

Standard Tariff of Charges (STC)

1. CUSTOMER SERVICE		
S.N.	Services	Charges
1.1	Stop Payment of drawn Cheque	NPR 500/- per instruction/ per sequence
1.2	Stop Payment of undrawn Cheques (up to entire book)	NPR 750/- per instruction/ per sequence
1.3	Standing Instruction	NPR 250/- per instruction
1.4	Cheque certified "Good for Payment"	NPR 500/- per Cheque
1.5	Cancellation of "Good for Payment"	NPR 300/- per cancellation
1.6	Issuance of Balance Certificate	NPR 500/- (Free once a year for corporate/ credit accounts for audit purpose). Additional NPR 200/- each for additional copy if multiple copies are requested
1.7	Balance Re-confirmation Charge	NPR 600/- flat
1.8	Cheque Book issuance against lost Cheque	Stop payment to be compulsorily made and charges as per section 1.2 to be recovered prior to issuing fresh Cheque book
1.9	Duplicate Account Statement Request	Before 6 months NPR 20 per page After 6 months NPR 40 per page or minimum NPR 100
1.10	Duplicate Customer DR/CR advice	Within 3 months of transaction: NPR 50/- After 3 months and up to one year: NPR 100/- After 1 year and up to 2 Years: NPR 200/- After 2 years: NPR 500/-
1.11	Record Retrieval Charges	Within 3 months of transaction: NPR 100/- After 3 months and up to one year: NPR 200/- After 1 year and up to 2 Years: NPR 300/- After 2 years: NPR 500/-
1.12	FD Liquidation	Irrespective of tenure of FD, no interest shall be paid if withdrawn within 90 days. If deposit is withdrawn after 3 months but before maturity interest to be paid by applying coupon rate or prevailing published interest rate for the FD actually maintained period whichever is lower less 2% p.a. for the entire period of FD placed.
1.13	Funds transfer with other BFIs	NPR 200 communications charges if any.
1.14	Statement to be posted/faxed abroad	NPR 200 per page plus actual courier charge if applicable.

2. REMITTANCE		
2.1	Stop Payment of Demand Draft	NPR 750/- per instrument (plus communication charges and other bank charges where applicable). In case of FCY drafts, refund will be made at the prevailing rate on the date of refund.

2.2	MC/NRB Cheque issuance	NPR 1000/- flat
2.3	Demand Draft FCY (Incl. INR)	0.10% or minimum NPR 1000/- for each draft/telex. (plus communication charges)
2.4	SWIFT Transfer FCY (Incl. INR)	0.10% or minimum NPR 500/- for each draft/telex. (Plus communication charges)
2.5	SWIFT LCY	0.10% or minimum NPR 250 plus SWIFT charges as applicable. (Waiver can be provided by DGM-Business)
2.6	Cancellation of Remittance	NPR 500/- flat per draft plus communication and other bank charges.
2.7	Cancellation of SWIFT payment	NPR 500/- flat plus SWIFT charge as applicable.

3. CHEQUE PROCESSING

3.1	Local Clearing Cheques (Regular Clearing)	Free upto cheque value of NPR 200K, Above cheque value of NPR 200K NPR 25 per cheque, For FCY cheques NPR 25 per cheque (Subject to change with NCHL tariff)
3.2	Cheque Returned due to Insufficient Balance	NPR 300 per cheque for all currency
3.3	Local clearing cheques (Special/ Express clearing)	NPR 100 per cheque for all currency
3.4	Cheque Collection Outwards FCY/ LCY	0.10% or minimum NPR 500/- (plus out of pocket expenses)
3.5	FCY Cheque Return Charge	USD 10 or equivalent per instrument plus other bank's charges, postage and communication charges
3.6	Advance Payment up to Regulatory Limit	0.10% or minimum NPR 1,500/- plus communication charges.
3.7	NCHL IPS Transaction Fees Details-For both outward and Inward Transactions	As per actual NCHL charges for IPS transactions

4. TRADE FINANCE

4.1	Documentary Credit – Import	
4.1.1	Issuance of Import L/C	0.125% p.q or minimum NPR 1,000/- p.q. whichever is higher. (Plus courier/communication charges as per STC)
4.1.2	Amendment for value/ validity extension	As per issuance commission as above (Plus courier/communication charges as per STC)
4.1.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged.	NPR 1,000/- flat for amendments other than enhancement of value and/or extension of validity, to additional quarter
4.1.4	Revolving L/Cs reinstatement Commission	NPR 1,000/- at the time of reinstatement (Commission for extended period shall be as section 4.1.2)

4.1.5	Import documents handling charge	NPR 500/- for each set of documents
4.1.6	Usance Bill Acceptance	0.125% p.q or minimum NPR 1,000/- whichever is higher (Plus courier/communication charges as per STC)
4.1.7	Discrepancy Fees a. Convertible FCY L/Cs b. INR L/Cs c. NPR L/C (Domestic)	a. Convertible FCY L/Cs: USD 75/- or equivalent per set of Documents b. INR L/Cs: INR 2,000/- per set of Documents c. NPR L/C: NPR 3,000/- per set of Documents
4.1.8	Issuance of Delivery Order against copy documents.	NPR 1,000/- per set of documents
4.1.9	Overdrawn commission under Import L/C	0.50% on overdrawn amount or NPR 1,000/- whichever is higher
4.1.10	Documents returned unpaid/unaccepted	NPR 1,000/- for each set of documents
4.1.11	Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment)	NPR 2,000/- per set of documents
4.1.12	Beneficiary's report from correspondent bank	NPR 500 plus Correspondent Bank's Charges plus communications charges
4.1.13	Beneficiary's report from Credit Agency	NPR 500 plus Correspondent Bank's Charges plus communications charges
4.2 Documentary Collection – Inward		
4.2.1	Documents Against Payment (DAP)	0.125% of documents value or NPR 1,000/- whichever is higher. (Plus communication charges as per STC)
4.2.2	Document Against Acceptance (DAA) <i>Note: Without any payment obligation at maturity. Payment subject to receipt of funds from applicant.</i>	0.125% of documents value or NPR 1,500/- per quarter or part thereof whichever is higher. (Plus communications charge as per STC)
4.3 Documentary Credit – Export		
4.3.1	Documents Negotiation under Sight L/C	0.15% of the documents value or minimum NPR 2000 plus interest at prevailing rate/ arranged rate for outstanding number of days plus courier/ communication charges as per STC.
4.3.2	Documents Negotiation under Usance L/C	0.15% of the documents value or minimum NPR 2000 plus interest at prevailing rate/ arranged rate for outstanding number of days plus courier/ communication charges as per STC.)
4.3.3	Advising Export LC or subsequent amendment for L/Cs to be Negotiated with us.	NPR 2,000/- (Plus Communication charges as per STC)
4.3.4	Advising Export LC or subsequent amendment for L/Cs not to be negotiated with us.	NPR 4,000/- (Plus Communication charges as per STC)
4.3.5	L/C Transferring Charge	NPR 3,000/- flat per transfer (Plus Communication charges as per STC)
4.3.6	L/C Cancellation Charge (unutilized)	NPR 1,000/- flat plus other bank charges. (Plus courier/Communication charges as per STC)
4.3.7	L/C Confirming charge	Subject to availability of bank limit to be confirmed by NIFRA not to be less than 0.50% or NPR 3,000/- per quarter

		(Plus courier/Communication charges as per STC)
4.3.8	Cash Against Documents(CAD) Permit	NPR 1,000/- for each permit
4.3.9	Cash Incentive documents processing charge	NPR 1,000/- per set of export documents
4.3.10	Export documents processing	NPR 1,000/- per set of export document
4.3.11	Letter to the Customs Office	NPR 1,000/- per letter
4.4 Documentary Collection –Outward		
4.4.1	Cash Against Documents (CAD)	0.125% of document value or NPR 2,000/- whichever is higher (Plus courier/Communication charges as per STC)
4.4.2	Processing Export L/C under collection	0.125% of document value or min NPR 1,000/- (Plus courier/Communication charges as per STC)
4.5 Guarantee Issuance		
4.5.1	Bid Bond	0.375% per quarter or minimum NPR 1,500/- per quarter or part thereof whichever is higher
4.5.2	Performance Bond	0.375% per quarter or minimum NPR 1,500/- per issuance whichever is higher
4.5.3	Advance Payment Guarantee	0.50% per quarter or minimum NPR 1,500/- per issuance whichever is higher
4.5.4	Issuance of Guarantee against Counter Guarantee of Other Banks	0.375% per quarter or minimum NPR 5000/- per issuance whichever is higher, plus commission/charge of other bank plus out pocket expenses.
4.5.5	Shipping Indemnity	0.50% per quarter or minimum NPR 1,500/- per quarter
4.5.6	Amendment for value/ validity extension	As per issuance commission above
4.5.7	Amendment of terms/ clauses other than value increase and/or validity extension	NPR 1,000/- flat plus communication charge
4.5.8	Guarantee Claim Handling charges (to be charged to the Applicant)	NPR 1,000/- plus other related charges
4.5.9	Guarantee Cancellation Charge	NPR 500/- flat

5. COMMUNICATION AND COURIER

5.1 Communication- Swift		
5.1.1	Payment Message/ Other message (India)	NPR 750/- per message
5.1.2	L/C, Guarantee messages (India)	NPR 1,500/- per message
5.1.3	Payment Message/ Other Message (Foreign except India)	NPR 1,000/- per message
5.1.4	L/C, Guarantee messages (Foreign except India)	NPR 1,500/- per message
5.1.5	L/C messages (Domestic)	NPR 1,500/- per message
5.1.6	Charge for Reimbursement Authorization and Amendment thereon	NPR 1,000/- per message
5.1.7	SWIFT charge for advising due date under Usance credit	NPR 1,000/- per message
5.1.8	Letter of Credit/ Guarantee – Amendment	NPR 1,250/- per message
5.1.9	Any other Communication	NPR 1,000/- per message
5.2 Courier (for official purpose only)		
5.2.1	Inside Nepal	NPR 200/- up to packet of 500 grams
5.2.2	In India	NPR 500/- up to packet of 500 grams

5.2.3	In other countries	NPR 2,500/- up to packet of 500 grams, NPR 5000 above 500 grams
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6. CREDIT ADMINISTRATION DEPARTMENT (CICL CHARGES)

6.1	Credit Enquiry with CICL	As per actual cost
6.2	Recommending for blacklisting or when recommending for delisting from the blacklist	NPR 3,000/- for listing & de-listing of the borrower <i>(Note: Charges are subject to conditions prescribed by the CICL)</i>
6.3	Secured Transaction Registry	Registration: NPR 500/- Enquiry: NPR 500/- <i>(Note: Charges above mentioned are on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.)</i>

7. LENDING FEES

7.1	Commitment Fee (Term Finance)	Flat 0.5% of undisbursed term loan limit, if utilization is below 70% of approved limit on the maturity of period agreed for full utilization of term loan by the borrower or one year after the disbursal of loan whichever is later.
7.2	Commitment Fee (Working Capital Finance)	1% p.a. of unutilized limit, if average utilization is below 70% of approved limit
7.3	Administrative Fee, New/ Renewal	0.25% To 1% <i>Note: Chief Executive Officer (CEO) may waive loan admin fee on case to case basis with adequate business justification.</i>
7.4	Prepayment Fee (Term Finance)	2% of prepaid amount if paid from own source 3% of prepaid amount if loan is taken over by other BFIs
7.5	Certificate for Credit Line	NPR 500/- per certificate
7.6	Penal Interest	
7.6.1	Principal Penal on outstanding Principal Amount in	An additional 2% p.a. on outstanding loan amount for overdue period if principal and/or interest become overdue/ default on loan amount or deal or contract outstanding from the day interest and/ or principal becomes overdue/ default on the respective loan amount or deal or contract
7.6.2	Temporary Overdrawn Account	Highest rate of the bank, for the amount excess to the limit

*Note: Business Unit Heads may grant concessions/ waivers upon the application of Relationship Managers. Such concession/ waivers need not be taken if the same have already been approved through a Credit Memorandum/CAs.
In case of consortium loans, fees/commissions/pricing decided by the consortium decisions shall prevail unless otherwise mentioned.*