

### 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	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 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>3.11</b>	<b>BCI report of Beneficiary from Beneficiary Bank(Draft, TT issuance)</b>	NPR 1000 or USD 10
<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 (for less than 6 month)</b>	
	Premium Saving	NPR 500
	All other saving account ( Except Salary Management)	NPR 200
<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
<p><i>Note: Not applicable on ABBS within Kathmandu Valley branches (including Banepa), with in Pokhara Valley branches (including Lekhnath), within Bhairahawa based branches (Including Parasi and Butwal), for loan customers, on MBL Premium Saving Account, MBL Samman Bachat Khata, Shareholders' Saving Account, NRN Saving Account, Salary Management Account, Mach 7 Account, Salary Saving Account, Individual Call Account &amp; Staff Saving Account; and on interbranch cheque deposit.</i></p>		
<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 (valid for 5 years)</b>	NPR 350 per year

**Note:**

- First installment waived for Salary Management Account, Shareholders Saving Account and Premium Saving Account

7.1.1	<b>Debit Card Re-issuance</b> (In case of lost card)	NPR 350	
7.1.2	<b>Re-pin Charge</b>	NPR 150	
7.1.3	<b>Supplementary Card</b>	NPR 350	
7.1.4	<b>Uncollected ATM Card (If not collected within 3 months)</b>	NPR 250	
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</b> (In addition to Issuance Fee)	NPR 150	
7.1.8	<b>Debit Card for BLB</b>	NPR 100 each year for 5 years	
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>M3 for BLB service</b>	NPR 100 each year
<b>9.3</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 500
<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	NIL
<b>Credit Pricing (Funded Facilities)</b>		

<b>11 Interest Rates</b>		
<b>11.1</b>	<b>Regular Interest Rate (IN) on loan and advances</b>	
11.1.1	Interest Rates on various types of loan	As decided by ALCO and the rate published subsequently
11.1.2	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 Processing fee</b>		
<b>12.1</b>	<b>Corporate Loan &gt; 100 Million</b> (including Project financing)	0.25%
<b>12.2</b>	<b>Prime Loan ( Above 50 million to 100 million per unit)</b>	0.40%
<b>12.3</b>	<b>Mid-Sized Business Loan ( *Above 15 million to 50 million per unit)</b>	0.45%
<b>12.4</b>	<b>SME Loan</b> (including Project financing) ( *Upto 15 million per unit under product based)	0.70%
<b>12.5</b>	<b>Retail/Consumer Lending</b>	
12.5.1	Home Loan	0.75%
12.5.2	Hire Purchase Loan-Private	0.75%
12.5.3	Hire Purchase Loan-Commercial	1%
12.5.4	Mortgage Loan-Overdraft	1%
12.5.5	Mortgage Loan-Term	0.75%
12.5.6	Privilege Loan-Overdraft	0.75%
12.5.7	Privilege Loan-Term	0.75%
12.5.8	Education Loan	1%
12.5.9	Loan against Fixed Deposit Receipt (Own)	0.10%
12.5.10	Margin Lending	0.85%
12.5.11	Loan Against Government Securities	0.25%
12.5.12	Loan Against 1st Class Bank Guarantee	0.25%
12.5.13	Other Loan	1%
12.5.14	Loan Against Gold	1%
12.5.15	Mortgage Plus Loan-Overdraft	1%
12.5.16	Mortgage Plus Loan-Term	0.75%
<b>12.6</b>	<b>Micro Finance/Deprived Sector Lending</b>	
12.6.1	Indirect	0.25%
12.6.2	Direct	1%
12.6.3	Yuba Tatha Sana Byabashiyi Krishi Karja	As per NRB Guidelines
12.6.4	MSME	1%
<b>12.8</b>	<b>Loans under consortium financing</b>	As per Consortium Decision



12.9	<b>Bank Guarantee</b>	0.5% on approved limit
<b>13</b>	<b>Re-processing fee (For loans of revolving nature)</b>	
13.1	<b>Corporate Loan &gt; 100 m</b>	0.15%
13.2	<b>Prime Loan upto Rs 100m &gt; Rs 50m</b>	0.20%
13.3	<b>Mid-Sized Business Loan</b>	0.30%
13.4	<b>SME Loan upto Rs 15m</b>	0.35%
13.5	<b>Retail/Consumer Lending</b>	
13.5.1	Mortgage Overdraft	0.60%
13.5.2	MBL Gold Loan	1.00%
13.5.3	Margin Lending	0.60%
13.5.5	Privilege Overdraft	0.15%
13.5.5	Other Lending loan	0.50%
13.5.6	Mortgage Plus Loan-Overdraft	0.60%
13.6	<b>Micro Finance/Deprived Sector Lending</b>	
13.6.1	Direct	0.50%
13.6.2	Indirect	0.25%
13.6.3	Yuba Tatha Sana Byabashyi Krishi Karja	As per NRB Guidelines
13.6.4	MSME	0.75%
13.7	<b>Loans under consortium financing</b>	As per consortium Decision
Note: Processing fee/Reprocessing fee shall be charged on total approved limit based on the above percentage under loan type category		
<b>14</b>	<b>Temporary extension fee due to non-submission of documents required for renewal of facilities by the borrower</b>	NPR 2,500 flat
<b>15</b>	<b>Loan Management Fee (under Consortium Financing)</b>	
<b>16</b>	<b>Commitment Fee</b>	
<b>16.1</b>	<b>Under-utilization fee for overdraft limit</b>	
16.1.1	Privilege Overdraft /Overdraft against FDR	0.25% flat on utilized portion if it is less than 70%
16.1.2	Corporate Loan	0.25% flat on utilized portion if it is less than 70%
16.1.3	Prime Loan	0.5% flat on utilized portion if it is less than 70%
16.1.4	SME and MSB loan	0.75% flat on utilized portion if it is less than 70%
16.1.5	Retail Loan	1% flat on utilized portion if it is less than 70%
16.1.6	Loans under consortium financing	As per consortium decision
16.2	<b>Undrawn Charge for Term Nature Loan within moratorium period</b>	
16.2.1	Corporate, Prime Loan	0.5% flat on the undrawn amount as per the drawdown schedule

16.2.2	SME and MSB Loan	0.75% flat on the undrawn amount as per the drawdown schedule
16.2.3	Retail Loan	1% flat on the undrawn amount as per the drawdown schedule
16.2.4	Privilege Loan	0.25% flat on the undrawn amount as per the drawdown schedule
16.3	<b>Pre-payment fee</b>	
16.3.1	For all type of Term nature loan If repaid through own equity	1% of amount pre-paid for term loan
16.3.2	If repaid by swapping to other banks/ FIs	3% of the swapped amount
16.3.3	Commitment charge for loans under consortium financing	As per consortium decision
<i>Note: Pre-payment fees shall be levied as per NRB Directives.</i>		
17	<b>Security replacement Charge</b>	<b>NPR 2,500</b>
18	<b>Cheque Purchase</b>	
18.1	Local clearing cheques	0.25% (Minimum NPR 1,000) for 3 working days
18.2	Outstation cheques but within Nepal	0.50% (Minimum NPR 1,500) for 15 days
18.3	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>		
19.1	CICL (Karja Suchana Kendra Ltd.) Charges	As per Actual Cost
19.2	Blacklisting & delisting charges	As per Actual Cost
19.3	Valuation Charges to be paid to engineer	As per Actual Cost
19.4	Insurance Premium, if paid by Bank	As per Actual Cost
19.5	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
Performance	0.30%-0.40% (Minimum NPR 1,500) per quarter or part
Advancepayment	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 Plus 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
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 3 MW hydro-projects or for oth financing up to NPR 250 million	NPR 10,000 each
For 5 MW hydro-projects or for other projects of tentative debt financing up to NPR 500 million er projects of tentative debt	NPR 15,000 each
For 10 MW hydro-projects or for other projects of tentative debt financing up to NPR 500 million	NPR 20,000 each
For above 10 MW hydro-projects or for other projects of tentative debt financing up to NPR 500 million	NPR 25,000 each
Any kind of other management	Minimum NPR 10,000 each
<b>24.4 Recommendation Letter(exim code) for Customs Office</b>	<b>NPR 750 per issue</b>
<b>25 OtherCharges</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**

<b>Branch</b>	<b>Size H x W x D cm</b>	<b>Annual Fee (NPR)</b>	<b>Deposit (NPR)</b>
<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 (inches)</b>	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 (Inches)</b>	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
<b>DHANGADI</b>	5*6.5	2,000.00	7,500.00
	5*13	3,000.00	10,000.00
	10*13	6,000.00	15,000.00
<b>DAMAK</b>	3.6*6.6*23	1,500.00	5,000.00
<b>SURKHET</b>	5*6.5*23	2,000.00	7,500.00
	5*13*23	3,000.00	10,000.00
	10*13*23	6,000.00	15,000.00
<b>LAHAN</b>	6*8*23	2,000.00	5,000.00