Laxmi Sunrise

Schedule of Service Charges

(Latest Amended on 2nd Nov 2026)

Table of Contents

1. Basic Banking Services 3

1.1 Account Services 3

1.2 Payment Services 4

2. Debit Card & ATM Fees 6

3. Credit Card 7

4. USD Prepaid Card 8

4.1 USD Card – Travel Card 8

4.2 USD Card – E-Commerce 8

4.3 USD Card – E-Commerce payment card 8

4.4 USD Prepaid E-Commerce Card for Visa Bond Payment 9

5. Internet Banking (*i*Bank) Services 9

6. Email Alert 9

7. Mobile Money 10

8. Postage Charges 11

9. Market Maker 11

10. Safe Deposit Locker 11

11. Trade Operations 12

11.1 Letter of Credit –Import 12

11.2 Letter of Credit –Export 12

11.3 Bills – Import 13

11.4 Bills - Export 13

11.5 Letter of Guarantee 14

12. Loan Administration 15

13. Nil Charges 17

14. Third Party Charge 17

15. Others 19

16. N-Tag RFID Cards for Electronic Toll Payments Charges 19

17. General Terms and Conditions 19

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 300
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	**Printed Account Statement** • First Printed Statement request • Repeat printed statement request • Printed statement issued for audit purpose to non-individual customers* • Printed statement dated before 14 July 2023	 • Nil • NPR 50 per month of statement printed • Nil for one request covering up to one fiscal year • NPR 750 flat
1.1.6	Request to retrieve Customer Advice/ documents • After 1 year • After 2 years	 • NPR 500 per advice • NPR 1000 per advice
1.1.7	Cancellation of "Good For Payment" Cheque	NPR 600
1.1.8	Issuance of Advance Payment Certificate/ duplicate copy	NPR 700
1.1.9	Issuance of NRB Cheque at the request of customer	NPR 600
1.1.10	Cancellation of NRB Cheque issued (at the request of customer)	NPR 300
1.1.11	Duplicate issuance of FD receipt	NPR 500 per receipt
1.1.12	Issuance of Draft	0.2% or minimum NPR 500 for all currency drafts SWIFT Charge: NPR 1,000 **Additional Charges:** • USD 5 (other bank charge) for USD DD issued through SCB • GBP 25 *(other bank charge)* for GBP DD issued through SCB

		• EUR 40 *(other bank charge)* for EUR DD issued through SCB • NPR 350 *(other bank charge)* for INR DD
1.1.13	Cancellation of Draft	NPR 600 **Additional Charges:** • Other Bank's charge, if any *(Actual charged by Correspondence Bank)* • SWIFT Charge NPR 1,000
1.1.14	Issuance of Managers Cheque at customer's request	NPR 500
1.1.15	Cancellation of Manager's Cheque	NPR 500
1.1.16	Cash withdrawal against Counter Cheque	NPR 300
1.1.17	C-ASBA Application Charge	NPR 5 per application
1.1.18	Issuance of special certificate/letter at the request of customer which does not fall under regular/standard banking services (Except Balance Certificate)	NPR 500
1.1.19	Redemption of Fixed Deposit (FD)/Recurring Deposit (RD) before maturity	Lowest interest rate of Saving Account/Call Account (In case of Company) *(While opening of FD/RD or current time whichever is lower)*

1.2 Payment Services

Ref.	Description	Applicable Charges
1.2.1	Outward Wire Transfer	0.2% or minimum NPR 1,000 **Additional:** • SWIFT charge of NPR 1,000 Plus Other Bank 's Charges if "OUR" (Actual basis)
1.2.2	Wire transfer - India through National Electronic Fund Transfer (NEFT)	0.2% or minimum NPR 1,000 Additional Charges: • SWIFT charge NPR 1,000.00 • NPR 500.00 flat (NEFT Charge)
1.2.3	Outward Wire Transfer (OUR)-OBC	**MT 103 Sent in:** • GBP: GBP 30 • EURO: EUR 35 • JPY: JPY 7,500* • USD: USD 25

		• AUD: AUD 35 • AED: AED 100 • CNY: CNY 40 • INR: INR 250 **MT 202 Outward with instruction OUR, charges shall be as below:** • USD 20 • EUR- EUR 25 • GBP- GBP 30 • JPY - JPY 400 • CNY- CNY 60 • AED- AED 50 • AUD - AUD 15 *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.* **For OBC, in case of MT 103 Sent in JPY, additional lien of NPR 5,000 in customer account for 6 months from transaction date.*
1.2.4	Wire Transfer (Swift) locally through NRB	• Up to NPR 5 Mio: NPR 500 plus SWIFT charge NPR 1,000 • Above NPR 5 Mio: NPR 1000 plus SWIFT charge NPR 1,000
1.2.5	Refund of inward wire transfer - FCY Refund of inward wire transfer – INR	• USD 25 plus NPR 1,000 SWIFT charge • INR 500 plus NPR 1,000 SWIFT charge
1.2.6	Other Bank's Charges (Inward remittance received in different currency)	**Inward MT 103** • USD – USD 10 • EUR – EUR 10 • GBP – GBP 10 • JPY – JPY 3,000 • For other currency (except INR) – USD 5 equivalent **Inward MT 202** • USD 5 and equivalent for all currency except INR, JPY and AED • JPY – JPY 6,500 • AED – AED 50 *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.*

1.2.7	Cheque returned Inward ECC due to insufficient fund.	NPR 700
1.2.8	MT 940/950 Charges (Monthly Fee)	USD 25 per month per account

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)	• Upfront -NPR 1,500 for 5 years OR • Installment -NPR 400 p. a. for 5 years • Issuance of USD Debit Card against FCY Account -NPR 1,000 (one time till expiry)
2.2	Destruction of Uncollected Card	NPR 750
2.3	PIN Re-generation Fee	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 150
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	Card less Cash (Express Money)/ Remit	Nil
2.16	ATM Access Fee: Them on Us *(Foreign Cards-Visa/ MasterCard etc. at our ATM)*	NPR 750
2.17	Card Replacement Fee	NPR 400

2.18	Dispute Management fee (Successful transaction case)	NPR 300

3. Credit Card

Ref	Description	Applicable Charges
3.1	Joining fee (One-time)	NPR 1,000
3.2	Annual Fee	Upfront- NPR 4,000 for 5 years OR Installment-NPR 1000 p. a. for 5 years
3.3	Card Reissuance / Replacement fee	NPR 1000 per card
3.4	Temporary Limit Change fee	NPR 750 per card
3.5	Permanent Limit Change fee	NPR 750 per card
3.6	E-Commerce 3D Secure Registration	Nil
3.7	E-Commerce 3D Secure Annual Fee (3D Secure Service)	Nil
3.8	E-Commerce 3D Secure Transaction Fee (3D Secure Service)	Nil
3.9	Cash advance fee with our ATM (On Us transaction)	NPR 200+2% of withdrawn amount
3.10	Cash advance fee with Other bank's ATM (Them on Us transaction)	• NPR 200 + 2% of withdrawn amount (NPR Transactions) • NPR 300+2% of withdrawn amount (INR Transactions)
3.11	Credit Card Interest	2.25 % per month/27% per annum
3.12	Late payment fee	NPR 300 or 0.2 % per month whichever is higher
3.13	PIN Re-generation Fee	NPR 200
3.14	Balance Enquiry in Own ATM	Nil
3.15	Balance Enquiry in Other Bank ATM (Nepal/India)	Nepal: NPR 15 India: NPR 50
3.16	EMI Conversion Fee (Buy Now Pay Later Conversion)	Flat - NPR 500 per month for the EMI Period.

		Minimum Purchase Amount for Conversion: NPR 30K
3.17	Visa Platinum Credit Card	• Issuance Fee – NPR 5,000 • Annual Fee– NPR 5,000 per year after 1st Year • Late Payment Fee- NPR 300 or 0.2 % per month whichever is higher • Card Reissuance / Replacement fee – NPR 1,000 All Other Fees - Same as Visa Classic Credit Card

4. USD Prepaid Card

4.1 USD Card – Travel Card

Ref	Description	Applicable Charges
4.1.1	Issuance of USD Prepaid Travel Card against NPR Account	NPR 1,000 (including Free 1st Top-Up)
4.1.2	Issuance of USD Prepaid Travel Card against FCY account	NPR 1,000
4.1.3	USD Prepaid Travel Card replacement Fee	NPR 1,000
4.1.4	Reload/Top Up Fee	NPR 400
4.1.5	**Transaction Fee**	
	Cash Withdrawal (Visa Network)	USD 5 plus other Bank's charges
	Balance Inquiry (Visa Network)	USD 1
4.1.6	PIN Re-generation Fee	NPR 200

4.2 USD Card – E-Commerce

Ref	Description	Applicable Charges
4.2.1	USD Prepaid E-Commerce Card (For Online Use Only)	• Issuance – NPR 700 (including Free 1st Top-Up) • Reload/Top-up – NPR 400 per Top-up
4.2.2	E-commerce Transaction Fee	Nil
4.2.3	USD Prepaid E-Commerce Card replacement (If Lost)	NPR 700

4.3 USD Card – E-Commerce payment card

Ref	Description	Applicable Charges

4.3	Education related Payments through Laxmi Sunrise E- Commerce Payment Card	• NPR 500 for the payment up to USD 250 • NPR 1,000 for the payment above USD 250 up to USD 500 • NPR 1,500 for the payment above USD 500

4.4 USD Prepaid E-Commerce Card for Visa Bond Payment

Ref	Description	Applicable Charges
4.4	USD Prepaid E-Com Card for Visa Bond Payment	• NPR 2,000 irrespective of any value for each time

5. Internet Banking (*i*Bank) Services

Ref	Description	Applicable Charges
5.1	Subscription of Internet Banking (*i*Bank)	• NPR 600 p.a. for Legal Person/ Corporate • NPR 250 p.a. for Natural Person
5.2	• Transfer of funds in other banks accounts • Fund transfer within Laxmi Sunrise Bank accounts	• NPR 10 (Flat using Fone pay network) • Nil
5.3	Corporate Pay Service	• Enrolment fee: Nil • Renewal fee: Nil • Transaction Fee: As defined by NCHL as per the selection of transaction channel by the customer

6. Email Alert

Ref	Description	Applicable Charges
6.1	Email Alerts joining fee	• One Time Joining Fee for non-individual: NPR 400 • One Time Joining Fee for individual: NPR 100 • Annual fee (from subsequent year for both individual and non-individuals): NPR 100 • NIL for all Cards transactions across all Card profiles *(In the case of a joint account with a family member, one additional email alert joining/annual fee is free upon the customer's request)*

7. Mobile Money

Ref	Description	Applicable Charges
7.1	Mobile Money Fee (Including iBankXP)	• Individual: NPR 250 per annum • Corporate: NPR 600 per annum *(In the case of a joint account with a family member, one additional SMS alert is free upon the customer's request)*
7.2	PIN Reset Charge (Login or Transaction Password Pin)	Nil
7.3	Green Package	NPR 400 per annum **Inclusions:** • Mobile Money (Including iBankXP) • Mero Share • DEMAT Account • Viber Banking • Email Solutions
7.4	Transfer of funds in other banks accounts Fund transfer within Laxmi Sunrise Bank accounts	• NPR 10 (Flat using Fonepay network) • NPR 8 (Flat using NPS Network) Nil
7.5	**Pay bills:** Mobile phone, landline, ADSL internet, credit card QR Merchant	Nil
7.6	Smart Fone Loan • Loan Administration Fee: ○ for Loans up to NPR 50,000 ○ for Loans above NPR 50,000 • Interest Rate • Late Payment Fee	• NPR 500.00 • NPR 750.00 • 13% per annum for loans disbursed from June 15 2026 • NPR 300.00 every 30 days
7.7	Linking new account to Mobile Money	• Individual: NPR 200 per annum • Corporate: NPR 600 per annum
7.8	ON Card	• Joining fee- NPR 500 (one time) • Annual fee-NPR 500 per annum. • Interest Rate 1.75% per month/21% per annum • Late Payment fee NPR 300 or 0.2 % per month whichever is higher.

8. Postage Charges

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 NRB)	• Up to NPR 2Mio- 0.40% • Above NPR 2Mio - NPR 8,000.00

10. Safe Deposit Locker

S.N.	Locker Type	Locker	Locker Size (H"XW"XD")	Security Deposit (NPR) (Lien Marked into CASA Account)	Annual Rent (NPR)
10.1	S.D.L. Type 1A/90 –A/A	A	4.92X6.89X19.37	10,000	3,000
10.2	S.D.L. Type 2B/60 – B/B	B	6.26X8.27X19.37	10,000	3,500
10.3	S.D.L. Type 1C/45 - 2A/C	C	5 X 13.86 X 19.37	10,000	4,000
10.4	S.D.L. Type 3D/40 – D/D	D	7.44X10.35X19.37	15,000	5,500
10.5	S.D.L. Type 2 – 2B/E	E	6.26X16.69X19.37	15,000	6,000
10.6	S.D.L. Type 1F/21 – 4AF	F	10.94X13.86X19.37	15,000	6,000
10.7	S.D.L. Type 3G/20 -2D/ G	G	7.44 X 20.87 X 19.37	15,000	6,000
10.8	S.D.L. Type 2 – 2B1/H1	H1	12.64X8.27X19.37	15,000	6,500
10.9	S.D.L. Type 2 – 4B/H	H	12.63X16.69X19.37	20,000	7,500
10.10	S.D.L. Type L2/10- 4D1/L2	L2	15.16X20.87X19.37	20,000	9,000
10.11	Locker Break Open in case of Key Lost			As per Actual	
10.12	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/ 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 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	Cancellations of L/C	NPR 2,000
11.1.4	SWIFT Communication charge (for 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
11.1.7	Letter of Credit Overdrawn Commission	As per the issuance charge for overdraw amount or minimum NPR 2,000

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
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	As agreed with the customer for the 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	0.10% per month or minimum NPR 2,500
11.3.7	SWIFT 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; Plus applicable Postage/courier charge as per serial no. 8
11.3.10	Endorsement of copy documents/issuance of Delivery Order (DO)	NPR 1,000 for each set of documents
11.3.11	Discrepancy Fee	• USD 75 for L/C issued in USD • EUR 75 for L/C issued in EUR • GBP 75 for L/C issued in GBP • 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 75 for L/C for all other currency Plus, SWIFT Communication Charges as per 11.3.7
11.3.12	Issuance of Credit Bi.Bi.Ni. without payment	NPR 1,000 Per Bi.Bi.Ni.

11.4 Bills - Export

Ref	Description	Applicable Charges
11.4.1	Export LC Documents Collection/Processing Fees	NPR 2,500 per set of documents, Plus applicable courier/postage charges as per the serial no. 8

11.4.2	Export Bill Purchased/Negotiated – Sight LC	**Clean:** Up to 15 days – 0.5% on Bill value Beyond 15 days – BR + up to 5% premium **Discrepant:** 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)	NPR 1,000 per CAD
11.4.5	SWIFT 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 LC	NPR 1,000
11.4.8	Issuance of amendment letter to custom office against amendment of export LC	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	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. without changing expiry date and not increasing value	NPR 1,000
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 2,500 per claim
11.5.9	Commission on loan for honoring guarantee claim without limit or exhausted limit	Minimum NPR 2,500
11.5.10	Payment processing fees import under Bank Guarantee	NPR 2,000, Plus SWIFT communication charge as per 11.3.7

12. Loan Administration

Ref	Description	Applicable Charges
12.1	Credit Check Fee	• NPR 621.50 with customer's details • NPR 282.50 without details to be obtained upfront.
12.2	Credit Information Fee (Within Local FIs)	NPR 1,000 per information
12.3	Issuance of Letter of Credit Line	Up 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	• Against FD - Nil • Against NSB - 0.25%
12.6	• Charge on partial release of securities • Zonal registration transfer/request for new blue book • Partial release of share of Share Loan/Margin Loan • Replacement of Fixed Asset Collateral	• NPR 1,000 • NPR 1,000 • NPR 100 per script, not exceeding NPR 1,000 • NPR 5,000

Ref	Description	Corporate/ Infrastructure/Contractors Finance	Retail Financial Services
12.7	Loan Administration Fee	**Working Capital Loans** Cash Credit: 0.25% Demand Loan: 0.25%	**Sana Byawasai Karja** Working Capital Loan: 0.75% Term Loan:0.75%

		One-off Loan: 0.25% **Trade Finance** 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% **Term Loan** Term Loan: 0.50% **Non – Funded:** 0.25% **Deprived Sector & Microfinance Loans** Wholesale Loan: 0.25%	Supply Finance: 0.75% Trust Receipt Loan: 0.75% Demand loan against local LC: 0.75% One-off Loan: 0.75% **Trade Finance** Export Loan: 0.75% Domestic Bills: 0.75% Export Bills: 0.75% One-off Loan: 0.75% **Term Loans** Commercial Vehicle Loans: 0.75% Laghu Udhyami Karja: 0.75% **Consumption Loans** 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% **Deprived Sector & Microfinance Loans** Low-Cost housing: 0.25% Live Stock Loan:0.75% Tractor/ eRickshaw Loan: 0.75% Other MSME Loan:0.75% Laghu Karja : 0.75% Dhanya Krishi Karja: 0.75% **Non-Funded:** 0.25% **Lending to Microfinance Institutions:** Over draft: 0.50% Demand Loan: 0.50% Term Loan: 0.25% **Other Loans** Loan Against Shares: 0.50%
	Note: *# Loan Administration Fee under Consortium arrangement shall be as per the consortium decision.*		
12.8	Loan Renewal Fee	0.15% of the loan amount	

12.9	Prepayment / Swap Fee *(Applicable for loan amount exceeding NPR 5,000K only)*	<u>Loan Prepayment Fee:</u> ▪ Prepayment within 2 Years of disbursal: 0.75% of the amount being prepaid ▪ Prepayment after 2 Years but within 5 Years of disbursal: 0.375% of the amount being prepaid ▪ Prepayment after 5 Years of disbursal: 0.15% of the amount being prepaid <u>Loan Swap Fee:</u> ▪ Swap within 2 Years of disbursal: 0.75% of the amount being swapped ▪ Swap after 2 Years but within 5 Years of disbursal: 0.375% of the amount being swapped ▪ Swap after 5 Years of disbursal: 0.15% of the amount being swapped *For amortizing loans with Fixed Interest Rate, Prepayment/Swap Fee of 0.75% shall be applicable throughout the tenure of the loan.*
12.10	Commitment Fee	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 %). Amortizing Limit: One-time fee of 0.15% of undrawn portion of the approved amortized loan.
12.11	Facility amendment fee on Education Loan	NPR 5,000

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
13.9	Cheque Return Advice at Counter	Nil

14. Third Party Charges

Ref	Description	Applicable Charges
14.1	Blacklisting /Delisting (Loan default/Cheque Bounce)	• NPR 2,260 per listing & de-listing of the borrower with loan facility/ Cheque bounce amount below 10 million. • NPR 3,390 per listing & de-listing of the borrower with loan facility/Cheque bounce amount equal/above 10 million
14.2	ECC Outward presentment fee LCY /FCY Cheques	**LCY Cheques** • Up to NPR 200K - Nil • Above 200K - NPR 15 **FCY Cheques** • NPR 15 (Any FCY amount) ***Note:*** *ECC / transfer fee for transactions initiated by Government Institutions i.e., Ko. Lo. Ni. Ka, Village Developments, etc. is Nil*
14.3	ECC charges - Outward Cheques presented through high-value/express clearing session	• NPR 100 per cheque
14.4	NCHL IPS Charges LCY (Including Inter Bank Deposit) NCHL IPS Charges FCY	• Up to NPR 500 - NPR 2 • Above NPR 500 to NPR 50K - NPR 5 • Above 50K - NPR 10 • NPR 10 (Any FCY amount) ***Note:*** *Nil charges for Dividend refund payment amount up to NPR 100*
14.5	NCHL Connect IPS Charges (Including Inter Bank Deposit)	• Up to NPR 500 - NPR 2 • Above NPR 500 to NPR 5K - NPR 4 • Above 5K - NPR 8
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	• NPR 282.50
14.8	STR Notices	• NPR 565
14.9	NCHL Retrieval Charge for the period 3months to 1 year	• NPR 200

All third-party charges shall be taken as per actual basis. Any changes in their charges shall be applied accordingly with immediately effect.

15. Others

Ref	Description	Applicable Charges
15.1	Information Processing Fees under the Right to Information (RTI) Act	• Nil • Up to NPR 1,000 per information (Depending on the complexity of sourced information)
15.2	Cheque Dishonor Certificate /Blacklisting withdrawal Charges (If customer withdraw the request after issuance 45 days' notice / 7 days' notice)	NPR 500 Per Request
15.3	Correspondence made to regulatory bodies for approval at the request of applicant	NPR 500 per correspondence

16. N-Tag RFID Cards for Electronic Toll Payments Charges

Ref	Description	Applicable Charges
16.1	N-Tag Issuance	• Issuance Fee – NPR 500 • Replacement Fee: NPR 500

17. 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 the 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 defined 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 or Customer Care Center.
- 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.