

STANDARD TARIFF AND CHARGES (STC)



Machhapuchchhre Bank Ltd

Jestha 2075

www.machbank.com



Machhapuchchhre Bank Limited
माछापुच्छ्रे बैंक लिमिटेड

सबल, उत्कृष्ट एवं विस्तारित

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1. Customer Services Related Service Charges

S.N	Services	Fees/Charges
1	Good for Payment	
1.1	Issuance of Good for Payment	
	Borrower	NPR 500
	Non-Borrower	
	• Up to 1 million	NPR 500
	• Above NPR 1 million	NPR 1000
1.2	Cancellation of Good for Payment (per item)	NPR 500
1.3	Reissuance by cancelling at the same time	Same as Issuance Charge
2	Balance Certificate	
2.1	Issuance of Balance Certificate	
	For Fiscal Year end Requirement (for business accounts only)	Free
	For Other Purposes	
	• If Account is more than 3 months old	NPR 500
	• If Account is less than 3 months old	NPR 1000
2.2	Issuance of Second Copy of Balance Certificate (on the same day)	Same as first issuance
3	Cheque Book/Cheque	
3.1	Issuance of Cheque Book (Same Branch or Other Branch)	Free
3.2	Reissuance of Cheque Book (Without Requisition Slip/Loss of Requisition Slip)	NPR 250
3.3	Destruction of Cheque Book if not collected within 6 months	
	For Individual Account	NPR 100
	For Company Account	NPR 100
Note: Cheque books are kept for up to 6 months and if not collected by then, are to be destroyed.		
3.4	Cheque Stop Payment instruction	
	Cheques drawn on our Bank	NPR 500
	Cheques drawn on Other Bank	NPR 750
4	Cheque Collection	
	Drawn within Nepal	0.10% of face value or Minimum NPR 300 Plus Postage Charge NPR 300
	Drawn within India	0.25% of face value or Minimum NPR 750 Plus Postage Charge NPR 750
	Drawn outside Nepal (except India)	0.25% of face value or Minimum NPR 1200 Plus Postage Charge
	Our Cheques in Collection(CIC)	NPR 250
	Handling Charges (For USD Cheques)	USD 10
5	Cheque Returned	
	Cheque Return (Over the Counter) – Due to insufficient fund	NPR 500
	Other Cheques (Drawn within Nepal)	NPR 250 plus postage charge NPR 300
	Other Cheques (Drawn Outside Nepal)	
	• USD	USD 25

S.N	Services	Fees/Charges
	<ul style="list-style-type: none"> • GBP • EUR • AUD • CAD • INR • Others, if any. 	GBP 50 EUR 50 AUD 50 CAD 50 INR 750 NPR 3,000
6	Account Statement	
	Issuance of Account Statement (same branch as well as other branch)	Free
	Issuance of Duplicate Statement	NPR 100 per page
7	Standing Instruction	
	Standing Instruction (at the request of customer)	NPR 250 per instruction
8	Duplicate Customer DR/CR Advice	
	Within 1 month of transaction	Free
	Over 1 month to 1 year	NPR 150
	After 1 year to 2 years	NPR 300
	After 2 year	NPR 500
9	Record Retrieval Charge	
	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
10	Fixed Deposit Premature/Liquidation	
	Fixed Deposit Premature charge	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")
11	Account Closure Charge	
	For Account less than 6 months old	NPR 500
	For Account more than 6 months old	Free
12	FCY Cash Deposit/Exchange (less than 50 denomination)	0.50% (As per NRB)
13	Issuance of TDS Certificate	Free
14	Issuance of Duplicate Fixed Deposit Receipt	NPR 100
15	Certification Charges (Other than specifically mentioned in this document)	NPR 500
16	ABBS Charge (above NPR 200,000)	0.10% or NPR 200 whichever is higher

Note: Please refer to Annexure for ABBS Charges waiver provisions.

2. Clearing Service Charges

S.N	Services	Fees/Charges
1	Outward Cheque Clearing Charges	
1.1	Normal Outward Clearing Cheque	
	Local/LCY Cheque	
	• Cheque below NPR 2 lakh	Free
	• Cheque of NPR 2 lakh	NPR 10 per cheque
	• Cheque more than NPR 2 lakh	NPR 30 per cheque
	FCY Cheque	NPR 30 per cheque
1.2	Express Outward Cheque Clearing	
	Local/ LCY Cheque	NPR 100 per cheque
	FCY Cheque	NPR 100 per cheque
1.3	Special Outward Cheque Clearing	NPR 1,000 per cheque
2	Cheque Return Charges (LCY & FCY Cheque)	
2.1	Outward Clearing	
	Cheque Return (Wherever NCHL Charges apply)	NPR 100
2.2	Inward Clearing	
	Cheque Return – Due to insufficient fund	NPR 500
3	IPS Fund Transfer (As per NCHL Charges)	
	Up to NPR 500	NPR 2
	Greater than NPR 500 – Upto NPR 5,000	NPR 5
	Greater than NPR 5,000 – Upto NPR 50,000	NPR 10
	Greater than 50,000	NPR 15
Note: For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NPR 100.		

3. Locker Service Charges

S.N	Services	Fees/Charges
1	Security Deposit Charge & Annual Locker Rental Charge	As per the below table
2	Locker Breaking Charge	NPR 5,000 or actual cost, whichever is higher
3	Locker Closure/Surrender Charge	
	Before 4 years	NPR 3,000
	After 4 years	NPR 1,000

LOCKER DETAILS – Security Deposit Charge & Annual Charges				
Inside valley Branches	Size H x W x D cm	Joining Fee	Annual Renewal Fee	Security Deposit
LAZIMPAT	12 x 16	2,000.00	3,000.00	7,500.00
	12 x 33	2,500.00	3,500.00	10,000.00
	18.5 x 25	2,500.00	3,500.00	10,000.00
	27 x 33.5	6,000.00	8,000.00	15,000.00
	18.9 x 53	6,000.00	8,000.00	15,000.00
	39 x 53	10,000.00	12,000.00	40,000.00
NEWROAD	15.9 x 21.0 x 49.2	2,000.00	3,000.00	7,500.00
	15.9 x 42.4 x 49.2	3,000.00	4,000.00	10,000.00
	32.1 x 42.4 x 49.2	6,000.00	8,000.00	15,000.00
	32.1 x 21.0 x 49.2	3,000.00	4,000.00	10,000.00
	18.9 x 53.0 x 49.2	6,000.00	8,000.00	15,000.00
	18.9 x 26.3 x 49.2	3,000.00	4,000.00	10,000.00
	48.4 x 53.8 x 49.2	12,000.00	14,000.00	50,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
NAXAL (inches)	6 x 8 x 21.6	2,000.00	3,000.00	5,000.00
	6 x 16 x 21.6	3,000.00	4,000.00	5,000.00
	12 x 8 x 21.6	3,500.00	4,500.00	7,500.00
	12 x 16 x 21.6	4,500.00	5,500.00	7,500.00
PUTALISADAK	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	18.9 x 26.3 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
	18.9 x 53 x 49.2	6,000.00	8,000.00	15,000.00
	40.4 x 52.9 x 49.2	10,000.00	12,000.00	40,000.00
BALUWATAR	11.5 x 16	2,000.00	3,000.00	7,500.00
	15 x 19	3,000.00	4,000.00	10,000.00
	11.5 x 33	3,000.00	4,000.00	10,000.00
	27.5 x 33.5	6,000.00	8,000.00	15,000.00
SWAYAMBHU	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	20,000.00
	40.4 x 52.9 x 49.2	10,000.00	12,000.00	40,000.00
BOUDDHA	12 x 16 x 57	2,000.00	3,000.00	7,500.00
THAPATHALI	12.5 x 17.5	2,000.00	3,000.00	7,500.00
	12.5 x 35.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2	6,000.00	8,000.00	15,000.00
PEPSICOLA	12 x 17 x 49	2,000.00	3,000.00	10,000.00
	11 x 33 x 49	3,000.00	4,000.00	15,000.00
	26 x 33 x 49	6,000.00	8,000.00	20,000.00
NEW BANESHWOR	12 x 16	2,000.00	3,000.00	7,500.00
	12 x 33	3,000.00	4,000.00	10,000.00
	27 x 33.5	6,000.00	8,000.00	15,000.00

LOCKER DETAILS – Security Deposit Charge & Annual Charges				
Outside valley Branches	Size H x W x D cm	Joining Fee	Annual Renewal Fee	Deposit
BIRATNAGAR	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	18.9 x 26.3 x 49.2	3,000.00	4,000.00	10,000.00
NARAYANGHAT	15.9 x 21.0 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
BIRGUNJ	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
BHAIRAHAWA	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
BUTWAL	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	15.9 x 21.0 x 49.2	2,500.00	3,500.00	7,500.00
	12.8 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
POKHARA	12.2 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	15.6 x 20.6 x 49.2	2,500.00	3,500.00	10,000.00
	31.5 x 20.6 x 49.2	3,000.00	4,000.00	15,000.00
	15.6 x 41.5 x 49.2	3,000.00	4,000.00	20,000.00
	31.5 x 41.5 x 49.2	6,000.00	8,000.00	25,000.00
BAGLUNG	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	15,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
DAMAULI	12.5 x 17.5 x 56	2,000.00	3,000.00	7,500.00
	15.5 x 20.5 x 56	2,500.00	3,500.00	10,000.00
	12.5 x 34.5 x 56	3,000.00	4,000.00	10,000.00
	27.5 x 34.5 x 56	6,000.00	8,000.00	15,000.00
NEPALGUNJ	12.5 x 17.5 x 49.2	2,000.00	3,000.00	7,500.00
	12.5 x 35.2 x 49.2	3,000.00	4,000.00	10,000.00
	27.8 x 35.2 x 49.2	6,000.00	8,000.00	15,000.00
JANAKPUR (inches)	6 x 8 x 21.6	2,000.00	3,000.00	5,000.00
	6 x 16 x 21.6	3,000.00	4,000.00	5,000.00
	12 x 8 x 21.6	4,000.00	5,000.00	7,500.00
	12 x 16 x 21.6	5,000.00	6,000.00	7,500.00
MIRCHAIYA (Inches)	6 x 8 x 21.5	2,000.00	3,000.00	5,000.00
	6 x 16 x 21.5	3,000.00	4,000.00	5,000.00
	12 x 8 x 21.5	4,000.00	5,000.00	7,500.00
	12 x 16 x 21.5	5,000.00	6,000.00	7,500.00
DANG	15 x 20 x 52	2,500.00	3,500.00	7,500.00
	15 x 41 x 52	3,000.00	4,000.00	10,000.00
	30 x 41 x 52	6,000.00	8,000.00	15,000.00
	30 x 20 x 52	5,000.00	6,000.00	12,000.00
MAHENDRAPUL	13 x 16 x 50	1,500.00	2,500.00	7,500.00
DHANGADI	5 x 6.5	2,000.00	3,000.00	7,500.00
	513	3,000.00	4,000.00	10,000.00
	10 x 13	6,000.00	8,000.00	15,000.00
DAMAK	3.6 x 6.6 x 23	1,500.00	2,500.00	5,000.00
SURKHET	5 x 6.5 x 23	2,000.00	3,000.00	7,500.00
	5 x 13 x 23	3,000.00	4,000.00	10,000.00
	10 x 13 x 23	6,000.00	8,000.00	15,000.00
LAHAN	6 x 8 x 23	2,000.00	3,000.00	5,000.00

4. Card Banking Service Charges

4.1 MBL Debit Card/ATM Card

Currency = Nepali Rupee (NPR)

Validity Period = 5 Years

S.N	Services	Fees/Charges
1	Debit Card Issuance Fee (1 st Year)	NPR 350
2	Card Management Fee (2 nd Year - Up to Validity)	NPR 350 per year
3	Issuance of Supplementary Card (for each additional card)	NPR 350
4	Re-issuance/Replacement of Card (including lost/stolen/damaged card)	NPR 350
5	PIN Regeneration Charge	NPR 150
6	Destruction of Uncollected ATM cards (and PIN) (if not collected within 3 months)	NPR 250
7	Destruction of Re-PINs (if not collected within 3 months)	NPR 150
8	Debit Card Blocking Charge	NPR 150
9	Debit Card Unblocking Charge (in case of lost cards)	Free
10	Linking new account to Debit Card	NPR 100
11	Dispute Management Fee (if wrong claim)	NPR 250 per claim
12	CCTV Footage Request Charge	NPR 1,000 per request
13	Debit Card not returned at the time of account closure (if validity of card is remaining)	NPR 100
14	Debit Card Issuance Fee for BLB	NPR 100 per year for 5 years

Note: All other charges (except issuance & re-issuance) same as that of debit card issuance to normal customers

15	Transaction Fee	
	On MBL ATM	
	Withdrawal	Free
	Balance Enquiry	Free
	On Other Nepalese Bank's ATM (VISA Network)	
	Withdrawal	NPR 30 per transaction
	Balance Enquiry	NPR 20 per transaction
	In India	
	Withdrawal	NPR 250 per transaction
	Balance Enquiry	NPR 50 per transaction
	On POS	Free
16	Instant Debit Card Issuance Fee	
	Issuance Fee (1st Year) (Regular Card Issuance Fee NPR 350 + Additional Fee for Instant Card NPR 150)	NPR 500 first year

Note: All other charges for Instant Debit Card (except issuance) same as that of normal debit card.

4.2 MBL Credit Card

Currency = Nepali Rupee (NPR)

Validity Period = 2 Years

S.N	Services	Fees/Charges	
		Personal Card	Corporate Card
1	Credit Card Issuance Fee (1 st Year)	NPR 1500	NPR 750
2	Renewal Fee (2 nd Year)	NPR 750	NPR 750
3	Replacement of Card (including lost/stolen/damaged card)	NPR 750	NPR 750
4	Issuance of Supplementary Card (for each additional card)	NPR 1500	NPR 750
5	PIN Regeneration Charge	NPR 150	
6	Destruction of Uncollected Credit cards (and PIN) (if not collected within 3 months)	NPR 250	
7	Destruction of Re-PIN cards (if not collected within 3 months)	NPR 150	
8	Credit Card Blocking Charge	NPR 150	
9	Credit Card Unblocking Charge (in case of lost cards)	Free	
10	Permanent Limit Enhancement Fee	NPR 750	
11	Temporary Limit Enhancement Fee	NPR 750	
12	Dispute Management Fee (if wrong claim)	NPR 250 per claim	
13	CCTV Footage Request Charge	NPR 1,000 per request	
14	Credit Card not returned at the time of Credit Card Service Cancellation	NPR 50	
15	Online/E-commerce Transaction Activation/Registration Fee	NPR 150	
16	Online/E-commerce Transaction Fee	NPR 50 per transaction	
17	Transaction Fee		
	On MBL ATM		
	Withdrawal	NPR 200+2% of transaction amount OR Maximum NPR 2000	
	Balance Enquiry	Free	
	On Other Bank's ATM (VISA Network)- (Nepal and India)		
	Withdrawal	NPR. 250+2% of transaction amount OR Maximum NPR 2,000	
	Balance Enquiry	NPR 50 per transaction	
	On POS	Free	
18	Interest Rate on Credit Card	24% p.a. on Remaining Dues, Compounding Monthly	
19	Billing Related Fees for Credit Card		
19.1	Late Payment Fee	NPR 300 or Flat 1% of Overdue Amt, whichever is higher, not exceeding NPR 2000	
19.2	Over Limit Fee (due to fees, interest and charges)	NPR 500	
19.3	Minimum Payment	10% of Total Amount Due or NPR 1000 whichever is higher	
Note: If the Total Amount Due is up to NPR 1,000, Minimum Payment shall equal to Total Amount Due.			

4.3 MBL Dollar Prepaid Card

Currency = US Dollar

Validity Period = 2 Years

S.N	Services	Fees/Charges
1	MBL Dollar Prepaid Card Issuance Fee (till Validity)	USD 10
2	Re-issuance/Replacement of Card (including lost/damaged card)	USD 10
3	PIN Regeneration Charge	USD 5
4	Top-UP (Prepaid Reload Fee)	USD 5
5	International Card Courier Fee	USD 25
6	Card Blocking Charge	USD 1.50
7	Card Unblocking Charge (in case of lost cards)	Free
8	Dispute Management Fee (if wrong claim)	USD 2.50
9	Online/E-commerce Payment Activation/Registration Fee	USD 2
10	Online/E-commerce Transaction Fee	
	Transaction up to USD 10	USD 2
	Transaction more than USD 10	USD 3.50
11	Transaction Fee	
	On MBL ATM	
	Withdrawal	Free
	Balance Enquiry	Free
	Mini Statement	Free
	Other Countries (Outside Nepal, India & Bhutan) – VISA Network	
	Withdrawal	USD 5
	Balance Enquiry	USD 1

5. Mobile Banking Service Charges

S.N	Services	Fees/Charges
1	Subscription & Renewal Fee	
1.1	For Individual Account	
	Joining/Subscription Fee per account	NPR 250
	Annual Renewal Fee per account	NPR 250
1.2	For Institutional Account	
	Joining/Subscription Fee per account	NPR 500
	Annual Renewal Fee per account	NPR 500
1.3	For Salary Account	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account	NPR 150
1.4	For BLB Service	
	Joining/Subscription Fee per account	NPR 100
	Annual Renewal Fee per account	NPR 100

S.N	Services	Fees/Charges
2	PIN Reset Charge	NPR 50
3	Mobile Number Modification Fee	NPR 100
4	Linking new account to mobile banking	Same as Subscription Fee
5	Fund Transfer Fee	
5.1	Fund Transfer to MBL Account	Free
5.2	Fund Transfer to Other Bank's Account (Within Fonepay Network)	
	NPR 100 to NPR 1,000	NPR 10 per transaction
	NPR 1,001 to NPR 10,000	NPR 20 per transaction
	NPR 10,001 to NPR 20,000	NPR 30 per transaction
	NPR 20,001 to NPR 30,000	NPR 40 per transaction
	NPR 30,001 to NPR 40,000	NPR 50 per transaction
	NPR 40,001 to NPR 50,000	NPR 60 per transaction

6. Internet Banking Service Charges

S.N	Services	Fees/Charges
1	Subscription & Renewal Fee	
1.1	For Individual Account	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account	NPR 350
1.2	For Institutional Account	
	Joining/Subscription Fee per account	NPR 500
	Annual Renewal Fee per account	NPR 500
1.3	For Salary Account	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account	NPR 200
2	Password Reset/Regeneration Charge	NPR 100
3	Mobile Number Modification Fee	NPR 100
4	Linking new account to Internet Banking	Same as Subscription Fee
5	Fund Transaction Fee to MBL Account	Free

7. Remittance Banking Service Charges

S.N	Services	Fees/Charges
1	Domestic Remittance – MBL Remit Charges	
1.1	Up to NPR 20,000	NPR 100
1.2	NPR 20,001 to NPR 50,000	NPR 150
1.3	NPR 50,001 to NPR 200,000	NPR 250
2	Inward Remittance	
2.1	Remittance through SWIFT (Directly to MBL)	
	Account Holder	
	• Up to equivalent USD 999	NPR 100
	• Above equivalent USD 999	NPR 300
	• Remittance Company having Remittance Tie-up with us	Free

S.N	Services	Fees/Charges
	Non-Account Holder	NPR 1,000
2.2	Remittance through SWIFT/CR Advice through Other Local Banks	
	If Beneficiary is Financial Institution or Remittance Company	Free
	If Beneficiary is Credit Customer	Free
	If Beneficiary is Individual	NPR 200
	If Beneficiary is Company	NPR 200
2.3	Refund of Inward Remittance	
	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
	For Other Currency	Equivalent of USD 35
3	Outward Remittance	
3.1	Remittance Transfer to Other Local Banks in Nepal through SWIFT	
	Financial Institutions	NPR 300
	Individuals	NPR 500
	Companies	NPR 500
3.2	Manager's Cheque/NPR Draft	
	Issuance of Manager's Cheque/NPR Draft	
	• Account Holder	0.025% OR Minimum NPR 250
	• Non-Account Holder	0.035% OR Minimum NPR 350
	• Financial Institutions	0.025% OR Minimum NPR 250
	• Credit Client/ Loan Disbursement	Free
	Cancellation of Manager's Cheque	NPR 250
3.3	NRB Cheque	
	Issuance of NRB Cheque	
	• Account Holder	NPR 500
	• Non-Account Holder	NPR 1,000
	• Financial Institutions	Free
	Cancellation of NRB Cheque	NPR 250
4	Traveler's Cheque	
4.1	Encashment of Traveler's Cheque	
	Money Changes/ Financial Institutions	1.00% OR Minimum NPR 500
	Others	1.50% OR Minimum NPR 1,000
5	Demand Draft (DD)/SWIFT Transfer	
5.1	Issuance of Demand Draft/SWIFT Transfer	
5.1.1	INR Draft/SWIFT Transfer	
	Account Holder	0.25% or minimum NPR.300 (plus SWIFT charges NPR 500 if applicable)

S.N	Services	Fees/Charges
	Non-Account Holder	0.5% or minimum NPR 700 (plus SWIFT charges NPR 500 if 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
5.1.2	FCY Draft/SWIFT Transfer	
	Students and Manpower	0.10% or minimum NPR 500 (plus SWIFT Charge NPR 500 if applicable)
	Account Holder	0.15% or minimum NPR 300 (plus SWIFT charges NPR 500 if applicable)
	Non-Account Holder	0.25% or minimum NPR 500 (plus SWIFT charges NPR 500 if applicable)
	Additional Charges to be taken if Details of Charge is "OUR"	
	For USD	
	• Up to USD 500	USD 15
	• 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 50
	For JPY	JPY 7500
	For Other Currency	Equivalent USD 50
5.2	Draft Confirmation/Follow UP Charge (wherever applicable)	NPR 500
Note: If Draft Issuance/SWIFT Transfer is for educational purpose, additional 2% Education Service Tax to be levied on Total Tuition Fee as per Income Tax Act [Effective from Jestha 15, 2075]		
5.3	Cancellation Charges	
5.3.1	Draft Cancellation	
	INR Draft Cancellation	NPR 750 per item plus SWIFT Charge NPR 500
	FCY Draft Cancellation	NPR 1000 per item plus SWIFT Charge NPR 500
5.3.2	SWIFT Cancellation/Stop Payment Charge per instrument	
	INR Swift	NPR 1000 per item plus SWIFT charge NPR 500 as applicable
	USD Swift	USD 35 plus SWIFT charges NPR 500 as applicable
	EUR Swift	EUR 50 plus S SWIFT charges NPR 500 as applicable
	GBP Swift	GBP 50 plus SWIFT charges NPR 500 as applicable
	Other FCY Swift	Equivalent USD 35 plus

S.N	Services	Fees/Charges
		SWIFT charges NPR 500 as applicable
5.4	Amendment Charges	
5.4.1	SWIFT Amendment	
	INR Swift	INR 500 plus SWIFT Charge NPR 500
	USD Swift	USD 35 plus SWIFT Charge NPR 500
	EUR Swift	GBP 50 plus SWIFT Charge NPR 500
	GBP Swift	EUR 50 plus SWIFT Charge NPR 500
	AUD Swift	AUD 35 plus SWIFT Charge NPR 500.
	Other FCY Swift	Equivalent to USD 35 plus SWIFT Charge NPR 500
6	Online Payment Facility (For TOEFL, IELTS, SAT, GMAT, GRE, ACCA, etc)	
	Payment Up to USD 500 or equivalent	NPR 200
	Payment above USD 500 and up to USD 1,000 or equivalent	NPR 500
	Payment above USD 1,000 and up to USD 2,000 or equivalent	NPR 700
	Payment above USD 2,000 and up to USD 6,000 or equivalent	NPR 1,000
	Payment above USD 6,000 and up to USD 10,000 or equivalent	NPR 1,500
	Note: Maximum amount per transaction is limited to USD 10,000.00	
7	Other Charges	
7.1	BCI report of Beneficiary from Beneficiary Bank (TT)	NPR 1000 or USD 10
7.2	Advance Payment Certificate for Exports Issuance Charge	NPR 500 per issue
7.3	Foreign Direct Investment (FDI) Certificate Issuance Charge	NPR 500 per issue
7.4	Recommendation Letter (EXIM CODE) for Customs Office	NPR 750 per issue

8. Communication and Postage Service Charges

S.N	Services	Fees/Charges
1	SWIFT Charges	
	LC/BG Issuance	NPR 1,000 per message
	LC/BG Amendment	NPR 500 per message
	All other SWIFT/FAX	NPR 500 per message
	For Credit Information	NPR 1,000 per message
2	Postage Charges	
	Destination	
	Within Nepal	NPR 300
	India	NPR 750
	Other Countries	NPR 1,200
3	Courier Charges	
	Destination	
	Within Nepal	NPR 300
	India	NPR 750
	Other Countries	NPR 2,000

9. Trade Finance Related Service Charges

9.1 Letter of Credit (LC) – Import & Export

S.N	Services	Fees/Charges
1	Import LC	
1.1	Issuance/Opening of LC	
	Corporate Segment (including Mid-Corporate Segment)	0.15% - 0.25% or minimum NPR 1,500 per qtr (For Adhoc/Excess Limit Facility, Higher side fee shall be charged)
	Business Segment	0.20% - 0.30% or minimum NPR 1,500 per qtr (For Adhoc/Excess Limit Facility, Higher side fee shall be charged)
	Consumer Segment	0.25% - 0.35% or minimum NPR 1,500 per qtr (For Adhoc/Excess Limit Facility, Higher side fee shall be charged)
1.2	Amendment of LC	
	Amendment in LC Value	Same as Opening Charge
	Amendment in LC Validity	Same as Opening Charge
	Amendment in Both LC Value and Validity	Same as Opening Charge
	Other Amendments	NPR 750 per amendment
	Revolving LC Reinstatement	NPR 1,000 at reinstatement + Same as opening charge
1.3	Cancellation of LC	NPR 2,000 + Communication Charges + Other Bank charges, if any
1.4	Discrepancy	
	LCY LC	NPR 2,000 for each set of docs
	INR LC	INR 2,000 for each set of docs
	USD LC	USD 50 for each set of docs + USD 10 Communication Charge)
	Other FCY LC	Equivalent amount for USD 50 for each set of docs + USD 10 Communication Charge
1.5	Document Return Charge for LC	
	LCY LC	NPR 2,000 for each set of docs
	INR LC	INR 2,500 for each set of docs
	USD LC	USD 75 for each set of docs

S.N	Services	Fees/Charges
	Other FCY LC	Equivalent amount for USD 75 for each set of docs
1.6	Others	
	Document Handling/Retirement <ul style="list-style-type: none"> For Corporate For Other than Corporate 	NPR 750 per set NPR 1,000 per set
	Delivery Order Issuance against copy documents	NPR 750 per set
	Acceptance Commission under Usance LC	0.10% - 0.15% (Minimum NPR 1,000) per month or part thereof
	Overdrawn Commission on Import LC (Document Value in excess of LC Value)	0.50% on overdrawn amount OR Minimum NPR 1,000
	Document retirement under LC (FCY by the customer own source)	20 Paisa per FCY
2	Export LC	
2.1	Advising Charge – Export LC	
	Negotiation with us and our customer	NPR 2,000 per LC
	Negotiation with others	NPR 3,000 per LC
2.2	Advising Charge – LC Amendment	
	Negotiation with us and our customer	NPR 500 per Amendment NPR 1,000 per Amendment
	Negotiation with others	0.40% (Minimum NPR 2,000) per quarter or part thereof
2.3	Confirming Commission	0.125% of face value (Minimum NPR 1,500)- whole or partial
2.4	LC Transfer Charge (Whole or Partial)	
2.5	Export Document under Negotiation	
	For Sight Bill	0.70% 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>	
	For Usance Bill	0.70% of document value (Minimum NPR 1,500) for 21 days
Note 1: Thereafter, interest rate @packing credit rate till Usance period.		
Note 2: After Usance period, interest rate @ packing rate plus 2% p.a. till the date of realization.		
2.6	Export Document under Collection	
	Processing Export LC	0.15% of document value (Minimum NPR 1,000), flat
	Cash Against Document (CAD)	0.20%-0.30% of document value or Minimum NPR 2000 plus commission & postal
3	BCI Report from Dun & Bradstreet Corporation, India or Other rating agencies	Actual Cost plus USD 10 (Communication Charges)
Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Point No 8' even for activities.		

9.2 Documentary Collections – Import (DAP & DAA)

S.N	Services	Fees/Charges
1	Document Against Payment (DAP)	
	Corporate Segment	0.15% - 0.25% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
	Business Segment	0.20% - 0.30% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
	Consumer Segment	0.25% - 0.35% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
2	Document Against Acceptance (DAA)	
	Corporate Segment	0.15% - 0.25% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
	Business Segment	0.20% - 0.30% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
	Consumer Segment	0.25% - 0.35% or Minimum NPR 1,500 per qtr <i>(For Adhoc/Excess Limit Facility, Higher side fee shall be charged)</i>
3	Document Return Charge under Import DAP/DAA	Now to be specified
	LCY DAP/DAA	NPR 2,000 for each set of docs
	INR DAP/DAA	INR 2,500 for each set of docs
	USD DAP/DAA	USD 75 for each set of docs
	Other FCY DAP/DAA	Equivalent amount for USD 75 for each set of docs

9.3 Guarantee

S.N	Services	Fees/Charges
1	Issuance Charge - Guarantee	
1.1	Bid Bond	0.30% - 0.40% (Minimum NPR 1,500) per quarter or part thereof
1.2	Performance Bond	0.35%-0.45% (Minimum NPR 1,500) per quarter or part thereof
1.3	Advance Payment Guarantee	0.40% - 0.45% (Minimum NPR 1,500) per quarter or part thereof
1.4	Guarantee against Counter Guarantee of other banks)	0.30% - 0.35% (Minimum NPR 1,500) per quarter or part thereof Plus commission/ charge of other bank, if any

S.N	Services	Fees/Charges
1.5	Supplier Credit/Supply Guarantee	0.40% - 0.50% (Minimum NPR 1,500) per quarter or part thereof
1.6	Issuance of Guarantee to the Court of Nepal/CIAA or Similar nature related Guarantee	1.5% or minimum NPR 8,000 per quarter
2	Amendment Charge - Guarantee	
2.1	Amendment of Value	Same as Issuance Charge
2.2	Amendment of Validity/Time	Same as Issuance Charge
2.3	Amendment of Both Time and Value	Same as Issuance Charge
2.4	Other Amendments	NPR 1,000 per amendment
2.5	All type of non-funded credit facilities under consortium financing	As per Consortium Decision
3	Other Guarantee Related Charges	
3.1	Guarantee Claim Handling/Settlement Charge	NPR 2,000 per claim settlement plus other relevant charges, if any
3.2	Reinstatement of Guarantee	Flat NPR 2,500/- plus issuance charge
4	Advance Payment Guarantee Certificate Issuance Charge	NPR 500 per issue

10. Credit Pricing Related Service Charges

S.N	Services	Fees/Charges
1	Regular Interest Rate on Loan & Advances	
1.1	Interest Rates	As decided by ALCO and the rate published subsequently
1.2	Interest Rates for forced /BLC/Overdrawn Loan	Base Rate + Highest Published Premium Rate and addition 2% penalty after maturity
1.3	Interest on Watchlist and NPA	Regular Premium Rate + Additional 2% premium rate on Outstanding Amount till the account is regularized
2	Compound Interest (PE) on Interest Receivables on Overdue Loan and Advances	
2.1	Rate of Compound Interest (PE)	Equal to regular interest (IN)
3	Penal Spread (PS) on Overdue Loan & Advances and Interest Receivables	
3.1	Rate for Penal Spread (PS)	2% p.a. in addition to regular interest (IN)
4	Late Payment Fee at default	
4.1	DSL- Direct	NPR 350
4.2	All Other	NPR 750
<p>Here Default refers to:</p> <ul style="list-style-type: none"> • EMI/EQI Overdue or part thereof (Grace Period of 7 days) • Interest and/or principal overdue for other loans. • Limit expiry/Review expiry in case of overdraft facilities. 		

S.N	Services	Fees/Charges
5	Processing Fee	
5.1	Corporate Lending	
5.1.1	Corporate Loan	0.25%
5.1.2	Mid Corporate Loan	0.30%
5.2	Business Lending	
5.2.1	Mid Size Business (MSB) Loan	0.60%
5.2.2	SME Loan	0.85%
5.2.3	Easy SME Loan	1.00%
5.3	Consumer & Other Lending	
5.3.1	Home Loan	1.00%
5.3.2	Auto Loan	1.00%
5.3.3	Hire Purchase Loan - Commercial	1.00%
5.3.4	Mortgage Loan - Overdraft	1.00%
5.3.5	Mortgage Loan - Term	1.00%
5.3.6	Mortgage Plus Loan - Overdraft	1.00%
5.3.7	Mortgage Plus Loan - Term	1.00%
5.3.8	Privilege Loan - Overdraft	1.00%
5.3.9	Privilege Loan - Term	1.00%
5.3.10	Education Loan	1.00%
5.3.11	Salary Package Loan	1.00%
5.3.12	Margin Lending	1.00%
5.3.13	Loan Against Fixed Deposit Receipt (Own)	0.25%
5.3.14	Loan Against Government Securities/NSB	0.25%
5.3.15	Loan Against Gold	1.00%
5.3.16	Loan Against 1st Class Bank Guarantee	0.25%
5.3.17	Other Loan	1.00%
5.4	Deprived Sector Lending (DSL)	
5.4.1	Direct	1.25%
	Direct - HP Auto Rickshaw Loan	1.50%
5.4.2	Indirect	0.50%
5.4.3	Yuba Tatha Sana Byabashiyi Krishi Karja	As per NRB Guidelines
5.5	Loans under Consortium Financing	As per Consortium Decision
5.6	For Non-Funded Facility Only	0.50%
6	Renewal Fee/Reprocessing Fee	
6.1	Corporate Lending	
6.1.1	Corporate Loan	0.25%
6.1.2	Mid Corporate Loan	0.25%
6.2	Business Lending	
6.2.1	Mid Size Business (MSB) Loan	0.40%
6.2.2	SME Loan	0.50%
6.2.3	Easy SME Loan	0.60%

S.N	Services	Fees/Charges
6.3	Consumer & Other Lending	
6.3.1	Mortgage Loan - Overdraft	1.00%
6.3.2	Mortgage Plus Loan - Overdraft	1.00%
6.3.3	Margin Lending - Overdraft	1.00%
6.3.4	Privilege Loan - Overdraft	0.25%
6.3.5	Loan Against Fixed Deposit Receipt - Overdraft	0.25%
6.3.6	Loan Against Gold - Overdraft	1.00%
6.4	Deprived Sector Lending (DSL)	
6.4.1	Direct	0.75%
6.4.2	Indirect	0.50%
6.4.3	Yuba Tatha Sana Byabashiyi Krishi Karja	As per NRB Guidelines
6.5	Loans under Consortium Financing	As per Consortium Decision
6.6	For Non-Funded Facility Only	0.50%
6.7	Amendment Charge for Education Loan	NPR 10,000 flat
7	Temporary Extension Fee due to Non-Submission of documents required for renewal of facilities by the borrower	NPR 2,500 flat
8	Loan Management Fee (under Consortium Financing)	As per Agreement under Consortium
9	Commitment Fee	
9.1	Under-Utilization Fee for overdraft limit	
9.1.1	Corporate Loan	0.50% flat on unutilized portion if it is less than 70%
9.1.2	Mid-Corporate Loan	0.75% flat on unutilized portion if it is less than 70%
9.1.3	Business Loan (MSB & SME)	0.75% flat on unutilized portion if it is less than 70%
9.1.4	Consumer Loan (Except Privilege Overdraft, FDR)	1% flat on unutilized portion if it is less than 70%
	<ul style="list-style-type: none"> Privilege Overdraft 	0.25% flat on unutilized portion if it is less than 70%
	<ul style="list-style-type: none"> Loan against FDR - Overdraft 	0.25% flat on unutilized portion if it is less than 70%
9.1.5	Loans under Consortium Financing	As per Consortium Decision
9.2	Undrawn Charge for Term Nature Loan within Moratorium Period	
9.2.1	Corporate Loan (Corporate & Mid-Corporate)	0.5% flat on the undrawn amount as per the drawdown schedule
9.2.2	Business Loan (MSB & SME)	0.75% flat on the undrawn amount as per the drawdown schedule
9.2.3	Consumer Loan (Except Privilege Loan)	1% flat on the undrawn amount as per the drawdown schedule
	<ul style="list-style-type: none"> Privilege Loan 	0.50% flat on the undrawn amount as per the drawdown schedule
9.2.4	Loans under Consortium Financing	As per Consortium Decision
10	Prepayment Fee	
10.1	For all type of Term nature loan If repaid through own equity	1% of amount pre-paid for Term Loan, If prepaid within 1 year, 2% of amount pre-paid.

S.N	Services	Fees/Charges
10.2	If repaid by swapping to other banks/ FIs	3% of the Swapped Amount
Note: Pre-payment fees shall be levied as per NRB Directives		
11	Irregularity Fee –Non/Late Submission	
11.1	Stock & Receivable Report – Within 15 days after quarter end (Quarter end as per Business's Financial Year)	NPR 500
Note: Irregularity fee for Stock Report - With Immediate effect in Offer Letter, But Fee shall come into effect from Kartik 1 st , 2075.		
11.2	Audited Financial Report – Within 6 months from fiscal year end.	NPR 2,500
Note: Irregularity fee Audited Financial Report – Applicable to Business Loans and Fee shall come into effect from Magh 1 st , 2075.		
12	Security Replacement Charge	NPR 2,500
13	Letter of Intent (LOI)	
13.1	For hydro-projects up to NPR 5 MW	NPR 25,000 each
13.2	For hydro-projects more than NPR 5 MW	NPR 50,000 each
13.3	Other than Hydropower Project	NPR 25,000 each
13.4	Any kind of other management	Minimum NPR 25,000 each
14	Other Credit Related Charges	
14.1	CICL (Karja Suchana Kendra Ltd) Charges	As per Actual Cost
14.2	Secured Transaction Registry (STR)	As per Actual Cost
14.3	Blacklisting & Delisting Charges	As per Actual Cost
14.4	Valuation Charges to be paid to engineer	As per Actual Cost
14.5	Insurance Premium, if paid by Banks (In case of Account Overdrawn)	NPR 100
14.6	Any other payment made to third party on behalf of borrower	As per Actual Cost
14.7	Credit Information Inquiries to Banks/FIs	NPR 500
14.8	Credit Line Certificates	NPR 500
15	Cheque Purchase	
15.1	Local Clearing Cheques	0.25% (Minimum NPR 1,000) for 3 working days
15.2	Outstation Cheques but within Nepal	0.50% (Minimum NPR 1,500) for 15 days
15.3	Outstation Cheques outside Nepal	0.70% (Minimum NPR 2,000) for 15 days
Note 1: After mentioned period, Maximum published rate for overdraft plus 2% p.a. of penal spread shall be charged.		
Note 2: In addition to above mentioned cheque purchase charge, cheque collection charge shall be charged as per cheques collection charges mentioned in this document.		

11. Share Related Service Charges

S.N	Services	Fees/Charges
1	Demat Related Charges	
1.1	Demat Account Opening Charges	NPR 50
1.2	Annual Demat Account Operating Fee	NPR 100
1.3	Securities Transfer Fee	NPR 25 per security transferred

S.N	Services	Fees/Charges
1.4	Re-materialization Charge	NPR 50
1.5	Share Pledged Charge	NPR 50
1.6	Household Transfer	2% or minimum NPR 200
1.7	Account Block/Freeze Charge	NPR 25
1.8	Death Transfer Fee	
	Up to NPR 100,000	0.5% or Minimum NPR 25
	From NPR 100,001 to 500,000	0.2% or Minimum NPR 500
	From NPR 500,001 to 1,000,000	0.15% or Minimum NPR 1000
	Above NPR 1,000,000	0.1% or Minimum NPR 1500
2	Mero Share/C-asba Related Charges	
2.1	Mero-Share (online) User Creation Charge	NPR 50
2.2	Annual Operating Fee for Meroshare	NPR 50
3	ASBA Application Fee per Application	Free

12. Other Miscellaneous Service Charges

S.N	Services	Fees/Charges
1	Management of Government Bonds (as advised by NRB)	As per NRB
2	Handling Charge – Gold (After 4 working days)	NPR 500 per day

Annexure of STC – ABBS Charges (in reference to Point no 1(16))

ABBS Charges shall not be applicable within the following regions/clusters and for following customers:

- **For Branches within the same district and within the following clusters/regions:**

- **Within Kathmandu Valley including Banepa**

1	BLT	Baluwatar Branch	Kathmandu Cluster
2	BKT	Bhaktapur Branch	
3	BDH	Baudha Branch	
4	CHB	Chabahil Branch	
5	CPG	Chapagaun	
6	GNB	Gongabu Branch	
7	LTP	Lalitpur Branch	
8	KTM	Kathmandu Branch	
9	NXL	Naxal Branch	
10	NRO	New Baneshwor Branch	
11	NRD	New Road Branch	
12	PTN	Patan Branch	
13	PEP	Pepsicola	
14	PTL	Putalisadak Branch	
15	SMB	Swyambhu Branch	
16	THP	Thapathali Branch	
17	THM	Thimi Branch	
18	BNP	Banepa Branch	

- **Within Pokhara Valley including Lekhnath and Madi**

1	BGR	Bagar Branch	Pokhara Cluster
2	PKR	Pokhara Branch	
3	MPL	Mahendrapul Branch	
4	LKS	Lakeside Branch	
5	RAM	Ram Bazar Branch	
6	LKH	Lekhanath Branch	
7	MDI	Madi Branch	

- **Within Bhairahawa based branches including Parasi**

1	BHW	Bhairahawa Branch	Bhairahawa Cluster
2	BTL	Butwal Branch	
3	PRS	Parasi Branch	

- **Within the following three branches**

1	KRJ	Karjanha Branch	Mirchaiya Cluster
2	MRC	Mirchaiya Branch	
3	KLY	Kalyanpur Branch	

- **For All Loan Customers**
- **For customers of the following products:**
 - *MBL Premium Saving Account*
 - *MBL Smart Bachat Khata*
 - *MBL Samman Bachat Khata*
 - *Shareholder's Saving Account*
 - *Salary Management Account*
 - *Special Salary Account*
 - *Mach 7 Account*
 - *Royal Saving Account*
 - *Staff Saving Account*
- **For Inter Branch Cheque Deposit**