rs. 150.00 Other Countries – Rs. 250.00	

<b>Mobile Banking</b>	
Subscription fee	Free for 1Year
Annual fee	Rs. 100.00
<b>Online Banking</b>	
Subscription Fee	Free (For time being)
Annual Fee	Free (For time being)

#### SAFE DEPOSIT LOCKERS

Sn	Particular	Fees & Charges
1	Locker Size (H'X W" X D") 8"X6'X21"	Annual rent Rs. 2,000.00. Key Deposit Rs. 10,000.00
2	Locker Size (H'X W" X D") 10"X7"X21"	Annual rent Rs. 2,500.00. Key Deposit Rs. 10,000.00
3	Locker Size (H'X W" X D") 16"X6"X21"	Annual rent Rs. 3,000.00. Key Deposit Rs. 10,000.00
4	Locker Size (H'X W" X D") 8"X12"X21"	Annual rent Rs. 3,000.00. Key Deposit Rs. 10,000.00
5	Locker Size (H'X W" X D") 21"X7"X21"	Annual rent Rs. 4,000.00. Key Deposit Rs. 20,000.00
6	Locker Size (H'X W" X D") 16"X12"X21"	Annual rent Rs. 5,000.00. Key Deposit Rs.20,000.00
7	Locker Size (H'X W" X D") 21"X14"X21"	Annual rent Rs. 6,000.00. Key Deposit Rs. 20,000.00

#### MISCELLANEOUS

SN	Particular	Fees & Charges
1	FCY cash deposit in FCY Account	1% on total value (As per NRB rule)
2	NRB Cheque Issuance	For Financial institution: NIL For Others: Rs. 250.00
3	Manager's Cheque	Rs. 250.00 per MC In House- Free Custom Related- Free
4	Manager's cheque cancellation	Rs. 150.00