

### Standard Tariff of Charges

SN	Particulars	Fees/Charges
<b>1</b>	<b>Remittance</b>	
<b>1.1</b>	<b>Domestic Remittance Charges (MBL Remit)</b>	
	Up to NPR 20,000.00	NPR 100
	NPR 20,001.00 to NPR 50,000.00	NPR 150
	NPR 50,001.00 to NPR 200,000.00	NPR 250
	NPR 200,001.00 to NPR 300,000.00	NPR 350
	NPR 300,001.00 to NPR 400,000.00	-
	NPR 400,001.00 to NPR 500,000.00	-
<b>1.2</b>	<b>Inward Remittance</b>	
<b>1.2.1</b>	<b>Remittance through SWIFT (Directly to MBL)</b>	
	<b>Account Holder</b>	
	Remittance Company having Remittance Tie-Up with us.	Nil
	Up to equivalent USD 999	NPR 100
	Above equivalent USD 999	NPR 250
	<b>Non-Account Holder</b>	NPR 750
	Up to equivalent USD 999	-
	Above equivalent USD 999	-
<b>1.2.2</b>	<b>Remittance Through SWIFT/CR Advice through Other Local Bank</b>	
	If Beneficiary is Financial Institution or Remittance Company	Nil
	If beneficiary is credit customer	Nil
	Individuals/Companies	200
<b>1.2.3</b>	<b>Refund of Inward Remittance</b>	
	For NPR	NPR 500
	For INR	INR 1000
	For USD	USD 35
	For GBP	GBP 25
	For EUR	EUR 30
	For AUD	AUD 35
	For JPY	JPY 5000
	Others Currency	Equivalent USD 35
<b>1.3</b>	<b>Outward Remittance</b>	
<b>1.3.1</b>	<b>Transfer to other Banks in Nepal through SWIFT</b>	
	Financial Institution	NPR 300
	Individuals / Companies	NPR 500
<b>1.3.2</b>	<b>Manager's Cheque</b>	
<b>1.3.2.1</b>	<b>Issuance</b>	
	Account Holder/Financial Institutions	0.025% or Minimum NPR 250
	Non-Account Holder	0.035% or Minimum NPR 350
	Credit Client / Loan Disbursement	Nil
<b>1.3.2.2</b>	<b>Cancellation</b>	250
<b>1.4</b>	<b>NRB Cheque/NRB Transfer through SWIFT</b>	
	Financial Institution	Nil
	Individuals / Companies	NPR 500

	Non-Account Holder	NPR 1000
<b>2</b>	<b>Clearing</b>	
<b>2.1</b>	<b>Cheque Clearing Services</b>	
	Outward clearing of Local cheque of NPR 200,000	NPR 10 per Cheque
	Outward clearing of Local cheque of NPR 200,000 and above	NPR 30 per Cheque
	Outward clearing of FCY cheque	NPR 30 per Cheque
	Outward Clearing of High Value Cheque of above NPR 10 crore	NPR 100 per Cheque
<b>2.2</b>	<b>Express Clearing</b>	NPR 100
<b>2.3</b>	<b>Special Clearing</b>	NPR 1,000
<b>3</b>	<b>Draft/Fax/SWIFT Transfer</b>	
<b>3.1</b>	<b>NPR Draft/Fax Transfer</b>	
	Account Holder	0.05% or Minimum NPR 200
	Non-Account Holder	0.10% or Minimum NPR 300
	Financial Institutions/ Other Bank	0.20% or Minimum NPR 500
	Credit Customer	Nil
<b>3.2</b>	<b>INR Draft/SWIFT Transfer</b>	
	Account Holder	0.25% or Minimum NPR 250 plus SWIFT charges wherever applicable
	Prime	-
	Others	-
	Non-Account Holder	0.5% or Minimum NPR 500 plus SWIFT charges wherever applicable
	Additional Charges to be taken if Details of Charge is "OUR" (For SWIFT transfers only)	INR 750 equivalent
	Handling Charges per Draft (ICICI Bank)	INR 100 equivalent
<b>3.3</b>	<b>Amendment of SWIFT (INR)</b>	NPR 500 plus SWIFT charges as applicable
<b>3.4</b>	<b>Cancellation of SWIFT payment (INR)</b>	NPR 500 plus SWIFT charges as applicable
<b>3.5</b>	<b>FCY Draft/SWIFT Transfer</b>	
	For students and Manpower	0.10% or Minimum NPR 200 plus SWIFT charges wherever applicable
	For Accountholders	0.15% or Minimum NPR 300 plus SWIFT charges wherever applicable
	For Non-Accountholders	0.25% or Minimum NPR 500 plus SWIFT charges wherever applicable
	Additional Charges to be taken if Details of Charge is "OUR"	
	For USD	-
	Up to USD 500	USD15
	USD 501 TO USD 999	USD 20
	USD 1000 AND ABOVE	USD 35

	For GBP	Equivalent GBP 35
	For EUR	EUR 50
	For AUD	AUD 30
	For JPY	JPY 7,500
	Other Currency	Equivalent USD 50
<b>3.6</b>	<b>Draft confirmation charge (wherever applicable)</b>	NPR 500
	For Financial Institutions	-
	For Individual/Companies	-
Note: If Draft issuance/Swift Transfer is for educational purpose, additional 1% education service tax to be levied on total tuition fee as per Income Tax Act.		
<b>3.7</b>	<b>Draft Cancellation</b>	
	INR	NPR 750 per item plus Stop Payment Charge where applicable.
	Other Foreign Currencies	NPR 1000 per item plus Stop Payment Charge where applicable.
<b>3.8</b>	<b>SWIFT Cancellation/Stop Payment Charge per instrument</b>	
	For INR	NPR 1000 per item plus SWIFT charges as applicable.
	For USD	USD 35 plus SWIFT charge charges as applicable
	For EUR	EUR 50 plus SWIFT charge charges as applicable
	For GBP	GBP 50 plus SWIFT charge charges as applicable
	For Other Currency	Equivalent USD 35 plus SWIFT charge charges as applicable
<b>3.9</b>	<b>Amendment of SWIFT</b>	
	INR	INR 500 plus SWIFT charges
	USD	USD 35 plus SWIFT charge.
	GBP	GBP 50 plus SWIFT charge
	EUR	EUR 50 plus SWIFT charge.
	AUD	AUD 35 plus SWIFT charge.
	Other Currencies	Equivalent to USD 35 plus SWIFT charges as applicable
<b>3.10</b>	<b>Cancellation of SWIFT payment (FCY/Other than INR)</b>	NPR 500 plus SWIFT charges as applicable
<b>4</b>	<b>Traveler's Cheque</b>	
<b>4.1</b>	<b>Encashment of Traveler's Cheque</b>	
	Sold by us	-
	Money Changer / Financial Institutions	1.00% or Minimum

		NPR 500
	Others	1.50% or Minimum NPR 1,000
<b>5</b>	<b>Customer Service</b>	
<b>5.1</b>	<b>Good For Payment</b>	
	Borrower	NPR 250
	Non-Borrower	NPR 500 up to NPR 1 million NPR 1,000 above NPR 1 million
<b>5.2</b>	<b>Cancellation of Good For Payment</b>	NPR 250 Per item
<b>5.3</b>	<b>Cheque Collection</b>	
	Drawn within Nepal	0.10% of face value or Minimum NPR 300 Plus Postage Charge
	Drawn outside Nepal	0.25% of face value or Minimum NPR 750 Plus Postage Charge
	Our Cheques in Collection(CIC)	NPR 250
	Handling Charges (For USD Cheques)	USD 10
<b>5.4</b>	<b>Cheque Returned</b>	
	Outward Clearing (Wherever NCHL charges)	NPR 100
	Inward Clearing/Teller Counter (Due to insufficient Fund)	NPR 500
	Other Cheques (Drawn within Nepal)	NPR 250 Plus Postage Charge
	Other Cheques (Drawn Outside Nepal)	
	USD	USD 25
	GBP	GBP 50
	EUR	EUR 50
	AUD / CAD	AUD / CAD 50
	INR	INR 750
	Others, If any	NPR 3000
<b>5.5</b>	<b>Cheque Book/Account Statement Issuance of other Branch</b>	Free
<b>5.6</b>	<b>Cheque Stop Payment Instruction</b>	
	Drawn on our Bank	NPR 300
	Drawn on other Banks	NPR 750
<b>5.7</b>	<b>Cheque Book</b>	
	Issuance of Cheque book	Free
	Uncollected cheque book destruction charge for individual account	NPR100
	Uncollected cheque book destruction charge for company account	NPR 200
	Request for re-issuance upon loss/without requisition slip of cheque book	NPR 250
Note: Cheque book are kept for collection for up to 6 months and if not collected by then are to be destroyed.		
<b>5.8</b>	<b>Balance Certificate</b>	
<b>5.8.1</b>	<b>For fiscal year end requirement (for business accounts only)</b>	Nil
<b>5.8.2</b>	<b>For other purposes</b>	
	If account is more than 3 months old	NPR 500
	If account is less than 3 months old	NPR 1000
<b>5.8.3</b>	<b>Duplicate Customer Dr/Cr advice and record retrieval</b>	
	Within 1 month of transaction	Free
	Over 1 month to 1 year	NPR 150

	After 1 year to 2 years	NPR 300
	After 2 years	NPR 500
<b>5.8.4</b>	<b>Duplicate Statement</b>	NPR 100 per page
<b>5.8.5</b>	<b>Account Closure Charge</b>	NIL
<b>5.8.6</b>	<b>Standing Instruction</b>	NPR 250 per Instruction
<b>5.8.7</b>	<b>FCY Cash Deposit/Exchange (less than 50 denomination)</b>	0.5% (As per NRB)
<b>5.8.8</b>	<b>Locker Rental Charges &amp; Security Deposits</b>	
<b>5.8.9</b>	<b>Locker Closing Charge</b>	
	Before 4 Years	NPR 3,000 (Used key cannot be reissued.)
	After 4 Years	NPR 1,000
<b>5.8.10</b>	<b>Locker Breaking Charge</b>	NPR 3,000 or actual cost, whichever is higher
<b>5.8.11</b>	<b>Fixed Deposit Pre-mature Charge</b>	Contract rate or published rate at the time of opening of FD held period or prevailing published rate for FD held period whichever is lower minus 2%. - (Note: Excess interest given to be booked as 'FD pre-mature Charge')
<b>5.8.12</b>	<b>ABBS Charge (above NPR 200,000)</b>	0.10% or NPR 200 whichever is higher
<i>Note: Not applicable on ABBS within Kathmandu Valley branches (including Banepa), with in Pokhara Valley branches (including Lekhnath), for loan customers, on MBL Premium Saving Account, MBL Samman Bachat Khata, Shareholders' Saving Account, NRN Saving Account, Salary Management Account, Mach 7 Account, Royal Saving Account, Individual Call Account &amp; Staff Saving Account.</i>		
<b>6</b>	<b>Communication Charges</b>	
<b>6.1</b>	<b>SWIFT Charges</b>	
	Letter of Credit Issuance	NPR 1000 per message
	LC/Guarantee Amendment	NPR 500 per message
	All other SWIFT/Fax	NPR 500 per message
	For Credit information	NPR 1000 per message
<b>6.2</b>	<b>Courier Charges</b>	
	Destination	
	Within Nepal	NPR 300
	India	NPR 750
	Other Countries	NPR 2,000
<b>6.3</b>	<b>Postage Charges</b>	
	Within Nepal	NPR 300
	India	NPR 750
	Others Countries	NPR 1,200
<b>7</b>	<b>Card Charges</b>	
<b>7.1</b>	<b>Debit Card issuance</b> (to be collected in 4 equal annual installments)	NPR 1,200
<b>Note:</b>	<ul style="list-style-type: none"> <li>First installment waived for Salary Management Account, Shareholders Saving Account and Premium Saving Account</li> </ul>	

• If paid up front, issuance charge shall be NPR 1,000			
7.1.1	<b>Debit Card Re-issuance</b> (In case of lost card)	NPR 300	
7.1.2	<b>Re-pin Charge</b>	NPR 150	
7.1.3	<b>Supplementary Card</b>	NPR 300	
7.1.4	<b>Uncollected ATM Card (If not collected within 3 months)</b>	NPR 200	
7.1.5	<b>Uncollected Re-pin (If not collected within 3 months)</b>	NPR 150	
7.1.6	<b>Debit Card Blocking</b>	NPR 150	
7.1.7	<b>Instant Debit Card (In addition to Issuance Fee)</b>	NPR 100	
7.1.8	<b>Transaction Charge</b>		
	<b>On MBL ATM</b>	NIL	
	<b>On Other Nepalese Bank's ATM (VISA)</b>		
	Withdrawal	NPR 30 per transaction	
	Balance Enquiry	NPR 20 per transaction	
	<b>In India</b>		
	Withdrawal	NPR 250 per transaction	
	Balance Enquiry	NPR 50 per transaction	
	<b>On POS</b>	Nil	
7.2	<b>MBL Dollar Prepaid Card</b>		
7.2.1	Issuance Fee	USD 15	
7.2.2	Replacement/Re-issue	USD 15	
7.2.3	PIN Re-Generation	USD 5	
7.2.4	Top-up (Prepaid Reload Fee)	USD 5	
7.2.5	Cash Withdrawal - Visa Terminals outside Nepal , India and Bhutan	USD 5	
7.2.6	Balance Enquiry - Visa Terminals outside Nepal , India and Bhutan	USD 1	
7.2.7	Online (e-com) Activation Fee	USD 1	
7.2.8	International Card Courier Fee	USD 25	
7.2.9	Balance Enquiry-ONUS	NIL	
7.2.10	Mini Statement-ONUS	NIL	
7.3	<b>MBL Credit Card</b>		
7.3.1	<b>Service Fees and Charges</b>	<b>Personal Card</b>	<b>Corporate Card</b>
	Joining Fee (including annual fee for first year)	NPR 1500	NPR 750
	Renewal (Annual) fee for 1 year	NPR 750	NPR 750
	Card Replacement Fee	NPR 500	NPR 500
	Supplementary Card Fee (for each additional card)	NPR 750	NPR 750
	PIN Regeneration Fee	NPR 150	NPR 150
	Permanent Limit Enhancement Fee	NPR 750	NPR 750
	Temporary Limit Enhancement Fee	NPR 750	NPR 750
7.3.2	<b>Transaction Fee</b>		
	Cash withdrawal from MBL ATM	(NPR 200+ 2% of transaction amount) or Maximum NPR 2,000	
	Cash withdrawal from Other Bank's ATM	(NPR 250+2% of transaction amount) or Maximum NPR 2,000	
	Balance inquiry from MBL ATM	No Charge	

	Balance inquiry from Other Bank's ATM	NPR 50
<b>7.3.3</b>	<b>Billing Related Fees</b>	
	Late Payment Fee	NPR 300 or Flat 1% of Overdue Amount whichever higher, not exceeding NPR 2,000
	Over Limit Fee (due to fees, interest and charges)	NPR 500
	Minimum Payment	10 % of Total Amount Due or NPR 1,000.00 whichever is higher
<b>7.3.4</b>	<b>Interest Rate</b>	24% p.a. on Remaining dues, Compounding Monthly
<b>7.3.5</b>	<b>Online Transaction Activation Fee</b>	NPR 150
<b>7.3.6</b>	<b>Online Transaction Fee</b>	NPR 50
<b>8</b>	<b>Internet Banking</b>	
<b>8.1</b>	<b>Subscription</b>	
	For individual account	Free
	For Salary Account	Free
	For Company Account	NPR 500
<b>8.2</b>	<b>Renewal</b>	
	For individual account	NPR 350
	For Salary Account	NPR 200
	For Company Account	NPR 500
<b>9</b>	<b>MBL Mobile Money (M3)</b>	
<b>9.1</b>	<b>M3 Subscription/Renewal</b>	
	For individual account	NPR 250
	For Salary Account	NPR 150
	For Company Account	NPR 500
<b>9.2</b>	<b>PIN reset</b>	NPR 50
<b>10</b>	<b>Other Charges</b>	
<b>10.1</b>	Issuance of Advance Payment Certificate (APC)	NPR 150
<b>10.2</b>	Issuance of Duplicate Fixed Deposit Receipt	NPR 100
<b>10.3</b>	National Saving Bond	As determined by NRB
<b>10.4</b>	Certification Charges (Other than specifically mentioned in this document)	NPR 500
<b>10.5</b>	ASBA Application Fee per Application	NPR 100
<b>Credit Pricing (Funded Facilities)</b>		
<b>11</b>	<b>Interest Rates</b>	
<b>11.1</b>	<b>Regular Interest Rate (IN) on loan and advances</b>	
<b>11.1.1</b>	Interest Rates on various types of loan	As decided by ALCO and the rate published subsequently
<b>11.1.2</b>	Interest rate for forced/ BLC/Overdrawn loan	maximum published interest rate plus 2% penal spread (PS)

<b>11.2</b>	<b>Compound Interest (PE) on interest receivables on overdue loan and advances</b>	
	Rate of compound interest (PE)	Equal to regular interest (IN)
<b>11.3</b>	<b>Penal Spread (PS) on overdue loan and advances and interest receivables</b>	
	Rate for Penal Spread (PS) for MBL Privilege Loan	2% p.a. in addition to regular interest (IN)
	Rate for Penal Spread (PS) for all other loans	2% p.a. in addition to regular interest (IN)
<b>12</b>	<b>Processing fee</b>	
<b>12.1</b>	<b>Corporate Loan</b> (including Project financing)	0.25%
<b>12.1.1</b>	<b>Prime Loan ( Above 50 million to 100 million per unit)</b>	
	For Project Financing Type for all Category	0.75%
	For other category Type for all category	0.40%
<b>12.2</b>	<b>Mid-Sized Business Loan( *Above 15 million to 50 million per unit)</b>	
<b>12.2.1</b>	For Project Financing	0.75%
<b>12.2.1</b>	Other Mid-Sized Business Loan	0.50%
<b>12.3</b>	<b>SME Loan</b> (including Project financing) ( *Upto 15 million per unit under product based)	
	For Standard Category	0.75%
	For Normal/Other Category	1%
<b>12.4</b>	<b>Retail/Consumer Lending</b>	
<b>12.4.1</b>	Home Loan	
	For Standard Category	0.75%
	For Normal/Other Category	1%
<b>12.4.2</b>	Hire Purchase Loan-Private	
	For Standard Category	0.75%
	For Normal/Other Category	1%
<b>12.4.3</b>	Hire Purchase Loan-Commercial	
	For Standard Category	0.75%
	For Normal/Other Category	1%
<b>12.4.4</b>	Mortgage Loan-Overdraft	
	For Standard Category	1%
	For Normal/Other Category	1.25%
<b>12.4.5</b>	Mortgage Loan-Term	
	For Standard Category	0.75%
	For Normal/Other Category	1%
<b>12.4.6</b>	Privilege Loan-Overdraft	
	For Standard Category	0.50%
	For Normal/Other Category	0.75%
<b>12.4.7</b>	Privilege Loan-Term	
	For Standard Category	0.50%
	For Normal/Other Category	0.75%
<b>12.4.8</b>	Education Loan	1%
<b>12.5</b>	<b>Other Lending</b>	
<b>12.5.1</b>	Loan against Fixed Deposit Receipt (Own)	0.10%
<b>12.5.2</b>	Margin Lending	



	For Standard Category	1%
	For Normal/Other Category	1.25%
<b>12.5.3</b>	Loan Against Government Securities	0.25%
<b>12.5.4</b>	Loan Against 1st Class Bank Guarantee	0.25%
<b>12.5.5</b>	Other Personal Loan	1%
<b>12.5.6</b>	Loan Against Gold	1.00% Or Minimum NPR 750
<b>12.6</b>	<b>Micro Finance/Deprived Sector Lending</b>	
	Wholesale Lending-Institutional	0.25%
	Small Farmer Individual Loan	1%
	For Special Scheme	0.25%
	Mahila "U" Karja	1%
	For Special Scheme	0.25%
	Yuba Tatha Sana Byabashiyi Krishi Karja	As per NRB Guidelines
<b>12.7</b>	<b>Letter of Credit and Bank Gurantee</b>	0.25% on Approved Limit
<b>12.8</b>	<b>Loans under consortium financing</b>	As per Consortium Decision
<b>13</b>	<b>Re-processing fee (For loans of revolving nature)</b>	
<b>13.1</b>	<b>Corporate Loan</b>	
	For Standard Category	0.15%
	For Normal/Other Category	0.25%
<b>13.2</b>	<b>Prime Loan</b>	
	For Standard Category	0.15%
	For Normal/Other Category	0.25%
<b>13.3</b>	<b>Mid-Sized Business Loan</b>	
	For Standard Category	0.25%
	For Normal/Other Category	0.40%
<b>13.4</b>	<b>SME Loan</b>	
	For Standard Category	0.25%
	For Normal/Other Category	0.40%
<b>13.5</b>	<b>Retail/Consumer Lending</b>	
	Mortgage Overdraft	
	For Standard Category	0.50%
	For Normal/Other Category	0.75%
	MBL Gold Loan	1.00% Or Minimum NPR 750
	Margin Lending	0.50%
	All other Retail/Consumer Lending	0.25%
	<u>Privilege Overdraft</u>	
	For Standard Category	0.10%
	For Normal/Other Category	0.25%
<b>13.6</b>	<b>Other Lending</b>	0.25%
<b>13.7</b>	<b>Micro Finance/Deprived Sector Lending</b>	0.25%
<b>13.8</b>	<b>Letter of Credit and Bank Guarantee</b>	0.25% on Approved Limit
<b>13.9</b>	<b>Loans under consortium financing</b>	As per consortium Decision
<i>Note: Out of total limit to a customer, Processing/reprocessing fee shall be charged on the maximum approved funded limit at first, then on remaining non-funded limit.</i>		

<b>14</b>	<b>Temporary extension fee</b> due to non-submission of documents required for renewal of facilities by the borrower	NPR 2,500 flat
<b>15</b>	<b>Loan Management Fee</b> (under Consortium Financing)	-
<b>16</b>	<b>Commitment Fee</b>	
<b>16.1</b>	<b>Under-utilization fee</b>	
<b>16.1.1</b>	Privilege Overdraft	Nil
<b>16.1.2</b>	Overdraft against FDR	Nil
<b>16.1.3</b>	Other Overdraft Loans	1% flat on the unutilized portion if it is less than 70% on average
<b>16.1.4</b>	Term Loan (including home, hire purchase, mortgage term loan, privilege term loan, education, etc.)	0.5% flat on the undrawn amount as per the drawdown schedule
<b>16.1.5</b>	Loans under consortium financing	As per consortium decision
<b>16.2</b>	<b>Pre-payment fee</b>	
<b>16.2.1</b>	If repaid through own equity	1% of amount pre-paid for term loan
<b>16.2.2</b>	If repaid by swapping to other banks/ FIs	3% flat
<i>Note: Pre-payment fees shall be levied as per NRB Directives.</i>		
<b>16.2.3</b>	Loans under consortium financing	As per consortium decision
<b>17</b>	<b>Security replacement charge</b>	NPR 2,500
<b>18.1</b>	Local clearing cheques	0.25% (Minimum NPR 1,000) for 3 working days
<b>18.2</b>	Outstation cheques but within Nepal	0.50% (Minimum NPR 1,500) for 15 days
<b>18.3</b>	Outstation cheques outside Nepal	0.70% (Minimum NPR 2,000) for 15 days
<i>Note 1: After mentioned period, Maximum published rate for overdraft plus 2% p.a. of penal spread shall be charged.</i>		
<i>Note 2: In addition to above mentioned cheque purchase charge, cheque collection charge shall be charged as per cheque collection charges mentioned in this document.</i>		
<b>19.1</b>	CICL (Karia Suchana Kendra Ltd.) Charges	As per Actual Cost
<b>19.2</b>	Blacklisting & delisting charges	As per Actual Cost
<b>19.3</b>	Valuation Charges to be paid to engineer	As per Actual Cost
<b>19.4</b>	Insurance Premium, if paid by Bank	As per Actual Cost
<b>19.5</b>	Any other payment made to third party on behalf of borrower	As per Actual Cost

Credit Pricing (Non-Funded Facilities)		
<b>20</b>	<b>Documentary Credit/Letter of Credit (LC) – Import</b>	
<b>20.1</b>	<b>Opening of LC</b>	
	Industrial	0.12% or minimum NPR 1,500 per quarter
	Trading & Others	0.15% or minimum NPR 1,500 per quarter
<b>20.2</b>	<b>Amendment/ Cancellation</b>	
	Increase in LC value & validity	Same as opening charge
	Other amendments	NPR 750 per amendment
	Revolving LC reinstatement	NPR 1,000 at reinstatement + same as opening charge
	Cancellation	NPR 2,000 + Communication Charge + other bank charges, if any
	Overdrawn Commission on Import LC ( <i>Document value in excess of LC value</i> )	0.50% on overdrawn amount or minimum NPR 1,000
<b>20.3</b>	<b>Others</b>	
	Document Handling/ Retirement	NPR 750 per set
	Delivery Order Issuance against copy documents	NPR 750 per set
	Acceptance under Usance LC	0.10% - 0.15% (Minimum NPR 1,000) per month or part thereof
<b>20.4</b>	<b>Discrepancy</b>	
	Local LC	Local LC: NPR 2,000 for each set of docs
	INR LC	INR LC: INR 2,000 for each set of docs
	FCY LC	USD LC: USD 50 (or equivalent for other currency) for each set of docs + USD 10 Communication Charge
<b>20.5</b>	<b>Document return</b>	
	Local LC	Local LC: NPR 2,000 for each set of docs
	INR LC	INR LC: INR 2,500 for each set of docs
	FCY LC	USD LC: USD 75 (or

		equivalent for other currency) for each set of docs
<b>21</b>	<b>Documentary Collections - Import</b>	
<b>21.1</b>	Document Against Payment (DAP)	0.15% of docs value (Minimum NPR 1,500) per set, flat
<b>21.2</b>	Document Against Acceptance (DAA)	0.12% of documents value (Minimum NPR 1,500) per month or part thereof, flat
<b>22</b>	<b>Documentary Credit/Letter of Credit (LC) -Export</b>	
<b>22.1</b>	<b>Advising charge</b>	
<b>22.1.1</b>	<b>Negotiation with us and our customer</b>	
	Export LC	NPR 1,000 each LC
	LC Amendment	NPR 500 each amendment
<b>22.1.2</b>	<b>Negotiation with others</b>	
	Export LC	NPR 2,000 each LC
	LC Amendment	NPR 1,000 each amendment
<b>22.2</b>	<b>Confirming Commission</b>	0.25% (Min NPR 2,000) per quarter or part thereof
<b>22.3</b>	<b>Transfer of LC (whole or partial)</b>	0.125% of face value (Minimum NPR 1,500)
<b>22.4</b>	<b>Export Document under Negotiation</b>	
<b>22.4.1</b>	<b>For Sight bill</b>	0.40% of bill value (Minimum NPR 1,500) for 21 days per document set.
<i>Note: In case of overdue, Interest rates @ packing credit rate plus 2% p.a. after 21 days till the date of realization.</i>		
<b>22.4.2</b>	<b>For Usance bill</b>	0.40% of bill value (Minimum NPR 1,500) for 21 days per document set
<i>Note 1: Thereafter, interest rate @packing credit rate till Usance period.</i>		
<i>Note 2: After Usance period, interest rate @ packing rate plus 2% p.a. till the date of realization.</i>		
<b>22.5</b>	<b>Export Document under collection</b>	
	Processing Export LC	0.15% of document value (Minimum NPR 1,000), flat
	Cash Against Document	0.10%-0.15% of document value or minimum NPR 2000 plus commission & postal
<b>23</b>	<b>BCI Report from Dun &amp; Bradstreet Corporation, India or Other rating agencies</b>	Actual Cost plus USD 10 (Communication Charges)
<b>24</b>	<b>Bank Guarantee</b>	
<b>24.1</b>	<b>Issuance charge</b>	

Bid bond	0.25% (Minimum NPR 1,000) per quarter or part thereof
Performance	0.30%-0.40% (Minimum NPR 1,500) per quarter or part thereof
Advance payment	0.30% - 0.40% (Minimum NPR 1,500) per quarter or part thereof
Against Counter Guarantee of Other Banks	0.30% (Minimum NPR 1,500) per quarter or part thereof + commission/charge of other bank, if any
Supplier credit	0.30% - 0.40% (Minimum NPR 1,500) per quarter or part thereof
Issuance of Guarantee to the Court of Nepal	0.75% or minimum NPR 8,000 per quarter
<b>24.2 Amendments</b>	
Amount and validity enhancement	Same as issuance charge
Other amendments	NPR 1,000 per amendment
All type non-funded credit facilities under consortium financing	As per consortium Decision
<b>24.3 Letter of Intent</b>	
For <u>3 MW hydro-projects</u> or for other projects of tentative debt financing up to <u>NPR 250 million</u>	NPR 10,000 each
For <u>5 MW hydro-projects</u> or for other projects of tentative debt financing up to <u>NPR 500 million</u>	NPR 15,000 each
For <u>10 MW hydro-projects</u> or for other projects of tentative debt financing above <u>NPR 500 million</u>	NPR 20,000 each
For <u>above 10 MW hydro-projects</u> or for other projects of tentative debt financing above <u>NPR 1000 million</u>	NPR 25,000 each
Any kind of other management	Minimum NPR 10,000 each
<b>25 Other Charges</b>	
Credit Information Inquiries (Bank to Bank/FI)	NPR 500
Credit Line Certificates	NPR 500

**Locker Rental (Annual Fee) & Security Deposit**  
(Related to 5.8.8)

**INSIDE VALLEY BRANCHES**

Branch	Size H x W x D cm	Annual Fee (NPR)	Deposit (NPR)
<b>LAZIMPAT</b>	12 x 16	2,000.00	7,500.00
	12 x 33	2,500.00	10,000.00
	18.5 x 25	2,500.00	10,000.00
	27 x 33.5	6,000.00	15,000.00
	18.9 x 53	6,000.00	15,000.00
	39 x 53	10,000.00	40,000.00
<b>NEWROAD</b>	15.9 x 21.0 x 49.2	2,000.00	7,500.00
	15.9 x 42.4 x 49.2	3,000.00	10,000.00
	32.1 x 42.4 x 49.2	6,000.00	15,000.00
	32.1 x 21.0 x 49.2	3,000.00	10,000.00
	18.9 x 53.0 x 49.2	6,000.00	15,000.00
	18.9 x 26.3 x 49.2	3,000.00	10,000.00
	48.4 x 53.8 x 49.2	12,000.00	50,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>NAXAL (inches)</b>	6 x 8 x 21.6	2,000.00	5,000.00
	6 x 16 x 21.6	3,000.00	5,000.00
	12 x 8 x 21.6	3,500.00	7,500.00
	12 x 16 x 21.6	4,500.00	7,500.00
<b>PUTALISADAK</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	10,000.00
	18.9 x 26.3 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
	18.9 x 53 x 49.2	6,000.00	15,000.00
	40.4 x 52.9 x 49.2	10,000.00	40,000.00
<b>BALUWATAR</b>	11.5 x 16	2,000.00	7,500.00
	15 x 19	3,000.00	10,000.00
	11.5 x 33	3,000.00	10,000.00
	27.5 x 33.5	6,000.00	15,000.00
<b>SWAYAMBHU</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	27.8 x 35.2 x 49.2	6,000.00	20,000.00
	40.4 x 52.9 x 49.2	10,000.00	40,000.00
<b>BOUDDHA</b>	12 x 16 x 57	2,000.00	7,500.00
<b>THAPATHALI</b>	12.5 x 17.5	2,000.00	7,500.00
	12.5 x 35.2	3,000.00	10,000.00
	27.8 x 35.2	6,000.00	15,000.00
<b>PEPSICOLA</b>	12 x 17 x 49	2,000.00	10,000.00
	11 x 33 x 49	3,000.00	15,000.00
	26 x 33 x 49	6,000.00	20,000.00
<b>NEW BANESHWOR</b>	12 x 16	2,000.00	7,500.00
	12 x 33	3,000.00	10,000.00
	27 x 33.5	6,000.00	15,000.00

<b>OUTSIDE VALLEY BRANCHES</b>			
<b>BIRATNAGAR</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	18.9 x 26.3 x 49.2	3,000.00	10,000.00
<b>NARAYANGHAT</b>	15.9 x 21.0 x 49.2	2,000.00	7,500.00
	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>BIRGUNJ</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>BHAIRAHAWA</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>BUTWAL</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	15.9 x 21.0 x 49.2	2,500.00	7,500.00
	12.8 x 35.2 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>POKHARA</b>	12.2 x 17.5 x 49.2	2,000.00	7,500.00
	15.6 x 20.6 x 49.2	2,500.00	10,000.00
	31.5 x 20.6 x 49.2	3,000.00	15,000.00
	15.6 x 41.5 x 49.2	3,000.00	20,000.00
	31.5 x 41.5 x 49.2	6,000.00	25,000.00
<b>BAGLUNG</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	15,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>DAMAULI</b>	12.5 x 17.5 x 56	2,000.00	7,500.00
	15.5 x 20.5 x 56	2,500.00	10,000.00
	12.5 x 34.5 x 56	3,000.00	10,000.00
	27.5 x 34.5 x 56	6,000.00	15,000.00
<b>NEPALGUNJ</b>	12.5 x 17.5 x 49.2	2,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	15,000.00
<b>JANAKPUR</b> (inches)	6x8x21.6	2,000.00	5,000.00
	6x16x21.6	3,000.00	5,000.00
	12x8x21.6	4,000.00	7,500.00
	12x16x21.6	5,000.00	7,500.00
<b>MIRCHAIYA</b> (Inches)	6x8x21.5	2,000.00	5,000.00
	6x16x21.5	3,000.00	5,000.00
	12x8x21.5	4,000.00	7,500.00
	12x16x21.5	5,000.00	7,500.00
<b>DANG</b>	15x20x52	2,500.00	7,500.00
	15x41x52	3,000.00	10,000.00
	30x41x52	6,000.00	15,000.00
	30x20x52	5,000.00	12,000.00
<b>MAHENDRAPUL</b>	13 x 16 x 50	1,500.00	7,500.00