

Laxmi Sunrise Bank

# Schedule of Service Charges

## Table of Contents

<b>1. Basic Banking Services</b> .....	<b>3</b>
1.1 Account Services .....	3
1.2 Payment Services .....	5
<b>2. Debit Card &amp; ATM Fees</b> .....	<b>7</b>
<b>3. Credit Card</b> .....	<b>8</b>
<b>4. USD Prepaid Card</b> .....	<b>10</b>
4.1 USD Card – Travel Card .....	10
4.2 USD Card – E-Commerce .....	10
<b>5. Internet banking (iBank) Services</b> .....	<b>11</b>
<b>6. Email Alert</b> .....	<b>12</b>
<b>7. Mobile Money</b> .....	<b>12</b>
<b>8. Postage Recovery</b> .....	<b>13</b>
<b>9. Market Maker</b> .....	<b>13</b>
<b>10. Safe Deposit Locker</b> .....	<b>14</b>
<b>11. Trade Operations</b> .....	<b>15</b>
11.1 Letter of Credit –Import .....	15
11.2 Letter of Credit –Export.....	15
11.3 Bills – Import.....	16
11.4 Bills - Export .....	17
11.5 Letter of Guarantee.....	18
<b>12. Loan Administration</b> .....	<b>19</b>
<b>13. Nil Charges</b> .....	<b>22</b>
<b>14. Third Party Charges</b> .....	<b>22</b>
<b>15. Others</b> .....	<b>23</b>
<b>16. General Terms and Conditions</b> .....	<b>23</b>

# 1. Basic Banking Services

## 1.1 Account Services

Ref.	Description	Applicable Charges
1.1.1	Cheque Book Destruction Fee	NPR 750
1.1.2	Cheque Book issuance without submission of requisition slip	NPR 100
1.1.3	Standing Instruction at customer request	NPR 450 per instruction
1.1.4	Failure to execute Standing Instruction (placed at customer request) due to insufficient balance.	NPR 250 per SI failure
1.1.5	Lien marked in favor of third party (when requested by customer)	NPR 600
1.1.6	Request of Account Statement	<ul style="list-style-type: none"> <li>• Nil.</li> <li>• <i>NPR 50 per month for repeat request</i></li> </ul>
1.1.7	Request to retrieve Customer Advice/documents After 1 year After 2 years	NPR 500 per advice NPR 1000 per advice
1.1.8	Cancellation of "Good For Payment" Cheque	NPR 600
1.1.9	Issuance of Advance Payment Certificate/duplicate	NPR 700
1.1.10	Issuance of NRB Cheque at the request of customer	NPR 600
1.1.11	Cancellation of NRB Cheque issued (at the request of customer)	NPR 300
1.1.12	Duplicate issuance of FD receipt	NPR 500 per receipt
1.1.13	Issuance of Draft	0.2% or minimum NPR 500 for all currency drafts Swift Charge: NPR 1,000 <b>Additional Charges:</b> <ul style="list-style-type: none"> <li>• USD 5 (other bank charge) for USD DD issued through SCB</li> </ul>

		<ul style="list-style-type: none"> <li>• GBP 25 (<i>other bank charge</i>) for GBP DD issued through SCB</li> <li>• EUR 40 (<i>other bank charge</i>) for EUR DD issued through SCB</li> <li>• NPR 350 as communication charge for DD amounting INR 100K and above.</li> <li>• NPR 320 (INR 200) for DD Service charge for ICICI Bank's DD only).</li> </ul>
<b>1.1.14</b>	Cancellation of Draft	<p>NPR 600</p> <p><b>Additional Charges:</b></p> <ul style="list-style-type: none"> <li>• Other Bank's charge, if any (<i>Actual charged by Correspondence Bank</i>)</li> <li>• SWIFT Charge of NPR 1,000.</li> </ul>
<b>1.1.15</b>	Issuance of Managers Cheque at customer's request	NPR 500
<b>1.1.16</b>	Cancellation of Manger's Cheque	NPR 500
<b>1.1.17</b>	Cash withdrawal against Counter Cheque	NPR 300
<b>1.1.18</b>	C-ASBA Application Charge	NPR 5 per application
<b>1.1.19</b>	Issuance of special certificate at the request of customer which does not fall under regular/standard banking services  (Except Balance Certificate)	NPR 500
<b>1.1.20</b>	Redemption of Fixed Deposit (FD) before maturity	Lowest interest rate of saving account.  ( <i>While opening of FD or current time whichever is lower</i> )
<b>1.1.21</b>	FCY Cash Exchange Denomination below USD 50	1% on total value

## 1.2 Payment Services

Ref.	Description	Applicable Charges
1.2.1	Outward Wire Transfer, other than India (BEN)	0.2% or minimum NPR 1,000 <b>Additional:</b> SWIFT charge of NPR 1,000
1.2.2	Outward Wire Transfer - India (BEN)	0.2% or minimum NPR 1,000 <b>Additional:</b> <ul style="list-style-type: none"> <li>▪ SWIFT charge of NPR 1,000</li> <li>▪ Other Bank 's Charges (Actual basis) in case of other bank's charge "OUR"</li> </ul>
1.2.3	Wire transfer - India through National Electronic Fund Transfer (NEFT)	0.2% or minimum NPR 1,000 Additional Charges: <ul style="list-style-type: none"> <li>▪ SWIFT charge NPR 1,000.00</li> <li>▪ NPR 500.00 flat (NEFT Charge)</li> </ul>
1.2.4	Outward Wire Transfer (OUR)-OBC	<p><b>MT 103 Sent in:</b></p> <ul style="list-style-type: none"> <li>• GBP: GBP 20</li> <li>• EURO: EUR 20</li> <li>• JPY: JPY 6,500</li> <li>• USD: USD 15</li> <li>• AUD: AUD 25</li> <li>• AED: AED 100</li> <li>• CNY: CNY 40</li> </ul> <p><b>MT 202 Outward with instruction OUR, charges shall be as below:</b></p> <ul style="list-style-type: none"> <li>• USD - USD 15(for Mashreq and ICICI) USD 20 (for Habib) USD 5 (for SCB)</li> <li>• EUR- EUR 25</li> <li>• GBP- GBP 5</li> <li>• JPY - JPY 400</li> <li>• CNY- CNY 60</li> <li>• AED- AED 50</li> <li>• AUD - AUD 15</li> </ul> <p><i>Note: The above charges are exclusive of the additional charges that may be claimed by correspondent banks quoting the respective reference number of MT 103 or 202.</i></p>

<b>1.2.5</b>	Wire Transfer (Swift) locally through NRB	<ul style="list-style-type: none"> <li>Up to NPR 5 Mio: NPR 500 plus SWIFT charge NPR 1000/-</li> <li>Above NPR 5 Mio: NPR 1000 plus SWIFT charge NPR 1000/-</li> </ul>
<b>1.2.6</b>	Refund of inward wire transfer - FCY Refund of inward wire transfer - INR	USD 25 plus NPR 1000 SWIFT charge. INR 500 plus NPR 1000 SWIFT charge.
<b>1.2.7</b>	Other Bank's Charges (Inward remittance received in different currency)	<p><b>Inward MT 103</b></p> <ul style="list-style-type: none"> <li>USD – USD 10</li> <li>EUR – EUR 10</li> <li>GBP – GBP 10</li> <li>JPY – JPY 3,000</li> <li>For other currency (except INR) – USD 5 equivalent</li> </ul> <p><b>Inward MT 202</b></p> <ul style="list-style-type: none"> <li>USD 5 and equivalent for all currency except INR, JPY and AED</li> <li>JPY – JPY 6,500</li> <li>AED – AED 50</li> </ul> <p><i>Note: The above charges are exclusive of the additional charges that may be claimed by correspondent banks quoting the respective reference number of MT 103 or 202.</i></p>
<b>1.2.8</b>	Cheque sent on collection (INR)  Cheque sent on collection (FCY)	<ul style="list-style-type: none"> <li>0.1% on face value or minimum NPR 1000 plus postage charge NPR 600, whichever is higher.</li> <li>0.1% on face value minimum USD 10/- or equivalent plus postage charge NPR 2500, whichever is higher</li> </ul>
<b>1.2.9</b>	Cheque sent for collection returned unpaid	NPR 700 plus postage as advised above 1.2.8
<b>1.2.10</b>	Cheque returned Inward ECC due to insufficient fund.	NPR 700
<b>1.2.11</b>	INR Cash Management fee	NPR 100 Per Transaction

## 2. Debit Card & ATM Fees

Ref	Description	Applicable Charges
2.1	VISA Card One-Time Fee (at issuance) (Same applies for replacement of lost / damaged card/Renewal)	<ul style="list-style-type: none"> <li>• Upfront - NPR 1,499 for 5 years OR</li> <li>• Installment - NPR 399 p. a. for 5 years</li> </ul>
2.2	Destruction of Uncollected Card	NPR 750
2.3	Regeneration of PIN	NPR 200
2.4	Green Pin (Debit Card)	Nil
2.5	Destruction of Uncollected Re-pin	NPR 100
2.6	Cash withdrawal in Visa Network in India	NPR 350 plus other Bank's charges
2.7	Cash withdrawal in Visa Network in Nepal (US on them i.e., Other Banks ATM)	NPR 15 per transaction.
2.8	Balance enquiry in VISA network in India/Nepal	Nepal: NPR 15 India: NPR 50
2.9	Linking new account to Debit Card	NPR 100
2.10	E-Commerce Enrollment Fee	Nil
2.11	Cash Withdrawal Fee (Own Terminal)	Nil
2.12	Balance Inquiry Fee (Own Terminal)	Nil
2.13	E-Commerce Annual Fee	Nil
2.14	Card Un-block Fee	NPR 350
2.15	Cardless Cash (Express Money)/ Remit	Nil
2.16	ATM Access Fee: Them on Us (Foreign Cards-Visa/ MasterCard at our ATM)	NPR 600
2.17	Card Replacement Fee	NPR 399

### 3. Credit Card

Ref	Description	Applicable Charges
3.1	Joining fee (One-time)	NPR 500 per card (one time)
3.2	Annual Fee	Subscription Fee: NPR 5000 for 5 years OR Yearly Installment NPR 1000 for 5 years (Subscription fee of NPR 5000 for 5 years valid card if fee is paid upfront or can be divided into 5 equal installment of NPR 1000 each year)
3.3	Supplementary card fee	Subscription Fee: NPR 5000 OR Yearly Installment NPR 1000 for 5 years (Subscription fee of NPR 5000 for 5 years valid card if fee is paid upfront or can be divided into 5 equal installment of NPR 1000 each year)
3.4	Card Reissuance / Replacement fee	NPR 1000 per card
3.5	Temporary Limit Change fee	NPR 749 per card
3.6	Permanent Limit Change fee	NPR 749 per card
3.7	E-Commerce 3D Secure Registration	Nil
3.8	E-Commerce 3D Secure Annual Fee (3D Secure Service)	Nil
3.9	E-Commerce 3D Secure Transaction Fee (3D Secure Service)	Nil
3.10	Cash advance fee with our ATM (On Us transaction)	NPR 100+2% of withdrawn amount
3.11	Cash advance fee with Other bank's ATM (Them on Us transaction)	NPR 150 + 2% of withdrawn amount
3.12	Credit Card Interest	2.25 % per month/27% per annum
3.13	Late payment fee	NPR 300 or 0.2 % per month whichever is higher
3.14	Over Limit fee	Nil



<b>3.15</b>	PIN Re-generation Fee	NPR 150
<b>3.16</b>	Balance Enquiry in Own ATM	Nil
<b>3.17</b>	Balance Enquiry in Other Bank ATM (Nepal/India)	NPR 15
<b>3.18</b>	EMI Conversion Fee (BNPL Conversion)	Flat Fee of Rs. 500 per month for the EMI Period. Minimum Purchase Amount for Conversion: NPR 30K

## 4. USD Prepaid Card

### 4.1 USD Card – Travel Card

Ref	Description	Applicable Charges
4.1.1	Issuance of USD Prepaid Travel Card against Nepali Rupee	Issuance – NPR 1000 (including 1st Top-Up)
4.1.2	Issuance of USD Prepaid Travel Card against FCY account	NPR 750
	Annual Charge USD Debit Card (For cards against FCY Account):	Nil
4.1.3	USD Card replacement/Renewal Fee	NPR 750
4.1.4	Reload/Top Up Fee	NPR 300
4.1.5	<b>Transaction Fee</b>	
	Cash Withdrawal (Visa Network)	USD 5 plus other Bank's charges
	Balance Inquiry (Visa Network)	USD 1
4.1.6	Re-PIN generation	NPR 250

### 4.2 USD Card – E-Commerce

Ref	Description	Applicable Charges
4.2.1	USD Prepaid Card (For Online Use Only)	<b>Customers:</b> Issuance – NPR 700 (including 1 <sup>st</sup> Top-Up) Load/Top-up – NPR 300 per Top-up
4.2.2	E-commerce Transaction Fee	Nil

## 5. Internet banking (iBank) Services

Ref	Description	Applicable Charges
5.1	Subscription of Internet Banking (iBank)	NPR 599 p.a. for Legal Person/Corporate NPR 249 p.a. for Natural Person
5.2	Transfer of funds in other banks accounts <i>(Inter Bank Fund Transfer through iBank)</i>  Fund transfer within Laxmi Sunrise Bank accounts	NPR 10.00 Flat  Nil
5.3	Credit Card Payment through NCHL Connect IPS	<ul style="list-style-type: none"> <li>○ Up to NPR 500: NPR 2/-</li> <li>○ Above NPR 500 to NPR 5K: NPR 5/-</li> <li>○ Above 5K to NPR 50K: NPR 10/-</li> <li>○ Above 50K: NPR 15/-</li> </ul>
5.4	Corporate Pay Service	<ul style="list-style-type: none"> <li>○ Enrolment fee NPR 1,000/-</li> <li>○ Renewal NPR 1,000/- p.a.</li> <li>○ Transaction Fee as per NCHL IPS/Connect IPS slab.</li> </ul>

## 6. Email Alert

Ref	Description	Applicable Charges
6.1	Email Alerts joining fee	<ul style="list-style-type: none"> <li>NPR 400 per annum for non-individual</li> <li>NPR 100 per annum for individual.</li> <li>Annual fee of NPR 100 per annum for subsequent year for both individual and non-individuals</li> <li>Nil for USD Travel Card.</li> </ul>

## 7. Mobile Money

Ref	Description	Applicable Charges
7.1	Mobile Money (Orange XP) subscription	Individual NPR 199/- per annum Corporate NPR 599/- per annum
7.2	Annual renewal fee	NPR 199
7.3	PIN Resent Charge (Login and /or Transaction Password Pin)	Nil
7.4	Green Package	NPR 299 per annum <b>Inclusions:</b> <ul style="list-style-type: none"> <li>Mobile Money (Orange XP)</li> <li>I-Banking</li> <li>Mero Share</li> <li>DEMAT Account</li> <li>Viber Banking</li> <li>Email Solutions</li> </ul>
7.5	Transfer of funds in other banks accounts <i>(Inter Bank Fund Transfer through Mobile Money)</i>  Fund transfer within Laxmi Sunrise Bank accounts	<b>Through Mobile Money</b> NPR 11.30 (Flat using Fonepay network) NPR 9.04 (Flat using NPS Network) <b>Through ibank</b> NPR 11.30 (Flat using Fonepay network) *VAT included in above charges  Nil
7.6	<b>Pay bills:</b> Mobile phone, landline, ADSL internet, credit card QR Merchant	Nil
7.7	Smart Fone Loan	<ul style="list-style-type: none"> <li>Loan Admin Fee – NPR 500</li> <li>Interest Rate – 16% per annum</li> <li>Late Payment Fee – NPR 300</li> </ul>

## 8. Postage Recovery

Ref	Description	Applicable Charges
8.1	Europe and USA	NPR 3,000
8.2	Other Countries	NPR 2,500
8.3	India	NPR 600
8.4	Nepal	NPR 250

## 9. Market Maker

Ref	Description	Applicable Charges
9.1	Management of Government Bonds (Subject to change in line with revisions by Central Bank)	Up to NPR 100K - 0.5%
		Above NPR 100K to NPR 500K - 0.4%
		Above NPR 500K to NPR 1mio - 0.3%
		Above NPR 1mio to NPR 5mio - 0.2%
		Above NPR 5mio - 0.1%

## 10. Safe Deposit Locker

S.N.	Locker Type	Locker Size (H"XW"XD")	Security Deposit (Lien Marked into CASA Account)	Annual Rent
10.1	S.D.L. Type 1A – AA	4.92X6.89X19.37	NPR 10,000	NPR 3,000
10.2	S.D.L. Type 2B – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,500
10.3	S.D.L. Type L2/10-4D1L2	15.16X20.87X19.37	NPR 10,000	NPR 9,000
10.4	S.D.L. Type 2 – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,500
10.5	S.D.L. Type 2 – 2BE	6.26X16.69X19.37	NPR 10,000	NPR 5,000
10.6	S.D.L. Type 2 – 4BH	12.63X16.69X19.37	NPR 10,000	NPR 7,500
10.7	S.D.L. Type 2 – 2B1H1	12.64X8.27X19.37	NPR 10,000	NPR 6,500
10.8	S.D.L. Type 1F/21 – 4AF	10.94X13.86X19.37	NPR 10,000	NPR 6,500
10.9	S.D.L. Type 3D/40 – DD	7.44X10.35X19.37	NPR 10,000	NPR 5,500
10.10	S.D.L. Type Locker size A	6.3 X 8.4 X 17.6	NPR 15,000	NPR 2,500
10.11	S.D.L. Type Locker size B	5 X 14 X 17.6	NPR 15,000	NPR 3,000
10.12	S.D.L. Type Locker size C	11 X 14X 17.6	NPR 17,500	NPR 3,500
10.13	S.D.L. Type Locker size D	7.5 X 21 X 17.6	NPR 20,000	NPR 4,000
10.14	S.D.L. Type Locker size E	13.4 X 21.2 X 17.6	NPR 25,000	NPR 6,500
10.15	Duplicate Locker key		As per Actual	
	Locker Surrender fee		Nil	

## 11. Trade Operations

### 11.1 Letter of Credit -Import

Ref	Description	Applicable Charges
11.1.1	Issuance of Letter of Credit (Irrevocable/revocable/back-to-back/transferable)	0.15% per quarter or part credit thereof, min NPR 3,000/- (for industries)  0.25% per quarter or part credit thereof, min NPR 3000/- (for trading companies)
11.1.2	Revolving -in the terms of value/validity	0.25% per quarter or part credit thereof, min NPR 3,000.00 drawing up to face value will be free of charges, thereafter 0.15% will be levied on each reinstatement of value/validity.
11.1.3	Cancelations of L/C	NPR 2,000
11.1.4	Communication (Swift charge) (L/C Issuance)	NPR 2,500
11.1.5	Amendment  For time extension of extension of expiry and / or increase in value  Time extension within the same quarter OR Amendment other than time extension and increase in value.	0.15% per quarter or part thereof, min NPR 3,000 (for industries)  0.25 % per quarter or part credit thereof, min NPR 3,000 (for trading companies)  NPR 2,000
11.1.6	BCI report sharing charge	NPR 1,000

### 11.2 Letter of Credit -Export

Ref	Description	Applicable Charges
11.2.1	Advising L/C Advising L/C amendment	NPR 3,000 NPR 2,500 Note: The fee may be refunded to customer if bill is negotiated or sent on collection basis through us.
11.2.2	Confirmation Adding (Subject to prior arrangement)	As agreed with the customer.
11.2.3	Transfer of Credit For a simple transfer of whole documentary credit For Partial transfer	NPR 3,500  0.125% of transferred value or minimum NPR 2,000

### 11.3 Bills - Import

Ref	Description	Applicable Charges
11.3.1	Commission on loan for import bill payment without limit or exhausted limit.	NPR 2,500
11.3.2	Import Bill Payment	NPR 2,000
11.3.3	Direct Reimbursement	15% p.a. (365 days basis) if booked under import bill or as agreed with the customer for import loan facility.
11.3.4	Collection Bill received - DAP (Import bills without L/C)	0.25% on bill value or minimum NPR 2,500
11.3.5	Collection Bill received - DAA	0.5% or minimum NPR 2,500 per quarter
11.3.6	Acceptance (usance L/C) Commission	0.15% per month or minimum NPR 2,500
11.3.7	Communication Charge	NPR 1,500
11.3.8	Issuance of multiple Bi.Bi.Ni under single document	NPR 1,000 per Bi.Bi.Ni Form
11.3.9	Request to return import document (both under LC or Collection)	NPR 2,000
11.3.10	Endorsement of copy documents and issuance of Delivery Order (DO)	NPR 1,000 per DO
11.3.11	Discrepancy Fee	USD 75 for L/C issued in USD EUR 75 for L/C issued in EUR GBR 75 for L/C issued in GBR JPY 7,000 for L/C issued in JPY INR 3,000 for L/C issued in INR NPR 3,000 for L/C issued in NPR Equivalent USD 50 for L/C for all other currency.



## 11.4 Bills - Export

Ref	Description	Applicable Charges
11.4.1	Collection Bill sent	0.25% on bill value of minimum NPR 2,500
11.4.2	Export Bill Purchased/Negotiated – Sight LC	<b>Clean:</b> Up to 15 days – 0.5% on Bill value Beyond 15 days – BR + up to 5% premium <b>Discrepant:</b> Up to 15 days – 0.75% on Bill value Beyond 15 days – BR + up to 5% premium
11.4.3	Export Bill Purchased/Negotiated – Usance LC (Clean /Discrepant)	BR + up to 5% premium
11.4.4	Cash Against Document (CAD) – NRB Unified FX circular 5/2079	NPR 1,000 per CAD
11.4.5	Communication fee (follow-up)	NPR 2,000
11.4.6	Export Cash incentive processing fee	0.5% on the incentive amount or minimum NPR 5,000
11.4.7	Issuance of Letter to custom office against export L/C	NPR 1,000
11.4.8	Issuance of amendment letter to custom office against amendment of export L/C	NPR 500
11.4.9	Overdue Export Bills (Sight/Usance)	Penal Charge of 2% per annum in addition to the bill purchased charge (from the due date till the date of realization)

## 11.5 Letter of Guarantee

Ref	Description	Applicable Charges
11.5.1	Issuance Fee Bid Bond	0.375% per quarter & part thereof or minimum NPR 2,500
11.5.2	Issuance Fee – Performance bond	0.4% per quarter & part thereof or minimum NPR 2,500
11.5.3	Financial and Advance Payment Guarantee	0.70% per quarter & part thereof or minimum NPR 2,500
11.5.4	Amendment Increase in value & Time extension	Same as issuance charge
11.5.5	Other amendment i.e., extension within same quarter or clauses of guarantee text.	NPR 2,500
11.5.6	Issuance of Counter Guarantee to Other Bank	Our charge plus correspondent bank's charge and SWIFT charge of NPR 2,500
11.5.7	Amendment of Counter Guarantee within the quarter for extension, guarantee text/clause change	- USD 150 for GTEE in USD - EUR 100 for GTEE in EUR - GBP 100 for GTEE in GBP - INR 3,000 for GTEE in INR
11.5.8	Handling of Guarantee claim	NPR 1,000 per claim
11.5.9	Guarantee cancellation before expiry of guarantee	NPR 500
11.5.10	Commission on loan for honoring guarantee claim without limit or exhausted limit	Minimum NPR 2,500

## 12. Loan Administration

Ref	Description	Applicable Charges
12.1	Credit Check Fee	<ul style="list-style-type: none"> <li>NPR 621.50 with customer's details</li> <li>NPR 282.50 without details to be obtained upfront and refund access amount to AC if any.</li> </ul> <i>(Inclusive of Value Added Tax)</i>
12.2	Credit Information Fee (Within Local FIs)	NPR 1,000 per information
12.3	Issuance of Letter of Credit Line	Up to NPR 50M – NPR 250/- More than NPR 50M to NPR 100M –NPR 500/- More than NPR 100M – NPR 1,000/-
12.4	No Objection Letter (Within Local FIs)	NPR 2,000 per letter
12.5	Loan Against FD/NSB	<ul style="list-style-type: none"> <li>Against NSB - 0.25%</li> <li>Against FD - Nil</li> </ul>
12.6	1. Charge on partial release of securities 2. Zonal registration transfer/request for new blue book 3. Partial release of share of Share Loan/Margin Loan 4. Replacement of Fixed Asset Collateral	NPR 1,000  NPR 1,000  NPR 100 per scrip, not exceeding NPR 1,000  NPR 5,000

Corporate/					
Ref	Description	Infrastructure & Projects	Business Development	Mid-Market	Retail Financial Services
12.7	Loan Administration Fee	<b>Working Capital Loans</b> Overdraft: 0.25% Demand Loan: 0.25% One-off Loan: 0.35%  <b>Trade Finance</b> Trust Receipt /Import Loan: 0.25% Demand Loan against Local LC: 0.25% Export Loan: 0.25% Domestic bills LCY: 0.25% Export Bill: 0.25% One-off Loan: 0.35%  <b>Term Loan</b> Term Loan: 0.50%  <b>Non – Funded:</b> 0.25%	<b>Working Capital Loans</b> Overdraft: 0.50% Demand Loan: 0.50% Supply Finance: 0.75% Sana Byawasai Karja: 1% Constructions Business Maximum: 0.5% One-off Loan: 0.75%  <b>Trade Finance</b> Trust Receipt /Import Loan: 0.50% Trust Receipt FCY: 0.10% on disbursed amount. Demand Loan against Local LC: 0.50% Export Loan: 0.50% Domestic bills LCY: 0.50% Export Bill: 0.50% One-off Loan: 0.75%  <b>Terms Loans</b> Term Loan: 0.75%  <b>Non-Funded:</b> 0.25%	<b>Working Capital Loans</b> Overdraft: 0.50% Demand Loan: 0.50% Supply Finance: 0.75% One-off Loan: 0.50%  <b>Trade Finance</b> Trust Receipt /Import Loan: 0.50% Demand Loan against Local LC: 0.50% Export Loan: 0.75% Domestic bills LCY: 0.75% Export Bill- 0.75% One-off Loan: 0.50%  <b>Term Loan</b> Term Loan: 0.75%  <b>Non-Funded – 0.25%</b>	<b>Sana Byawasai Karja</b> Working Capital Loan: 0.75% Term Loan:0.75% One Off Enhancement (Funded) :0.75% Supply Finance: 0.75% Trust Receipt Loan: 0.75% Demand loan against local LC: 0.75% One-off Loan: 0.75%  <b>Trade Finance</b> Export Loan: 0.75% Domestic Bills: 0.75% Export Bills: 0.75% One-off Loan: 0.75%  <b>Term Loans</b> Commercial Vehicle Loans: 0.75% Laghu Udhyaami Karja: 0.75%  <b>Consumption Loans</b> Auto Loan: 0.75% Home Loan: 0.75% Home Equity Loan:0.75% Personal Loan:0.75% 2-Wheeler Loan:0.75% Educational Loan:0.75% Loan Against Gold: 0.75% Lifestyle Loans: 0.25% Life Insurance Linked Loan 0.25%  <b>Deprived Sector &amp; Microfinance Loans</b> Wholesale Loan: 0.25% Low-Cost housing: 0.25% Live Stock Loan:0.75%

					<p>Tractor/ eRickshaw Loan: 0.75%</p> <p>Other MSME Loan:0.75%</p> <p>Laghu Karja : 0.75%</p> <p>Krishi Karja: 0.75%</p> <p><b>Non-Funded:</b> 0.25%</p> <p><b>Lending to Microfinance Institutions:</b></p> <p>Overdraft: 0.50%</p> <p>Demand Loan: 0.50%</p> <p>Term Loan: 0.25%</p> <p><b>Other Loans</b></p> <p>Loan Against Shares: 0.75%</p>
	<b>Note: # Loan Administration Fee under Consortium arrangement shall be as per the consortium decision.</b>				
<b>12.8</b>	Loan Renewal Fee	0.15% of the loan amount			
<b>12.9</b>	Prepayment / Swap Fee <i>(Applicable for loan amount exceeding NPR 5,000K only)</i>	<p><u>Loan Prepayment Fee:</u></p> <ul style="list-style-type: none"> <li>▪ Prepayment within 2 Years of disbursal: 0.75% of the amount being prepaid</li> <li>▪ Prepayment after 2 Years but within 5 Years of disbursal: 0.375% of the amount being prepaid</li> <li>▪ Prepayment after 5 Years of disbursal: 0.15% of the amount being prepaid</li> </ul> <p><u>Loan Swap Fee:</u></p> <ul style="list-style-type: none"> <li>▪ Swap within 2 Years of disbursal: 0.75% of the amount being swapped</li> <li>▪ Swap after 2 Years but within 5 Years of disbursal: 0.375% of the amount being swapped</li> <li>▪ Swap after 5 Years of disbursal: 0.15% of the amount being swapped</li> </ul> <p><i>For amortizing loans with Fixed Interest Rate, Prepayment/Swap Fee of 0.75% shall be applicable throughout the tenure of the loan.</i></p>			
<b>12.10</b>	Commitment Fee	<p>Revolving Limit: 0.15% per annum on unutilized revolving limit (if average annual loan outstanding is less than 60% of approved limit, commitment fee shall be recovered for the deficit % i.e., if utilization is 50% commitment fee shall be charged on 10 %).</p> <p>Amortizing Limit: One-time fee of 0.15% of undrawn portion of the approved amortized loan.</p>			

### 13. Nil Charges

Ref	Description	Applicable Charges
13.1	Stop Payment of Cheque	Nil
13.2	Account Closure within Six Months	Nil
13.3	ABBS charge Deposited/Withdrawal into account other than domicile branch.	Nil
13.4	Issuance of Balance Certificate	Nil
13.5	Cheque Certified "Good For Payment"	Nil
13.6	Issuance of Cheque book.	Nil
13.7	Dormant Release fee	Nil
13.8	ATM cash withdrawal (On us)	Nil

### 14. Third Party Charges

Ref	Description	Applicable Charges
14.1	Blacklisting /Delisting (Loan default/Cheque Bounce)	<ul style="list-style-type: none"> <li>NPR 2,260/- per listing &amp; de-listing of the borrower with loan facility/ Cheque bounce amount below 10 million.</li> <li>NPR 3,390/- per listing &amp; de-listing of the borrower with loan facility/Cheque bounce amount equal/above 10 million</li> </ul> <i>(Inclusive of Value Added Tax)</i>
14.2	ECC Outward presentment fee LCY /FCY Cheques	<p><b>LCY Cheques</b></p> <ul style="list-style-type: none"> <li>Upto NPR 200K - Nil</li> <li>Above 200K - NPR 16.95</li> </ul> <p><b>FCY Cheques</b></p> <ul style="list-style-type: none"> <li>NPR 16.95 (Any FCY amount)</li> </ul> <i>(Inclusive of Value Added Tax)</i> <p><b>Note:</b> ECC / transfer fee for transactions initiated by Government Institutions i.e., Ko. Lo. Ni. Ka, Village Developments, etc. is Nil</p>
14.3	ECC charges - Outward Cheques presented through high-value/express clearing session	NPR 113 per cheque <i>(Inclusive of Value Added Tax)</i>
14.4	NCHL IPS Charges LCY (Including Inter Bank Deposit)	<ul style="list-style-type: none"> <li>Up to NPR 500 - NPR 2.26/-</li> <li>Above NPR 500 to NPR 50K - NPR 5.65/-</li> </ul>

	NCHL IPS Charges FCY	<ul style="list-style-type: none"> <li>Above 50K - NPR 11.30/-</li> <li>NPR 11.30 (Any FCY amount) <i>(Inclusive of Value Added Tax)</i></li> <li><b>Note:</b> Nil charges for Dividend refund payment amount up to NPR 100/-</li> </ul>
14.5	NCHL Connect IPS Charges (Including Inter Bank Deposit)	<ul style="list-style-type: none"> <li>Up to NPR 500 - NPR 2.26/-</li> <li>Above NPR 500 to NPR 5K - NPR 4.52/-</li> <li>Above 5K - NPR 9.04/- <i>(Inclusive of Value Added Tax)</i></li> </ul>
14.6	Real Time Gross Settlement (RTGS)	Morning Session (10.30 AM -1.30 PM): NPR 10 Afternoon Session (1.31 PM- 3.00 PM): NPR 20
14.7	Blacklist Report	<ul style="list-style-type: none"> <li>NPR 282.50/- <i>(Inclusive of Value Added Tax)</i></li> </ul>
14.8	STR Notices	<ul style="list-style-type: none"> <li>NPR 565/- <i>(Inclusive of Value Added Tax)</i></li> </ul>

All third-party charges shall be taken as per actual basis. Any changes on their charges shall be changed accordingly.

## 15. Others

Ref	Description	Applicable Charges
15.1	Information Processing Fees under the Right to Information (RTI) Act	<ul style="list-style-type: none"> <li>Nil</li> <li>NPR 1,000 per information (Depending on the complexity of sourced information)</li> </ul>

## 16. General Terms and Conditions

- The fees as per latest NRB Directive shall prevail all the time.
- By using or subscribing services, the customer also allows the bank to debit applicable charges and commission from the customer's account.
- Charges/commissions are subject to change upon bank's discretion.
- Waivers or discounts on the commission/ charges if applicable will be agreed between the Bank and the customer before using the service.
- The charges/commission depending on the pricing structure may be one time or recurring.
- If charges/commissions are missed for whatsoever reason, the customer allows the Bank to process the charges in bulk.
- For cancellation, the customer has to follow the process as ratified by the bank. Irrespective of whether the service is used or not as long as the customer still holds a subscription the bank may charge the customer.
- If you have any doubts or confusion regarding the charges, customers are requested to contact our nearest branch.
- On charge related to service from third party shall be amended as advised by respective party.

- Immediate family members refer to Spouse and Children only.