

SCHEDULE OF SERVICE CHARGES
w.e.f. 24.05.2017

S.N.	Nature of Transaction	Details	Charges & Commission
1	Demand Draft	Demand Draft- Issuance	
1.1	Demand Draft	DD Issuance-NPR	0.10% of DD amount with a minimum of Rs.100/-
1.2	Demand Draft	DD Issuance- INR	i. Up to equivalent of NRs. 1 Lac, 0.25% with a minimum of Rs.100/- ii. Above equivalent to NRs. 1 Lac, 0.15% with a minimum of Rs.250/-
1.3	Demand Draft	DD Issuance-FCY	0.25% of the amount NPR equivalent, with minimum of NPR 500/- Plus communication (SWIFT) charge NPR 400/- wherever applicable. Additional Out of Pocket charge of USD 5 in case of SCB New York.
2	Demand Draft	Demand Draft-Cancellation	
2.1	Demand Draft	DD Cancellation-NPR	Rs 100/- per draft
2.2	Demand Draft	DD Cancellation-INR	Rs.150/- per draft (excluding out-of-pocket expense, SWIFT charges etc.)
2.3	Demand Draft	DD Cancellation-FCY	Rs.200/- per draft plus out-of-pocket expense, SWIFT charges etc. if any.
3	Demand Draft	Noting Caution of Lost Demand Draft	
3.1	Demand Draft	Noting Caution of Lost DD- NPR	Rs 100/- per draft
3.2	Demand Draft	Noting Caution of Lost DD- INR	Rs. 1600/- per draft and additional charge of NPR 400/- for SWIFT messages
3.3	Demand Draft	Noting Caution of Lost DD- FCY (Stop Payment of DD)	USD 12 and equivalent in respective currency plus SWIFT charge NPR 400/- in each communication.

4	Demand Draft	Duplicate Demand Draft Issuance	
4.1	Demand Draft	DD Duplicate Issuance -NPR	Service & charges not applicable
4.2	Demand Draft	DD Duplicate Issuance - INR	Service & charges not applicable
4.3	Demand Draft	DD Duplicate Issuance - FCY	Service & charges not applicable
5	Demand Draft	Revalidation	
5.1	Demand Draft	DD Revalidation- NPR	Service & charges not applicable
5.2	Demand Draft	DD Revalidation- INR	Service & charges not applicable
5.3	Demand Draft	DD Revalidation- FCY	Service & charges not applicable
6	Banker's Cheque - NPR	Banker's Cheque - NPR	
6.1	Banker's Cheque	BKC Issuance (Other than Inward Remittance Payment) - NPR	0.10% of BKC amount with a minimum of Rs.100/- and maximum of Rs.1,000/-
	Banker's Cheque	BKC Issuance - USD	0.10% of BKC amount with a minimum of Rs.100/- and maximum of Rs.1,000/- (to be recovered in equivalent USD)
6.2	Banker's Cheque	BKC Duplicate-Issuance	Rs.100/- per BKC
6.3	Banker's Cheque	BKC Revalidation	Rs 100/- per BKC
6.4	Banker's Cheque	BKC Cancellation – NPR BKC Cancellation – USD	Rs 100/- per BKC Rs 100/- per BKC (to be recovered in equivalent USD)
7	Cash Withdrawal Slip	Cash Withdrawal Slip	Rs.50 per instance (Subject to change as per account scheme)
8	Outward - Remittance	Outward Remittance	
8.1	Outward - Remittance	RTGS/NEFT/SWIFT to India (only INR)	(i) Up to equivalent of NRs. 1 Lac, 0.25% with a minimum of Rs.100/- (ii) Above equivalent to NRs. 1 Lac, 0.15% with a minimum of Rs.250/- plus RTGS/NEFT/SWIFT charge Rs. 400/-

8.2	Outward - Remittance	SWIFT/Electronic Transfer (FCY)	0.25% of NPR Equivalent amount, with minimum of NPR 500/- or maximum Rs. 10,000/- plus SWIFT charges NPR 400/- PLUS Correspondent Bank Charge to be recovered as below: <u>SCB New York, USA:</u> a. Mandatory charge: Nil b. SWIFT sent with Charge details as "OUR": USD 10.00 (to be
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			<p>recovered upfront)</p> <p>c. Other: on actual basis</p> <p><u>SBL New York, USA:</u></p> <p>a. Mandatory charge: USD15.00</p> <p>b. SWIFT sent with Charge details as "OUR": Nil</p> <p>c. Other: on actual basis</p> <p><u>SBL Frankfurt, Germany:</u></p> <p>a. Mandatory charge: EUR5.00</p> <p>b. SWIFT sent with Charge details as "OUR": To be recovered on actual basis. (lien mark the account tentatively by EUR20.00)</p> <p>c. Other: On actual basis</p> <p><u>SBL Sydney, Australia</u></p> <p>a. Mandatory charge: Nil</p> <p>b. SWIFT sent with Charge details as "OUR": To be recovered on actual basis (lien mark account tentatively by AUD15.00)</p> <p>c. Other: On actual basis</p> <p>Any Other Correspondent Banks</p> <p>a. SWIFT sent with Charge details as "OUR": To be recovered on actual basis</p> <p>c. Other: On actual basis</p> <p>Document Handling Charge: Rs. 200 per transfer</p>
8.3	Outward Remittance	Outward INR Remittance through "NSBL Payment Gateway "	<p>i. Up to equivalent of NRs. 1.00 lac, 0.25% with a minimum of Rs.100.</p> <p>ii. Above equivalent to NRs. 1.00 lac, 0.15% with a minimum of Rs.250/-and maximum of NPR 10,000/-.</p> <p>Plus Rs. 400/- flat</p>
8.4	Outward - Remittance	SWIFT Message not-acknowledged (MSG NAK)	<p>Nil</p> <p>Remittance Cancellation charge (point#9. 1 /9. 2) covers this charge as under:</p>
9	Outward - Remittance	Outward Remittance Cancellation	
9.1	Outward - Remittance	RTGS Cancellation only in case of Message Error	Rs. 100/-
9.2	Outward - Remittance	SWIFT Cancellation only in case of Message Error	Rs. 100/-

10	Outward - Remittance	Resending SWIFT/RTGS due to error	Charges as defined in above point number 8.1 & 8.2; [Exchange commission shall be waived for this transaction]
11	Outward - Remittance	SWIFT Repair/Maintenance Charges	SWIFT Charge per instance plus Actual maintenance/repair charges levied by corresponding/beneficiary bank due to inadequate information provided by the remitting customer, if any.
12	Domestic Remittance	Domestic-Remittance	
12.1	Domestic Remittance	SWIFT/RTGS to Other Banks - within Nepal [customer transfer]	Rs. 400/- per transaction
12.2	Domestic Remittance	IPS (Through Transfer)	NPR Transactions (Fee in NPR): Up to Rs.500 - Rs. 2/-, Rs.500 to 5,000 - Rs. 5/-, Rs. 5,001 - 50,000 - Rs.10/-, Above 50,000 – Rs. 15/- FCY Transactions (Fee in NPR): Rs.15
		IPS (Through Cash)	(Fee in NPR) Up to Rs. 5,000 – Rs. 20/-, More than 5,000 to 50,000 – Rs. 50/-, More than 50,000 to 5 Lacs – Rs. 100/-, 5 Lacs & above – Rs. 250/-
12.3	Domestic Remittance	Fax/Interbank Transfer- within NSBL Branch: a. Account holder to non-AC holder b. Non-AC holder to non-AC holder	Rs. 250/- (such interbank transfer shall be restricted to a maximum of Rs. 50,000/- per instance) (Payment to be made to the beneficiary on strict identification)
13	Inward Remittance	Inward Remittance	

13.1	Inward Remittance	Inward SWIFT Handling Charge for NSBL Account Holders	<p>FCY SWIFT 0.05% of the amount received, with minimum of NPR350/- and maximum of NPR 3,000/-</p> <p>PLUS Mandatory Correspondent Bank Charges: a. SBI New York, USA: USD 15 b. SBI Frankfurt, Germany: EUR 5 c. SCB New York, USA: USD 5 to be recovered only when Sender's Charge detail is mentioned as "OUR" and instructed amount equal to value amount.</p> <p>NPR SWIFT NPR350/- flat for each Message</p>
13.2	Inward Remittance	Inward SWIFT Handling Charge for Non-NSBL Customers	<p>a. In addition to the charges mentioned in point number 13.1 above, following transfer charges will apply to handover the fund to other bank for further credit of funds into beneficiary's account:</p> <p>i. Charges for Transfer through BKC - For amount received up to NPR 1 Crore: NPR500/- - For amount received above NPR 1Crore: NPR1,000/-</p> <p>ii. Charges for Transfer through SWIFT - NPR 400/- as SWIFT Processing Charges.</p> <p>iii. Charges for Transfer through IPS Additional NRS 100/- per transaction along with the following applicable IPS charges. For Pricing Scheme Price 1 (P1), Rs. 2/- up to Rs. 500/-, Rs. 5/- for Rs. 500 to Rs. 5,000/-, Rs. 20/- up to Rs. 50,000/-, Rs. 25/- up to Rs. 500,000/-, Rs. 50/- up to Rs. 50,00,000/- & Rs. 100/- for above Rs. 50,00,000/- For Pricing Scheme Price 2 (P2)), Rs. 2/- up to Rs. 500/-, Rs. 5/- for Rs. 500 to Rs. 5,000/-, Rs. 15/- for Rs. 5,000/- & above</p>
13.3	Inward Remittance	Inward Remittance from India (Other than SWIFT) for Non-NSBL A/c Holder.	<p>Remittance Amount transferred through BKC: a) For amount received up to NPR 1 crore: Flat NPR 500/- b) For amount received above NPR 1 Crore: Flat NPR 1000/-</p> <p>Remittance Amount transferred through NRB via SWIFT: Flat NPR 400/-</p> <p>Transfer through IPS Additional NRS 100/- per transaction along with the following applicable IPS charges.</p>

			For Pricing Scheme Price 1 (P1) , Rs. 2/- up to Rs. 500/-, Rs. 5/- for Rs. 500 to Rs. 5,000/-, Rs. 20/- up to Rs. 50,000/-, Rs. 25/- up to Rs. 500,000/-, Rs. 50/- up to Rs. 50,00,000/- & Rs. 100/- for above Rs. 50,00,000/- For Pricing Scheme Price 2 (P2) , Rs. 2/- up to Rs. 500/-, Rs. 5/- for Rs. 500 to Rs. 5,000/-, Rs. 15/- for Rs. 5,000/- & above
13.4	Inward Remittance	Returning Inward Remittance (For FCY SWIFT)	Respective currency wise Mandatory Correspondent Charges as mentioned in 13.1 PLUS SWIFT handling charge 5 in currency of remittance i.e. for EUR, SWIFT, EUR5.00, USD SWIFT USD 5.00, AUD SWIFT AUD 5.00, GBP SWIFT, GBP 5.00, etc.
14	Remittance	Miscellaneous Charges: Follow up MT 199/999 on behalf of Customer	SWIFT charge
15	Certificate	Various Certificates	
15.1	Certificate	Issuance of Advance Payment Certificate	Flat Rs. 1,000/- per certificate
15.2	Certificate	Duplicate Advance Payment Certificate	Rs. 250/- in each case (additional Rs.50/- per additional copy)
15.3	Certificate	Remittance Certificate (Inward/Outward: DD/SWIFT/RTGS)	Rs. 200/- per certificate (additional Rs.50/- per additional copy)
15.4	Certificate	Duplicate Remittance Certificate	Rs. 100/- per certificate (additional Rs.50/- per additional copy)
15.5	Certificate	Account Balance Confirmation Certificate	Rs. 800/- per Certificate (System generated only) (additional Rs.50/- per additional copy)
15.6	Certificate	Account Balance Confirmation Certificate for Audit Purpose- Once in a year	No charge to be taken from companies/firms/institutions who take the certificate once in a year for audit purpose. But if same demanded second time, Rs. 500/- per certificate.
15.7	Certificate	NO-Dues Certificate	Rs.1,000/- in each use
15.8	Certificate	Exchange Certificate (INR/FCY)	Rs. 200/- (additional Rs.50/- per additional copy) <i>(CSR Rate to be applied in exchange certificate)</i>

15.9	Certificate	TDS Certificate-Issuance	For one time: No charge. For Duplicate TDS Certificate: Rs. 150/- in each instance.
16	Cheque	Cheque Related Charges	
16.1	Cheque	Cheque Issuance	Nil
16.2	Cheque	Cheque Book Lost - Destroy Charge	Rs. 200/- (max. up to 50 cheque leaf), Additional Rs. 10/- per leaf above 50 leaves.
16.3	Cheque	Issuance of New Cheque Requisition Slip in case of lost	Rs.50/- per slip
16.4	Cheque	Cheque Stop Payment	Rs.200/- per instance
16.5	Cheque	Charges for destroying old undelivered printed cheque book (cheque not collected for more than six months)	Rs.100/- (max. up to 50 cheque leaf), Additional Rs.10/- per leaf above 50 leaves.
17	Good For Payment	Good For Payment	
17.1	Good For Payment	Marking Cheque as "Good for Payment" – NPR	a. Rs. 300/- for Loan Customers b. Rs. 400/- for other customers c. Rs. 100/- additional for other SOLs
		Marking Cheque as "Good for Payment" – USD	Rs. 500.00 (to be recovered in equivalent USD) Rs. 100/- additional for other SOLs (to be recovered in equivalent USD)
17.2	Good For Payment	Cancellation of "Good For Payment" cheque – NPR	Rs. 300.00/- per instance
		Cancellation of "Good For Payment" cheque – USD	Rs. 300.00 per instance (to be recovered in equivalent USD)
18	ECC & Clearing	Clearing Related Charges	
18.1	ECC & Clearing	Cheque Presentment Fees on Regular Session- NPR Cheque	i) For Cheque Amount Below Rs. 2 lacs - Nil ii) For Cheques amount equal and above Rs. 2 lacs - Rs. 30/- each

18.2	ECC & Clearing	Cheque Presentment Fees on Regular Session - FCY (USD, GBP, EURO) Cheque	Rs. 30/- each for any amount of cheque
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18.3	ECC & Clearing	Cheque Presentment Fees on Express Session - For all currency	i) Rs. 100/- per instance
18.4	ECC & Clearing	Cheque Return Charge - Inward Cheque	Cheque return due to insufficient fund - Rs. 250/- per instance.
18.5	ECC & Clearing	High Value Clearing Session Charge (Rs. 100 million to Rs. 200 million, FCY 1 Million to 2 Million)	Rs. 100/- per transaction
19	Cheques Return Charges	Cheques Return Charges	
19.1	Cheques Return Charges	Cheque Returned- Insufficient Balance	Rs. 250/- for each presentation
20	Account	Account Related Charges	
20.1	Account	Account Closing Charge	Nil
20.2	Account	Account Statement (In Printed Paper Format)	Free for one time. Rs. 25 per page (with maximum of 22 entries per page) if demanded for the same period more than once.
20.3	Account	Duplicate Account Statement /Passbook	Rs. 25 per page (with a maximum of 22 entries per page)
20.4	Account	Statement in Plain Paper	Nil
21	Customer Advice	Duplicate Dr/Cr Advice	Rs 50/- per advice after six months
22	Record Retrieval	Enquiry relating to old records (more than 2 years)	Rs. 200/- per enquiry (excluding service charges related to other heads like statement and balance certification)
23	Standing Instruction	Standing Instruction on Accounts	(i) At the initial stage for registration of request: Rs. 50/- (ii) For execution of each transaction: Rs. 30/- per transaction (In case of remittances effected on the basis of SIs, applicable remittance charges will also be levied) (Nil, incase SI is created to transfer fund to RD account, NSBL Baal Bachat Khata, NSBL Karnadhaar Bachat Khata and where there is compulsory requirement of the Bank to create SI in the account)
24	Courier	Courier Charges	i. Within Nepal Rs. 100/- ii. India Rs. 450/-

			iii. For Countries other than India: Rs.500/- per transaction or Actual Expenses whichever is higher.
25	Prepaid Debit Card	Prepaid Card Charges	
25.1	Prepaid Debit Card	Bharat Yatra Card (BYC)	Issuance charge: Lumpsum: NPR 600/- Re-PIN: Rs. 100/- Hot listing Lost Cards: Rs. 100/- . Reloading Charge: Flat Rs. 50/- irrespective of amount per instances /loading . (Supporting documents are required for reloading, subject to NRB guidelines)
25.2	Prepaid Debit Card	Vishwo Yatra Card (VYC)	Issuance/Re-issuance/Replacement Charge: US\$ 10 RE-PIN: US\$ 1 Hot-listing lost Card: US\$ 1 Reloading Fees/ Charges: \$ 5 per \$ 2,500
26	Debit Card	Debit Card Related Charges	
26.1	Debit Card	Debit Card - Issuance	Standard Commission: NPR 600/- lump sum (Discount on issuance of Debit Card on various schemes to be provided as per respective product paper/product circulars)
26.2	Debit Card	Debit Card - Annual/Renewal	Nil for newly opened accounts
26.3	Debit Card	Card Replacement/Reissuance Charge	Reissuance / Replacement charge : NPR 600/- Lumpsum Additional Postage Charges: Rs.50/- for PIN Rs.50/- for Card (if collected from other Branch)
26.4	Debit Card	RE-PIN	Rs 100/- per instances (additional postage charge Rs.50/- if collected from other Branch) (Subject to change as per account scheme)
26.5	Debit Card	Hot-listing lost card	Rs.100/- (Subject to change as per account scheme)

26.6	Debit Card	Cards not collected within 12 Months- Destroy Charge	Nil
26.7	Debit Card/ Prepaid Debit Card	Cash withdrawal Charge in India	NPR 240.00 Per Transaction
26.8	SBI Group ATM Cards	Access Fee at NSBL ATM Terminals	NPR 56/- (INR 35/-) for Cash Withdrawal NPR 16/- (INR 10/-) for Balance Enquiry/Mini Statement
27	ABBS	Any Branch Banking (ABBS)	Nil
28	Mobile-Banking	Mobile-Banking	
28.1	Mobile-Banking	Registration	Nil
28.2	Mobile-Banking	Annual Charge	Rs.100/-
28.3	Mobile-Banking	Re-PIN	Rs.50/-
28.4	Mobile-Banking	Changing Mobile Number/Modification on Mobile Banking Service	Rs. 50/- per instance
29	E-Banking	E-Banking	
29.1	E-Banking	Registration	Nil
29.2	E-Banking	Annual Charge	Nil
29.3	E-Banking	Username/Password Lost/Re-issuance of PW	Rs.50/- per instance
29.4	E-Banking	Username/Password Receive from Other Branch	Handling/Postage Charges (Rs.50/- only)
30	Collection	Collection	
30.1	Collection	Collection of State Bank of India's INR Demand Draft drawn on NSBL.	Nil
30.2	Collection	Collection of NPR Cheques	0.25% of the cheque amount with a minimum of NPR 350/- and maximum NPR 5000/- plus NPR 100/- as postage charge plus actual expenses/ charges, if any.
30.3	Collection	INR Bills sent for Collection (Cheque, Draft, etc.)	0.25% of cheque amount with a minimum of NPR 350/- and maximum NPR 5000/- plus NPR 100/- as postage charge.

30.4	Collection	FCY Bills sent for Collection (Cheque/ Draft etc.)	0.25% of cheque amount with a minimum of NPR 350/- and maximum NPR 5000/- plus NPR 100/- as postage charge plus actual expenses/ charges, if any.
30.5	Collection	Return Charge for Cheques/ Bills Sent for Collection (all currency)	NPR 100/- as postage charge plus actual expenses/ charges incurred if any.
30.6	Collection	Doc/ Bills received for collection	i. Up to equivalent of NPR 1 Lac, 0.25% with a minimum of NPR 100/- ii. Above equivalent to NPR 1 Lac, 0.15% with a minimum of NPR 250/-
31	Locker	Locker Charges	
31.1	Locker	Locker Annual Rental Fee with Security Deposit	(i) Small Locker: Rs. 3,000/- Security Deposit Rs. 15,000/- (ii) Medium Locker: Rs3,500/- Security Deposit Rs. 20,000/- (iii) Large Locker: Rs7,000/- Security Deposit Rs. 40,000/-
31.2	Locker	Locker Breaking	Rs.2000/- plus actual cost incurred for breaking open the locker
31.3	Locker	Surrender Charge	Rs.1000/-
32	NRB-Transfer	Transferring fund from NRB to other Bank (at the request of customer)	a. By SWIFT-- SWIFT Charge b. By NRB Cheque--Rs 100/- per cheque
33	Bills Purchase	Bills Purchase	
33.1	Bills Purchase	Documents Bills Purchase	0.15% with a minimum of Rs. 350/-
33.2	Bills Purchase	Clean Bills Purchase	Local currency: 0.15% with a minimum of Rs. 200/- In case of foreign bills/cheques/drafts drawn outside Nepal 0.20% with a minimum of Rs. 500/- If not realized within 5 days, Interest @ cash credit rate to be charged for the period beyond 5 days
33.3	Bills Purchase	Cheques/Bills Purchased and, Returned / Unpaid	The highest interest rate of the bank applicable for clean outstanding loan to be applied in case of loan customer and maximum rate of interest applicable in personal OD in case of other customers along with +2% penal interest.
33.4	Bills Purchase	Forward Contract Booking/ Sales/Purchase	Charges: Nil. Only premium loaded as per FEDAN rules

33.5	Bills Purchase	Forward Contract for extension	Charges: Nil. Only premium loaded as per FEDAN rules
34	CIC Report	CIC Report	
34.1	CIC Report	Blank CIC Report (without transaction)	Rs. 250/- per report per person/unit
34.2	CIC Report	CIC Report with transaction detail	Rs. 550/- flat per report per person/unit
35	Trade Finance	Trade Finance Transaction	
35.1	Trade Finance	LC Opening/Issuance	0.125% p.q. with a minimum of Rs. 1,000/-
35.2	Trade Finance	LC SWIFT charge	a) For India: minimum Rs. 1,200/- b) For other countries: Rs. 2,500/- (For TT reimbursement message: Rs. 1000/- additional) c) LC amendment (Ordinary) for all currencies: Rs. 1000/- d) LC payment and Acceptance message for all currencies: Rs. 1000/-
35.3	Trade Finance	LC Amendment (Except value & Validity) Commission	Rs. 500/-
35.4	Trade Finance	LC Acceptance Commission	0.125% p.q.or minimum of Rs. 1,000/-
35.5	Trade Finance	LC Document Handling Charge	In case of NPR Document: Rs. 500/- In case of INR Document: Rs. 500/- In case of Other Currency Document: Rs. 500/-
35.6	Trade Finance	LC Discrepancy Fees (per discrepant documents)	NPR Document: Rs. 1,500/- INR Document: Rs. 1,500/- Other Currency Document: i. For India: USD 50 ii. For Other Countries: USD 50 Plus applicable SWIFT Charges
35.7	Trade Finance	LC Advising Charge (for other banks)	Rs. 2,000/-
35.8	Trade Finance	LC re-installment (Extension of LC Validity Period)	0.125% p.q.or minimum of Rs 1000/-

35.9	Trade Finance	LC Cancellation Charge	NPR 1,000/- per LC plus SWIFT Charges
35.10	Trade Finance	LC Confirmation Charge (for other banks)	0.25% p.q. plus SWIFT Charges
35.11	Trade Finance	Export LC documents sent under collection (all currencies)	0.25% of the equivalent NPR amount with minimum NPR 500/-
36	Trade Finance	Other LC Charges	
36.1	Trade Finance	Interest on TT reimbursement facility	Existing CC rate applicable to particular client
36.2	Trade Finance	LC Cancellation unutilized	Rs. 1000/- plus SWIFT charge
36.3	Trade Finance	Charges for processing documents received on the basis of Document against Payment (D/P) and Documents against Acceptance (D/A).	0.125% or minimum Rs 1000.00 or the approved L/C commission of Particular Client SWIFT Charge: NPR. 500/- per doc Remittance Fee: USD 50 per document Document Handling Charge: NPR 500/- per document
36.4	Trade Finance	Signature Verification Charges (Banking Credibility Information) BCI from other bank	NPR 2,000/- per LC
37	Trade Finance	Bank Guarantee	a. For all types of BG: 0.375% p. q. with a minimum of Rs.2,000/- b. For BG against Counter Guarantee (CG): 0.375%p.q. with a minimum NPR.2000/- for NPR BG INR 2,000/- for INR BG USD 50 for USD BG JPY 2,000 for JPY BG USD 50 for other BG. SWIFT charges INR BG : Rs.2,400/- USD BG : USD 25 EUR BG : EUR 25 NPR BG : Rs.2,000/-

38	Postal Charges	Postal Charges: LC, Bills and Others	i. Within Nepal: Rs.100/- per transaction, ii. For India: Rs.450/- per transaction, iii. For Countries other than India: Rs.500/- per transaction or Actual Expenses whichever is higher.
39	Loan Processing Fee	Loan Processing Fee	
39.1	Loan Processing Fee	Housing Loan	0.50% with a minimum of Rs. 5,000/-
39.2	Loan Processing Fee	Education Loan	1.00% with a minimum of Rs. 5,000/- Reprocessing fee for already sanctioned loan Rs. 7,500/- flat.
39.3	Loan Processing Fee	Mortgage Loan	0.50% of the sanctioned amount with a minimum of Rs. 5000/-
39.4	Loan Processing Fee	Mortgage Plus Loan	(A). 0.50% of the sanctioned amount with a minimum of Rs. 5000/- (B). 0.50% of sanctioned amount with a minimum of Rs. 5000/-for Mortgage Plus Loan for Educational purpose
39.5	Loan Processing Fee	Vehicle Loan	0.75% for Private Vehicle with a minimum of Rs. 5000/- 1% for Public Vehicle with a minimum of Rs. 5000/-
39.6	Loan Processing Fee	Cash Credit/ OD/TR/STDL/CBP/DBP/PSL	For FBWC facilities up to Rs. 100 lacs: 0.50% For FBWC facilities above Rs. 100 lacs and up to Rs. 500 lacs: 0.40% For FBWC facilities above Rs. 500 lacs: 0.25% With a minimum of Rs. 5000/-
39.7	Loan Processing Fee	Term Loan	0.50% of the sanctioned amount with a minimum of Rs. 5000/-
39.8	Loan Processing Fee	SME	0.50% of the sanctioned amount with a minimum of Rs. 5000/-
40	Penal Interest	Penal Interest	
40.1	Penal Interest	Term Loan (All)	2% of the overdue principal amount for the overdue period
40.2	Penal Interest	TR/DBP/PSL/CBP	2% of the overdue principal amount for the overdue period

40.3	Penal Interest	Export Packing Credit where exports do not materialize	Export Packing Credit rate to be converted into Cash Credit Rate (Applicable for the particular client)
41	Prepayment Charges	Term Loan (All)	For Commercial Loans: 2% of the loan amount prepaid if Take over/Swap 1% if prepaid from own source Nil if loan prepaid due to change in interest rate or sanctioned terms For Retail Loans: 1% of the loan amount prepaid by own sources. (Education Loan: 1% of the prepaid amount if prepaid after 12 months. 2% of prepaid amount if prepaid within 12 months) If loan swap to other BFIs 2% of O/S loan amount.
42	Annual Processing Fee	Credit Exposure (FB + NFB)	Charge per instance of renewal a) Up to Rs. 25 lacs: Rs. 4000/- b) Above Rs. 25 lacs to Rs. 50 lacs: Rs. 7000/- c) Above Rs. 50 lacs to Rs. 100 lacs: Rs. 8500/- d) Above Rs. 100 lacs: Rs. 10000/-
43	Commitment Fee	Commitment Fee	0.25% of unutilized amount of total sanctioned loan. - For Education Loan Only
44	Charges for Non submission of documents	Charges for Non submission of documents	
44.1	Charges for Non submission of documents	Balance Sheet & P/L Account for account renewal	Rs. 1,000/- per month if not submitted within 8 months of the year end (Applicable for limits above Rs. 25 lacs only)
44.2	Charges for Non submission of documents	Stock Statements	Rs. 1,000/- per instance if not submitted within 1 month of the due date.
45	Inspection	Inspection	For Local Units: Nil For Outstation Units: On actual basis
46	Lead Bank Fee	Lead Bank Fee	0.50% to 1.00% of the fund based and /or non-fund based limits as negotiated
47	Opinion Report to Foreign Banks	Opinion Report to Foreign Banks	For countries other than India: Actual Cost plus handling charges: USD 25 per opinion For India: Actual Cost plus handling Charges INR 1,500/- per opinion
48	Safe Deposit	Safe Deposit	Rs. 500/- per Packet per annum

SWIFT Charge: Rs.400/- for each SWIFT Message (for all kind of SWIFT Message generated on behalf of Customer)

RTGS/NEFT Charge: Rs.400/- per RTGS/NEFT message

NOTE: Service Charges and Commissions are subject to change from time to time at Bank's discretion.