

# STANDARD TARIFF AND CHARGES (STC)

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**Machhapuchchhre Bank Ltd**

**FALGUN 2081**

[www.machbank.com](http://www.machbank.com)



**Machhapuchchhre Bank Limited**

**माछपुच्छे बैंक लिमिटेड**

सबल, उत्कृष्ट एवं विस्तारित

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## 1. Customer Services Related Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Good for Payment</b>	
<b>1.1</b>	<b>Issuance of Good for Payment</b>	
	Borrower	Free
	Non-Borrower	
	• Up to 1 million	Free
	• Above NPR 1 million	Free
<b>1.2</b>	<b>Cancellation of Good for Payment or Re-issuance by cancelling at item</b>	NPR 500
<b>2</b>	<b>Balance Certificate</b>	
<b>2.1</b>	<b>Issuance of Balance Certificate</b>	
	In Specified Bank Format	
	For Fiscal Year end Requirement (for business accounts only)	Free
	For Other Purposes	
	• If Account is more than 3 months old	Free
	• If Account is less than 3 months old	Free
	In Customized Format (other than Bank Format)	NPR 1000
<b>2.2</b>	<b>Issuance of Second Copy of Balance Certificate (on the same day)</b>	NPR 500
<b>3</b>	<b>Cheque Book/Cheque</b>	
<b>3.1</b>	<b>Issuance of Cheque Book (Same Branch or Other Branch)</b>	Free
<b>3.2</b>	<b>Reissuance of Cheque Book (Without Requisition Slip/Loss of Requisition Slip)</b>	NPR 250
<b>3.3</b>	<b>Destruction of Cheque Book if not collected within 6 months</b>	
	For Individual Account	NPR 100
	For Company Account	NPR 100
<b>Note: Cheque books are kept for up to 6 months and if not collected by then, are to be destroyed.</b>		
<b>3.4</b>	<b>Cheque Stop Payment instruction</b>	
	Cheques drawn on our Bank	Free
	Cheques drawn on Other Bank	Free
<b>4</b>	<b>Cheque Collection</b>	
	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
<b>5</b>	<b>Cheque Returned</b>	
	Cheque Return (Over the Counter) – Due to insufficient fund	NPR 500
	Other Cheques (Drawn within Nepal)	NPR 250 plus postage charge NPR 300

S.N	Services	Fees/Charges
	Other Cheques (Drawn Outside Nepal)	
	• USD	USD 25
	• GBP	GBP 50
	• EUR	EUR 50
	• AUD	AUD 50
	• CAD	CAD 50
	• INR	INR 750
	• Others, if any.	NPR 3,000
<b>6</b>	<b>Account Statement</b>	
	Issuance of Account Statement (same branch as well as other branch)	Free
	Issuance of Duplicate Statement	NPR 10 each time
<b>7</b>	<b>Standing Instruction</b>	
	Standing Instruction (at the request of customer)	NPR 250 per instruction
<b>8</b>	<b>Duplicate Customer DR/CR Advice</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>9</b>	<b>Record Retrieval Charge</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>10</b>	<b>Fixed Deposit Premature/Liquidation</b>	
	Fixed Deposit Premature charge	Contract rate at the time of opening of FD or prevailing rate for FD held period whichever is lower minus 2% to be applied as interest rate. However, in case above derived interest rate is lower than normal saving interest rate, the interest rate to be applied as of current published normal saving interest rate.
<b>Note:</b> If FD is pre-matured within less than 3 months, Interest rate to be applied as of current published normal saving interest rate.		
<b>11</b>	<b>Account Closure Charge</b>	<b>Free</b>
<b>12</b>	<b>Account Scheme Conversion upon customer request</b>	
	For Account less than 6 months old	NPR 100
	For Account more than 6 months old	Free
<b>13</b>	<b>Issuance of TDS Certificate of Customer</b>	
	Certificate of Previous and running FY	Free
	For Older FY & Duplicate TDS Certificate	NPR 50 per certificate
<b>14</b>	<b>Issuance of Duplicate Fixed Deposit Receipt</b>	<b>NPR 100</b>

S.N	Services	Fees/Charges
15	Certification Charges (Other than specifically mentioned in this document)	NPR 500
16	ABBS Charge (above NPR 200,000)	Free

## 2. Clearing Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Outward Cheque Clearing Charges</b>	
<b>1.1</b>	<b>Normal Outward Clearing Cheque</b>	
	Local/LCY Cheque	
	<ul style="list-style-type: none"> <li>Cheque below NPR 2 lakh</li> </ul>	Free
	<ul style="list-style-type: none"> <li>Cheque of NPR 2 lakh</li> </ul>	NPR 10 per cheque plus applicable VAT
	<ul style="list-style-type: none"> <li>Cheque more than NPR 2 lakh</li> </ul>	NPR 15 per cheque plus applicable VAT
	Late Presentment Charge	NPR 200 per cheque plus applicable VAT
	FCY Cheque	NPR 15 per cheque plus applicable VAT
<b>1.2</b>	<b>Express/High value Outward Cheque Clearing</b>	
	Local/ LCY Cheque	NPR 100 per cheque plus applicable VAT
	FCY Cheque	NPR 100 per cheque plus applicable VAT
<b>2</b>	<b>Cheque Return Charges (LCY &amp; FCY Cheque)</b>	
<b>2.1</b>	<b>Inward Clearing</b>	
	Cheque Return – Due to insufficient fund	NPR 500 per cheque
	<b>Outward Clearing</b>	
	Cheque return with chargeable reason (Where NCHL charges apply)	NPR 100 per cheque plus applicable VAT
<b>3</b>	<b>Cheque Archival from National archive System</b>	<b>NPR 200 per cheque plus applicable VAT</b>
<b>4</b>	<b>IPS Fund Transfer (As per NCHL Charges)</b>	
	Up to NPR 500	NPR 2 plus applicable VAT
	Above NPR 500 – Upto NPR 50,000	NPR 5 plus applicable VAT
	Above NPR 50,000	NPR 10 plus applicable VAT
<b>Note:</b> For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NPR 100.		
<b>5</b>	<b>Connect IPS Fund Transfer (As per NCHL Charges)</b>	
	Up to NPR 500	NPR 2 plus applicable VAT
	Greater than NPR 500 – Upto NPR 5,000	NPR 4 plus applicable VAT
	Greater than NPR 5,000	NPR 8 plus applicable VAT
<b>6</b>	<b>Request for retrieval of transaction data from NCHL Archive (before three months) – (ECC/ IPS/ Connect IPS (charges as per NCHL).</b>	<b>NPR 200 plus applicable VAT</b>

### 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/Key Replacement Charge	NPR 3,000 plus actual cost
3	Locker Closure/Surrender Charge	
	Before 4 years	<ul style="list-style-type: none"> <li>NPR 3,000 if closure only</li> <li>NPR 2,000 if Locker Size is changed</li> </ul>
	After 4 years	<ul style="list-style-type: none"> <li>NPR 1,000 if closure only</li> <li>NPR 1,000 if Locker Size is changed</li> </ul>
4	Late Payment Charge for Annual Locker Rental Charge (Insufficient balance in account)	NPR 500 per year

MBL Standard Locker Size and Charges				
Size	Dimension (Volume in cm)		Fees & Charges	
	From	TO	Annual Rental Charge	Security Deposit
<b>Small</b>				
S1	8,000	13,000	NPR 3,000	NPR 7,500
S2	13,001	18,000	NPR 3,500	NPR 10,000
<b>Medium</b>				
M1	18,001	25,000	NPR 4,000	NPR 10,000
M2	25,001	35,000	NPR 4,500	NPR 12,000
<b>Big</b>				
B1	35,001	60,000	NPR 8,000	NPR 15,000
B2	60,001	80,000	NPR 10,000	NPR 20,000
<b>Large</b>				
L1	80,001	110,000	NPR 12,000	NPR 40,000
L2	>110,001		NPR 14,000	NPR 50,000

### 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 Subscription Charge (for 5 Years) (To be paid in 5 annual installments, i.e. NPR 400 per year)	NPR 2,000
2	Issuance of Supplementary Card (for each additional card per installment)	NPR 400
3	Re-issuance/Replacement of Card (including lost/stolen/damaged card per installment)	NPR 400

S.N	Services	Fees/Charges
4	Urgent Card print Fee	NPR 500
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 (in case of lost/stolen cards)	Free
9	Debit Card Unblocking Charge	NPR 150
10	Linking new account to Debit Card	NPR 400
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
<b>Note:</b> All other charges (except issuance & re-issuance) same as that of debit card issuance to normal customers		
14	Online/E-commerce Transaction Activation/Registration Fee	Free
15	Online/E-commerce Transaction Fee	Free
<b>16</b>	<b>Transaction Fee</b>	
	<b>On MBL ATM</b>	
	Withdrawal	Free
	Balance Enquiry	Free
	<b>On Other Nepalese Bank's ATM (VISA Network)</b>	
	Withdrawal / Balance Enquiry	
	• Withdrawl	NPR 15 per transaction
	• Balance Enquiry	NPR 15 per transaction
	<b>In India</b>	
	Withdrawal	NPR 250 per transaction
	Balance Enquiry	NPR 50 per transaction
	<b>On POS</b>	Free
<b>17</b>	<b>Instant Debit Card Issuance Fee</b>	
	Issuance & Card Management Fee	NPR 400 per year
<b>Note:</b> All other charges for Instant Debit Card same as that of normal debit card.		

## 4.2 MBL M Card (Print on Demand)/ATM Card

**Currency** = Nepali Rupee (NPR)

**Validity Period** = 5 Years

S.N	Services	Fees/Charges
1	M-Card (Print on Demand )Issuance Fees	Rs 750
2	M-Card (Print on Demand ) Annual Fees	Rs 750
3	Re-issuance/Replacement of Card (including lost/stolen/damaged card per installment)	Rs 750

### 4.3 MBL Credit Card

**Currency = Nepali Rupee (NPR)**

**Validity Period = 5 Years**

S.N	Services	Fees/Charges		
		Personal Card	Corporate Card	Student Card
1	Credit Card Issuance Fee (1 <sup>st</sup> Year)	NPR 2,000	NPR 1000	NPR 250
2	Annual Fee/Installment	NPR 1000	NPR 1000	NPR 250
3	Replacement of Card (including lost/stolen/damaged card)	NPR 1000	NPR 1000	NPR 250
4	Issuance of Supplementary Card (for each additional card)	NPR 1,500	NPR 1000	-
5	Urgent Card Print Fee	NPR 500		
6	PIN Regeneration Charge	NPR 150		
7	Destruction of Uncollected Credit cards (and PIN) (if not collected within 3 months)	NPR 250		
8	Destruction of Re-PIN cards (if not collected within 3 months)	NPR 150		
9	Credit Card Blocking Charge (in case of lost/stolen cards)	Free		
10	Credit Card Unblocking Charge	NPR 150		
11	Permanent Limit Enhancement Fee	NPR 1000	NPR 1000	NPR 100
12	Temporary Limit Enhancement Fee	NPR 1000	NPR 1000	Free
13	Dispute Management Fee (if wrong claim)	NPR 250 per claim		
14	CCTV Footage Request Charge	NPR 1,000 per request		
15	Credit Card not returned at the time of Credit Card Service Cancellation	NPR 50		
16	Online/E-commerce Transaction Activation/Registration Fee	Free		
18	Online/E-commerce Transaction Fee	Free		
<b>18</b>	<b>Transaction Fee</b>			
	<b>On MBL ATM</b>			
	Withdrawal	NPR 200+2% of transaction amount OR Maximum NPR 2000		
	Balance Enquiry	Free		
	<b>On Other Bank's ATM (VISA Network)- (Nepal and India)</b>			
	Withdrawal	NPR. 250+2% of transaction amount OR Maximum NPR 2,000		
	Balance Enquiry	NPR 50 per transaction		
	<b>On POS</b>	Free		
<b>19</b>	<b>Interest Rate on Credit Card</b>	<b>Personal/ Corporate Card</b>	<b>Student Card</b>	
	Interest Rate on Credit Card	24% p.a. on Remaining Dues, Compounding Monthly	18% p.a. on Remaining Dues, Compounding Monthly	
<b>20</b>	<b>Billing Related Fees for Credit Card</b>			
20.1	Late Payment Fee	NPR 300 or Flat 1% of Overdue Amt, whichever is higher, not exceeding NPR 2000		
20.2	Over Limit Fee (due to fees, interest and charges)	NPR 500		



S.N	Services	Fees/Charges		
		Personal Card	Corporate Card	Student Card
20.3	Minimum Payment	5% of Total Amount Due or NPR 1000 whichever is higher	5% of Total Amount Due or NPR 500 whichever is higher	
<b>Note:</b> If the Total Amount Due is up to NPR 1,000 (for Personal/Corporate Card) and is up to NPR 500 (for Student Card), Minimum Payment shall equal to Total Amount Due.				
<b>21</b>	<b>InstaPay Facility</b>			
21.1	<b>Upfront Fees for availing InstaPay Facility</b>			
	<b>EMI Tenure</b>	<b>Upfront Fee</b>		
	Upto 6 Months	5% or Above of loan amount		
	Above 6 to 9 Months	7% or Above of loan amount		
	Above 9 to 12 Months	8% or Above of loan amount		
	Above 12 to 18 Months	10% or Above of loan amount		
	Above 18 to 24 Months	15% or Above of loan amount		
	Above 24 to 36 Months	16% or Above of loan amount		
Note: Bike or scooters will be kept as collateral if the customer uses Instapay to purchase them with tenure of 24-36 months.				

#### 4.4 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 (in case of lost/stolen cards)	Free
7	Card Unblocking Charge	USD 1.50
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	Free
	Transaction more than USD 10	Free
<b>11</b>	<b>Transaction Fee</b>	
	<b>On MBL ATM</b>	
	Withdrawal	Free
	Balance Enquiry	Free
	Mini Statement	Free
	<b>Other Countries (Outside Nepal, India &amp; Bhutan) – VISA Network</b>	
	Withdrawal	USD 5
	Balance Enquiry	USD 1

## 4.5 MBL SMART Dollar Card

**Currency = US Dollar**

**Validity Period = 5 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 5
3	PIN/Green PIN Regeneration Charge	USD 1
4	Top-UP (Prepaid Reload Fee)	USD 2
5	Card Blocking Charge (in case of lost/stolen cards)	Free
6	Card Unblocking Charge	USD 1.50
7	Dispute Management Fee (if wrong claim)	Free
9	Online/E-commerce Payment Activation/Registration Fee	Free
10	Online/E-commerce Transaction Fee	Free

## 4.6 MBL International Credit Card

**Currency = US Dollar**

**Validity Period = 5 Years**

S.N	Services	Fees/Charges
1	Credit Card Issuance Fee (1 <sup>st</sup> Year)	USD 10
2	Renewal Fee (2 <sup>nd</sup> Year)	USD 10
3	Replacement of Card (including lost/stolen/damaged card)	USD 10
4	Urgent Card Print Fee	USD 5
5	PIN Regeneration Charge	USD 3
6	Permanent Limit Enhancement Fee	USD 5
7	Dispute Management Fee (if wrong claim)	USD 2
8	CCTV Footage Request Charge	USD 1
9	Credit Card not returned at the time of Credit Card Service Cancellation	USD 0.5
10	Online/E-commerce Transaction Activation/Registration Fee	Free
11	Online/E-commerce Transaction Fee	Free
12	Card Blocking Charge (in case of lost/stolen cards)	Free
13	Card Unblocking Charge	USD 1.50
<b>14</b>	<b>Transaction Fee</b>	
	<b>On MBL ATM</b>	
	Withdrawal	Free
	Balance Enquiry	Free
	<b>On Other Bank's ATM (VISA Network)- (except Bhutan and India)</b>	
	Withdrawal	USD 5 or 2%of transaction amount; whichever is higher
	Balance Enquiry	USD 1
	<b>On POS</b>	Free
<b>15</b>	<b>Interest Rate on Credit Card</b>	
	Interest Rate on Credit Card	24% p.a. on Remaining Dues, Compounding Monthly
<b>16</b>	<b>Billing Related Fees for Credit Card</b>	
16.1	Late Payment Fee	0.2% or USD 5; whichever is higher

S.N	Services	Fees/Charges
16.2	Over Limit Fee (due to fees, interest and charges)	USD 5
16.3	Minimum Payment	2%
17	Access fee charges for International cards in MBL ATM terminals (per transaction)	NPR 600

## 4.7 Neon Card

### 4.7.1 Neon Debit Card

S.No.	Neon Debit Card	Fees/Charges	
		Neon	Normal
1	Issuance Charge	NPR 500	NPR 400
2	Renewal Fee	NPR 500	NPR 400
3	Replacement of Card (including lost/stolen/damaged card)	NPR 500	NPR 400
4	PIN Regeneration Charge	NPR 150	Same
5	Destruction of Uncollected ATM cards (and PIN) (if not collected within 3 months)	NPR 250	Same
6	Destruction of Re-PINs (if not collected within 3 months)	NPR 150	Same
7	Neon Debit Card Blocking Charge	Free	Free
8	Neon Debit Card Unblocking Charge (in case of lost cards)	NPR 150	NPR 150
9	Linking new account to Neon Debit Card	NPR 500	NPR 400
10	Dispute Management Fee (if wrong claim)	250 per claim	Same
11	CCTV Footage Request Charge	1,000 per request	Same
12	Neon Debit Card not returned at the time of account closure (if validity of card is remaining)	NPR 100	Same
13	Online/E-commerce Transaction Activation/Registration Fee	Free	Same
14	Online/E-commerce Transaction Fee	Free	Same
<b>15</b>	<b>Transaction Fee</b>		
<b>15.1</b>	<b>On MBL ATM</b>		
	Withdrawal	Free	Same
	Balance Enquiry	Free	Same
<b>15.2</b>	<b>On Other Nepalese Bank's ATM (VISA Network)</b>		
	Withdrawal / Balance Enquiry		
	Withdrawal	NPR 15 per transaction	Same
	Balance Enquiry	NPR 15 per transaction	Same
<b>15.3</b>	<b>In India</b>		
	Withdrawal	NPR 250 per transaction	Same
	Balance Enquiry	NPR 50 per transaction	Same
	On POS	Free	Same

## 4.7.2 Neon Credit Card

S.No.	Neon Credit Card	Personal, Corporate & Student Fees/Charges	
		Neon	Normal
		1	Issuance Charge
2	Renewal Fee	NPR 1,200	Personal/Corporate - NPR 1,000 Student - NPR 250
3	Replacement of Card (including lost/stolen/damaged card)	NPR 1,200	Personal/Corporate - NPR 1,000 Student - NPR 250
4	Urgent Card Print Fee	NPR 500	
5	PIN Regeneration Charge	NPR 150	Same
6	Destruction of Uncollected Neon Credit Cards (and PIN) (if not collected within 3 months)	NPR 250	Same
7	Destruction of Re-PIN cards (if not collected within 3 months)	NPR 150	Same
8	Neon Credit Card Blocking Charge	Free	Free
9	Neon Credit Card Unblocking Charge (in case of lost cards)	NPR 150	NPR 150
10	Permanent Limit Enhancement Fee	NPR 1,000	Same
11	Temporary Limit Enhancement Fee	NPR 1,000	Same
12	Dispute Management Fee (if wrong claim)	NPR 250 per claim	Same
13	CCTV Footage Request Charge	NPR 1,000 per request	Same
14	Neon Credit Card not returned at the time of Neon Credit Card Service Cancellation	NPR 350	NPR 50
15	Online/E-commerce Transaction Activation/Registration Fee	Free	Same
16	Online/E-commerce Transaction Fee	Free	Same
<b>17</b>	<b>Services</b>		
	<b>Transaction Fee</b>	<b>Personal Card /Corporate Card/ Student Card</b>	
<b>17.1</b>	<b>On MBL ATM</b>		
	Withdrawal	NPR 200+2% of transaction amount or Maximum NPR 2000	Same
	Balance Enquiry	Free	Same
<b>17.2</b>	<b>On Other Bank's ATM (VISA Network)- (Nepal and India)</b>		
	Withdrawal	NPR. 250+2% of transaction amount OR Maximum NPR 2,000	Same
	Balance Enquiry	NPR 50 per transaction	Same
<b>17.3</b>	<b>On POS</b>	Free	Same

S.No.	Neon Credit Card	Personal, Corporate & Student Fees/Charges		
		Neon		Normal
	Interest Rate on Neon Credit Card	<b>Personal/ Corporate Card</b>	<b>Student Card</b>	
	Interest Rate on Neon Credit Card	24% p.a. on Remaining Dues, Compounding Monthly	18% p.a. on Remaining Dues, Compounding Monthly	Same
<b>18</b>	<b>Billing Related Fees for Neon Credit Card</b>			
	Late Payment Fee	NPR 300 or Flat 1% of Overdue Amt, whichever is higher, not exceeding NPR 2000		Same
	Over Limit Fee (due to fees, interest and charges)	NPR 500		Same
	Minimum Payment	5% of Total Amount Due or NPR 1000 whichever is higher	5% of Total Amount Due or NPR 500 whichever is higher	Same

#### 4.7.3 Neon Dollar Prepaid Card

S.No.	Neon Dollar Prepaid Card	Fees/Charges	
		Neon	Normal
1	Issuance Charge (Till validity)	USD 12	USD 10
2	Replacement of Card (including lost/stolen/damaged card)	USD 12	USD 10
3	PIN Regeneration Charge	USD 5	Same
4	Top-Up (Prepaid Reload Fee)	USD 5	Same
5	International Card Courier Fee	USD 25	Same
6	Card Blocking Charge	Free	Free
<b>7</b>	<b>Services</b>		
	Card Unblocking Charge (in case of lost cards)	USD 1.50	USD 1.50
	Dispute Management Fee (if wrong claim)	USD 2.50	Same
	Online/E-commerce Payment Activation/Registration Fee	USD 2	Same
	Online/E-commerce Transaction Fee		
	Transaction up to USD 10	Free	Same
	Transaction more than USD 10	Free	Same
<b>8</b>	<b>Transaction Fee</b>		
<b>8.1</b>	<b>On MBL ATM</b>		
	Withdrawal	Free	Same
	Balance Enquiry	Free	Same
	Mini Statement	Free	Same
<b>8.2</b>	<b>Other Countries (Outside Nepal, India &amp; Bhutan) – VISA Network</b>		
	Withdrawal	USD 5	Same
	Balance Enquiry	USD 1	Same

#### 4.7.4 SMART Neon Dollar Card

S.No.	SMART Neon Dollar Card	Neon	Normal
1	Issuance Charge (Till validity)	USD 12	USD 10
2	Replacement of Card (including lost/stolen/damaged card)	USD 12	USD 10
3	PIN/Green PIN Regeneration Charge	USD 1	Same
4	Top-Up (Prepaid Reload Fee)	USD 2	Same
5	Card Blocking Charge	Free	Free
6	Card Unblocking Charge (in case of lost cards)	USD 1.50	USD 1.50
7	Dispute Management Fee (if wrong claim)	Free	Same
8	Online/E-commerce Payment Activation/Registration Fee	Free	Same
9	Online/E-commerce Transaction Fee	Free	Same

#### 4.7.5 International Neon Credit Card

S.No.	International Neon Credit Card	Neon	Normal
1	Issuance Charge	USD 12	USD 10
2	Renewal Fee	USD 12	USD 10
3	Replacement of Card (including lost/stolen/damaged card)	USD 12	USD 10
4	Urgent Card Print Fee	USD 5	
5	PIN Regeneration Charge	USD 3	Same
6	Permanent Limit Enhancement Fee	USD 5	Same
7	Dispute Management Fee (if wrong claim)	USD 2	Same
8	CCTV Footage Request Charge	USD 1	Same
9	Neon Credit Card not returned at the time of Neon Credit Card Service Cancellation	USD 0.5	Same
10	Neon Int'l Credit Card Blocking Charge	Free	Free
11	Neon Int'l Credit Card Unblocking Charge (in case of lost cards)	USD 1.50	USD 1.50
12	Online/E-commerce Transaction Activation/Registration Fee	Free	Same
13	Services		
14	Online/E-commerce Transaction Fee	Free	Same
<b>15</b>	<b>Transaction Fee</b>		
<b>15.1</b>	<b>On MBL ATM</b>		
	Withdrawal	Free	Same
	Balance Enquiry	Free	Same
<b>15.2</b>	<b>On Other Bank's ATM (VISA Network)- (except Bhutan and India)</b>		
	Withdrawal	USD 5 or 2% of transaction amount; whichever is higher	Same
	Balance Enquiry	USD 1	Same
<b>15.3</b>	<b>On POS</b>	Free	Same
	<b>Interest Rate on Neon Credit Card</b>		

S.No.	International Neon Credit Card	Neon	Normal
	Interest Rate on Neon Credit Card	24% p.a. on Remaining Dues, Compounding Monthly	Same
<b>16</b>	<b>Billing Related Fees for Neon Credit Card</b>		
	Late Payment Fee	0.2% or USD 5; whichever is higher	Same
	Over Limit Fee (due to fees, interest and charges)	USD 5	Same
	Minimum Payment	2%	Same

## 5. BLB Service Charges

S.N	Services	Fees/Charges
1	BLB Card	NPR 50
2	Debit Card Issuance Fee for BLB	NPR 100 per year (for 5 years)
3	Mobile Banking Service Charge	
	Joining/Subscription Fee per account (Service with only View Option is free of cost)	NPR 200
	Annual Installment per account (Service with only View Option is free of cost)	NPR 200

## 6. Mobile Banking Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Subscription &amp; Renewal</b>	
<b>1.1</b>	<b>For Individual Account</b>	
	Joining/Subscription Fee per account	NPR 350
	Annual Renewal Fee per account	NPR 350
<b>1.2</b>	<b>For Institutional Account</b>	
	Joining/Subscription Fee per account	NPR 500
	Annual Renewal Fee per account	NPR 500
<b>1.3</b>	<b>For Salary Account</b>	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account	NPR 300
<b>1.4</b>	<b>For International Mobile Number</b>	
	Subscription/Renewal Fee per account	NPR 1000
<b>2</b>	<b>PIN Reset Charge</b>	<b>Free</b>
<b>3</b>	<b>Mobile Number Modification Fee</b>	<b>NPR 100</b>
<b>4</b>	<b>Linking new account to mobile banking</b>	<b>Same as Subscription Fee</b>
<b>5</b>	<b>Fund Transfer Fee</b>	
<b>5.1</b>	<b>Fund Transfer to MBL Account</b>	<b>Free</b>
<b>5.2</b>	<b>Fund Transfer to Other Bank's Account (Within Fonepay Network)</b>	
	NPR 100 to NPR 1,000	NPR 10 per transaction plus applicable VAT
	NPR 1,001 to NPR 10,000	
	NPR 10,001 to NPR 20,000	

S.N	Services	Fees/Charges
	NPR 20,001 to NPR 30,000	
	NPR 30,001 to NPR 40,000	
	NPR 40,001 to NPR 50,000	
	NPR 50,001 to NPR 100,000	
	NPR 100,001 to NPR 200,000	

## 7. Internet Banking Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Subscription &amp; Renewal</b>	
<b>1.1</b>	<b>For Individual Account</b>	
	Joining/Subscription Fee	Free
	Annual Renewal Fee	NPR 350
<b>1.2</b>	<b>For Institutional Account</b>	
	Joining/Subscription Fee	NPR 1000
	Annual Renewal Fee	NPR 1000
<b>1.3</b>	<b>For Salary Account</b>	
	Joining/Subscription Fee	Free
	Annual Renewal Fee	NPR 250
<b>2</b>	<b>Password Reset/Regeneration Charge</b>	<b>Free</b>
<b>3</b>	<b>Mobile Number Modification Fee</b>	<b>NPR 100</b>
<b>4</b>	<b>Fund Transfer Fee</b>	
<b>4.1</b>	<b>Fund Transaction Fee to MBL Account</b>	<b>Free</b>
<b>4.2</b>	<b>Fund Transfer to Other Bank's Account (Within Fonepay Network)</b>	
	NPR 100 to NPR 1,000	NPR 10 per transaction plus applicable VAT
	NPR 1,001 to NPR 10,000	
	NPR 10,001 to NPR 20,000	
	NPR 20,001 to NPR 30,000	
	NPR 30,001 to NPR 40,000	
	NPR 40,001 to NPR 50,000	
	NPR 50,001 to NPR 100,000	
	NPR 100,001 to NPR 2,000,000	



## 8. Remittance Banking Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Domestic Remittance – MBL Remit Charges</b>	
1.1	Up to NPR 20,000	NPR 100
1.2	NPR 20,001 to NPR 60,000	NPR 150
<b>2</b>	<b>Inward Remittance</b>	
<b>2.1</b>	<b>Remittance through SWIFT (Directly to MBL)</b>	
	<b>Account Holder</b>	
	<ul style="list-style-type: none"> <li>Up to equivalent USD 999</li> </ul>	Free
	<ul style="list-style-type: none"> <li>Above equivalent USD 999</li> </ul>	Free
	<ul style="list-style-type: none"> <li>Remittance Company having Remittance Tie-up with us</li> </ul>	Free
	<b>Non-Account Holder</b>	NPR 1,000
<b>2.2</b>	<b>Remittance through SWIFT/CR Advice through Other Local Banks</b>	
	If Beneficiary is Financial Institution or Remittance Company	Free
	If Beneficiary is Credit Customer	Free
	If Beneficiary is Individual	Free
	If Beneficiary is Company	Free
<b>2.3</b>	<b>Refund of Inward Remittance</b>	
	For NPR	NPR 500
	For INR	INR 1000
	For USD	Minimum USD 5 or 50% of remittance amount whichever is higher
	For GBP	GBP 25
	For EUR	EUR 30
	For AUD	AUD 35
	For JPY	JPY 5000
	For Other Currency	Equivalent of USD 35
<b>3</b>	<b>Outward Remittance</b>	
<b>3.1</b>	<b>Remittance Transfer to Other Local Banks in Nepal through SWIFT</b>	
	Financial Institutions	NPR 300
	Individuals	NPR 500
	Companies	NPR 500
<b>3.2</b>	<b>Manager's Cheque/NPR Draft</b>	
	<b>Issuance of Manager's Cheque/NPR Draft</b>	
	<ul style="list-style-type: none"> <li>Account Holder</li> </ul>	0.025% OR Minimum NPR 250
	<ul style="list-style-type: none"> <li>Non-Account Holder</li> </ul>	0.035% OR Minimum NPR 350
	<ul style="list-style-type: none"> <li>Financial Institutions</li> </ul>	0.025% OR Minimum NPR 250
	<ul style="list-style-type: none"> <li>Credit Client/ Loan Disbursement</li> </ul>	Free
	<b>Cancellation of Manager's Cheque</b>	NPR 250
<b>3.3</b>	<b>NRB Cheque</b>	
	<b>Issuance of NRB Cheque</b>	
	<ul style="list-style-type: none"> <li>Account Holder</li> </ul>	NPR 500
	<ul style="list-style-type: none"> <li>Non-Account Holder</li> </ul>	NPR 1,000

S.N	Services	Fees/Charges
	<ul style="list-style-type: none"> <li>Financial Institutions</li> </ul>	Free
	<b>Cancellation of NRB Cheque</b>	NPR 250
<b>4</b>	<b>Traveler's Cheque</b>	
<b>4.1</b>	<b>Encashment of Traveler's Cheque</b>	
	Money Changes/ Financial Institutions	1.00% OR Minimum NPR 500
	Others	1.50% OR Minimum NPR 1,000
<b>5</b>	<b>Demand Draft (DD)/SWIFT Transfer</b>	
<b>5.1</b>	<b>Issuance of Demand Draft/SWIFT Transfer</b>	
<b>5.1.1</b>	<b>INR Draft/SWIFT Transfer</b>	
	Account Holder	
	<ul style="list-style-type: none"> <li>Other than ICICI Bank</li> </ul>	0.25% or minimum NPR.500 (plus SWIFT charges NPR 500 if applicable)
	<ul style="list-style-type: none"> <li>For ICICI Bank</li> </ul>	0.25% or minimum NPR 500 (plus SWIFT charges NPR 500 if applicable)*
	Non-Account Holder	
	<ul style="list-style-type: none"> <li>Other than ICICI Bank</li> </ul>	0.5% or minimum NPR 700 (plus SWIFT charges NPR 500 if applicable)
	<ul style="list-style-type: none"> <li>For ICICI Bank</li> </ul>	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)	
	<ul style="list-style-type: none"> <li>All Banks</li> </ul>	NPR 500
	Handling charges per Draft (ICICI Bank)	
	<ul style="list-style-type: none"> <li>Account Holder</li> </ul>	INR 200 equivalent*
	<ul style="list-style-type: none"> <li>For ICICI Bank</li> </ul>	INR 200 equivalent*
<b>5.1.2</b>	<b>FCY Draft/SWIFT Transfer</b>	
	Students and Manpower (For Account Holder and Non-Account Holder)	0.20% or minimum NPR 500 (plus SWIFT Charge NPR 500 if applicable)
	Account Holder	0.15% or minimum NPR 500 (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	
	<ul style="list-style-type: none"> <li>Up to USD 500</li> </ul>	USD 15
	<ul style="list-style-type: none"> <li>USD 501 to USD 999</li> </ul>	USD 20

S.N	Services	Fees/Charges
	<ul style="list-style-type: none"> <li>USD 1000 and Above</li> </ul>	USD 35
	For GBP	Equivalent GBP 35
	For EUR	EUR 50
	For AUD	AUD 80
	For JPY	JPY 7500
	For Other Currency	Equivalent USD 50
<b>5.2</b>	<b>Draft Confirmation/Follow UP Charge (wherever applicable)</b>	
	For SCB	<b>NPR 200</b>
	For Others	<b>NPR 500</b>
<b>Note: If Draft Issuance/SWIFT Transfer is for educational purpose, additional 3% Education Service Tax to be levied on Total Tuition Fee as per Income Tax Act</b>		
<b>5.3</b>	<b>Cancellation Charges</b>	
<b>5.3.1</b>	<b>Draft Cancellation</b>	
	INR Draft Cancellation	NPR 750 per item plus SWIFT Charge NPR 500
	FCY Draft Cancellation	NPR 1000 per item
<b>5.3.2</b>	<b>SWIFT Cancellation/Stop Payment Charge per instrument</b>	
	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 SWIFT charges NPR 500 as applicable
	GBP Swift	GBP 50 plus SWIFT charges NPR 500 as applicable
	Other FCY Swift	Equivalent USD 35 plus SWIFT charges NPR 500 as applicable
<b>5.4</b>	<b>Amendment Charges</b>	
<b>5.4.1</b>	<b>SWIFT Amendment</b>	
	INR Swift	INR 500 plus SWIFT Charge NPR 500
	USD Swift	USD 35 plus SWIFT Charge NPR 500
	EUR Swift	EUR 50 plus SWIFT Charge NPR 500
	GBP Swift	GBP 50 plus SWIFT Charge NPR 500
	AUD Swift	AUD 75 plus SWIFT Charge NPR 500.
	Other FCY Swift	Equivalent to USD 35 plus SWIFT Charge NPR 500
<b>6</b>	<b>Online Payment Facility (For GAMCA, TOEFL, IELTS, SAT, GMAT, GRE, ACCA etc.)</b>	<b>insta</b>
	Payment up to USD 20	NPR 200
	Payment above USD 20 and up to USD 500 or equivalent	NPR 500
	Payment above USD 500 and up to USD 1,000 or equivalent	NPR 600

S.N	Services	Fees/Charges
	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
<b>Note: Maximum amount per transaction is limited to USD 10,000.00</b>		
<b>7</b>	<b>Other Charges</b>	
<b>7.1</b>	<b>BCI report of Beneficiary from Beneficiary Bank (TT)</b>	<b>USD 10</b>
<b>7.2</b>	<b>Advance Payment Certificate for Exports Issuance Charge</b>	<b>NPR 500 per issue</b>
<b>7.3</b>	<b>Foreign Direct Investment (FDI) Certificate Issuance Charge</b>	<b>NPR 500 per issue</b>
<b>7.4</b>	<b>Recommendation Letter (EXIM CODE) for Customs Office</b>	<b>NPR 750 per issue</b>
<b>8</b>	<b>RTGS Charges</b>	
	For transaction settled in Morning Exchange	<b>NPR 10</b>
	For transaction settled in Afternoon Exchange	<b>NPR 20</b>
	For transaction settled in Evening Exchange	<b>NPR 100</b>

**\* As per Amendment dated November 21, 2019 (Mangshir 5, 2076)**

## 9. Communication and Postage Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>SWIFT Charges</b>	
	LC/BG Issuance	NPR 1,500 per message
	LC/BG Amendment	NPR 1,000 per message
	All other SWIFT/FAX	NPR 1,000 per message
	For Credit Information	NPR 1,000 per message
<b>2</b>	<b>Postage Charges</b>	
	<b>Destination</b>	
	Within Nepal	NPR 500
	India	NPR 750
	Other Countries	NPR 1,200
<b>3</b>	<b>Courier Charges</b>	
	<b>Destination</b>	
	Within Nepal	NPR 500
	India	NPR 750
	Other Countries	NPR 2,000
<b>4</b>	<b>Communication Charge</b>	<b>USD 30 EURO 30 GBP 30 JPY 3000 Or Equivalent to USD 30</b>

## 10. Trade Finance Related Service Charges

### 10.1 Letter of Credit (LC) – Import & Export

S.N	Services	Fees/Charges
<b>1</b>	<b>Import LC</b>	
<b>1.1</b>	<b>Issuance/Opening of LC</b>	
	Infrastructure/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 2,000 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)
<b>1.2</b>	<b>Amendment of LC</b>	
	Amendment in LC Value	Same as Opening Charge
	Amendment in LC Validity	Same as Opening Charge If amendment within same qtr, NPR 750 plus SWIFT Charges
	Amendment in Both LC Value and Validity	Same as Opening Charge If amendment within same qtr, NPR 750 plus SWIFT Charges
	Other Amendments	NPR 750 per amendment
	Revolving LC Reinstatement	NPR 1,000 at reinstatement + Same as opening charge
<b>1.3</b>	<b>Cancellation of LC</b>	NPR 2,000 + Communication Charges + Other Bank charges, if any
<b>1.4</b>	<b>Discrepancy</b>	
	LCY LC	NPR 2,000 for each set of docs
	INR LC	INR 2,000 for each set of docs
	USD LC	USD 60 for each set of docs
	GBP LC	GBP 60 for each set of docs
	EUR LC	EUR 60

S.N	Services	Fees/Charges
		for each set of docs
	JPY LC	JPY 6000 for each set of docs
	Other FCY LC	Equivalent amount for USD 60 for each set of docs
<b>1.5</b>	<b>Document Return Charge for LC</b>	
	LCY LC	NPR 1,000 for each set of docs plus courier/communication charges wherever applicable
	INR LC	INR 2,500 for each set of docs
	USD LC	USD 75 for each set of docs
	Other FCY LC	Equivalent amount for USD 75 for each set of docs
<b>1.6</b>	<b>Others</b>	
	Document Handling/Retirement <ul style="list-style-type: none"> <li>For Corporate</li> <li>For Other than Corporate</li> </ul>	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)	15 Paisa per FCY
<b>2</b>	<b>Export LC</b>	
<b>2.1</b>	<b>Advising Charge – Export LC</b>	
	Negotiation with us and our customer	NPR 2,000 per LC
	Negotiation with others	NPR 3,000 per LC
<b>2.2</b>	<b>Advising Charge – LC Amendment</b>	
	Negotiation with us and our customer	NPR 500 per Amendment
	Negotiation with others	NPR 1,000 per Amendment
<b>2.3</b>	<b>Confirming Commission</b>	0.40% (Minimum NPR 2,000) per quarter or part thereof
<b>2.4</b>	<b>LC Transfer Charge (Whole or Partial)</b>	0.125% of face value (Minimum NPR 1,500)- whole or partial
<b>2.5</b>	<b>Export Document under Negotiation</b>	
	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
<b>Note 1: Thereafter, interest rate @packing credit rate till Usance period.</b>		

S.N	Services	Fees/Charges
<b>Note 2: After Usance period, interest rate @ packing rate plus 2% p.a. till the date of realization</b>		
2.6	<b>Export Document under Collection</b>	
	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	<b>BCI Report from Dun &amp; Bradstreet Corporation, India or Other rating agencies</b>	<b>Actual Cost plus USD 10 (Communication Charges)</b>
<b>Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Point No 8' even for activities.</b>		

## 10.2 Documentary Collections – Import (DAP & DAA)

S.N	Services	Fees/Charges
1	<b>Document Against Payment (DAP)</b>	
	Infrastructure/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 2,000 per qtr (For Adhoc/Excess Limit Facility, Higher side fee shall be charged)
2	<b>Document Against Acceptance (DAA)</b>	
	Infrastructure/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 2,000 per qtr (For Adhoc/Excess Limit Facility, Higher side fee shall be charged)
3	<b>Document Return Charge under Import DAP/DAA</b>	
	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

### 10.3 Guarantee

S.N	Services	Fees/Charges
<b>1</b>	<b>Issuance Charge - Guarantee</b>	
1.1	Bid Bond	0.30%- 0.40% (Minimum NPR 750) per quarter or part thereof
1.2	Performance Bond	0.30%-0.40% (Minimum NPR 1,500) per quarter or part thereof
1.3	Advance Payment Guarantee	0.35% - 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
1.5	Supplier Credit/Supply Guarantee	0.40% - 0.5% (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
1.7	Credit Line Certificates	0.15% per month
<b>2</b>	<b>Amendment Charge - Guarantee</b>	
2.1	Amendment of Value	Same as Issuance Charge
2.2	Amendment of Validity/Time	Same as Opening Charge If amendment within same qtr, NPR 1,000
2.3	Amendment of Both Time and Value	Same as Opening Charge If amendment within same qtr, NPR 1,000
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
<b>3</b>	<b>Other Guarantee Related Charges</b>	
3.1	Guarantee Claim Handling/Settlement Charge	NPR 2,000 per claim settlement plus other relevant charges, if any
<b>4</b>	<b>Advance Payment Guarantee Certificate Issuance Charge</b>	<b>NPR 500 per issue</b>
<b>5</b>	<b>Guarantee Advising Charge</b>	
5.1	Guarantee Advising Charge (Local):	NPR 5,000
5.2	Guarantee Advising Charge (Foreign):	USD 50



## 11. Credit Pricing Related Service Charges

S.N	Services	Fees/Charges	
<b>1</b>	<b>Regular Interest Rate on Loan &amp; Advances</b>		
1.1	Interest Rates	As decided by pricing committee 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	
<b>2</b>	<b>Compound Interest (PE) on Interest Receivables on Overdue Loan and Advances</b>		
2.1	Rate of Compound Interest (PE)	Equal to regular interest (IN)	
<b>3</b>	<b>Penal Spread (PS) on Overdue Loan &amp; Advances and Interest Receivables</b>		
3.1	Rate for Penal Spread (PS)	2% p.a. in addition to regular interest (IN)	
<b>4</b>	<b>Late Payment Fee at default</b>		
4.1	DSL- Direct	Nil	
4.2	All Other	Nil	
Here Default refers to:			
<ul style="list-style-type: none"> <li>• EMI/EQI Overdue or part thereof (Grace Period of 7 days)</li> <li>• Interest and/or principal overdue for other loans.</li> <li>• Limit expiry/Review expiry in case of overdraft facilities.</li> </ul>			
<b>5</b>	<b>Processing Fee</b>	<b>Funded</b>	<b>Non-funded*</b>
<b>5.1</b>	<b>Infrastructure/Corporate Lending</b>		
5.1.1	Infrastructure Lending	0.25%	0.25%
5.1.2	All Corporate Lending	0.25%	0.25%
<b>5.2</b>	<b>Business Lending (Including Swapping Purpose)</b>		
5.2.1	Mid Size Business (MSB) Loan		
	• Higher MSB (150-250m)	0.50%	0.50%
	• Lower MSB (100-150m)	0.50%	0.50%
5.2.2	SME Loan / ESME Loan		
	• Higher SME (50-100m)	0.75%	0.50%
	• Lower SME (10-50m)	0.75%	0.50%
	• Easy SME (Upto 10m)	0.75%	0.50%
5.2.3	Margin Lending for Firm/Companies	0.75%	
<b>5.3</b>	<b>Consumer &amp; Other Lending (Including Swapping Purpose)</b>		
5.3.1	Home Loan	0.75%	
5.3.2	Auto Loan	0.75%	
5.3.3	Hire Purchase Loan - Commercial	0.75%	
5.3.4	Mortgage Loan – Overdraft	0.75%	
5.3.5	Mortgage Loan – Term	0.75%	
5.3.6	Mortgage Plus Loan – Overdraft	0.75%	

S.N	Services	Fees/Charges	
5.3.7	Mortgage Plus Loan – Term	0.75%	
5.3.8	Privilege Loan – Overdraft	0.75%	
5.3.9	Privilege Loan – Term	0.75%	
5.3.10	Education Loan	0.75%	
5.3.11	Salary Package Loan	0.75%	
5.3.12	Margin Lending	0.50%	
5.3.13	Loan Against Fixed Deposit Receipt (Own)	NIL	
5.3.14	Loan Against Government Securities/NSB	0.25%	
5.3.15	Loan Against Gold	0.75%	
5.3.16	Loan Against 1st Class Bank Guarantee	0.25%	
5.3.17	Professional Loan	0.75%	
5.3.18	Other Loan	0.75%	
<b>5.4</b>	<b>Deprived Sector Lending (DSL)</b>		
5.4.1	Direct	0.75%	
	Direct - HP Auto Rickshaw Loan	0.75%	
5.4.2	Indirect		
	Micro Finance Financial Institutions	0.25%	
	Others	0.75%	
5.4.3	Yuba Tatha Sana Byabashiyi Krishi Karja	As per NRB Guidelines	
<b>5.5</b>	<b>Loans under Consortium Financing</b>	<b>As per Consortium Decision</b>	
<b>5.6</b>	<b>For Non-Funded Facility Only</b>	<b>0.35%</b>	
<b>5.7</b>	<b>Force Loan/BLC</b>	<b>0.75%</b>	
<b>6</b>	<b>Renewal Fee/Reprocessing Fee</b>	<b>Funded</b>	<b>Non-funded*</b>
<b>6.1</b>	<b>Infrastructure/Corporate Lending</b>		
6.1.1	Infrastructure Lending	0.15%	0.15%
6.1.2	All Corporate Lending	0.15%	0.15%
<b>6.2</b>	<b>Business Lending</b>		
6.2.1	Mid Size Business (MSB) Loan		
	• Higher MSB (150-250m)	0.15%	0.15%
	• Lower MSB (100-150m)	0.15%	0.15%
6.2.2	SME Loan/ESME Loan		
	• Higher SME (50-100m)	0.15%	0.15%
	• Lower SME (10-50m)	0.15%	0.15%
	• Easy SME (Upto 10m)	0.15%	0.15%
	Note: In case of rollover of deals in above mentioned cases.		0.15%
<b>6.3</b>	<b>Consumer &amp; Other Lending</b>		
6.3.1	Mortgage Loan – Overdraft	0.15%	
6.3.2	Mortgage Plus Loan – Overdraft	0.15%	
6.3.3	Margin Lending – Overdraft	0.15%	
6.3.4	Privilege Loan – Overdraft	0.15%	
6.3.5	Loan Against Fixed Deposit Receipt - Overdraft	NIL	
6.3.6	Loan Against Gold – Overdraft	0.15%	
6.3.7	Professional Loan – Overdraft	0.15%	
<b>6.4</b>	<b>Deprived Sector Lending (DSL)</b>		

S.N	Services	Fees/Charges
6.4.1	Direct	
6.4.1.1	Business	0.15%
6.4.1.2	Individual	0.15%
6.4.2	Indirect	
	<i>Micro Finance Financial Institutions</i>	0.15%
	<i>Others</i>	0.15%
6.4.3	Yuba Tatha Sana ByabashiyiKrishiKarja	As per NRB Guidelines
<b>6.5</b>	<b>Loans under Consortium Financing</b>	<b>As per Consortium Decision</b>
<b>6.6</b>	<b>For Non-Funded Facility Only</b>	<b>As per the rate mentioned above (loan category wise)</b>
<b>6.7</b>	<b>Amendment Charge for Education Loan</b>	<b>NPR 10,000 flat</b>
<b>7</b>	<b>Temporary Extension fee due to Non-Submission of documents required for renewal of facilities by the borrower</b>	<b>NIL</b>
<b>8</b>	<b>Loan Management Fee (under Consortium Financing)</b>	<b>As per Agreement under Consortium</b>
<b>9</b>	<b>Commitment Fee</b>	
<b>9.1</b>	<b>Under-Utilization Fee for overdraft limit</b>	
9.1.1	Infrastructure/Corporate Loan	0.15% flat on unutilized portion if it is less than 60%
9.1.2	Business Loan (MSB, SME & ESME)	
	• MSB	0.15% flat on unutilized portion if it is less than 60%
	• SME	0.15% flat on unutilized portion if it is less than 60%
	• ESME	0.15% flat on unutilized portion if it is less than 60%
9.1.3	Consumer Loan (Except Privilege Overdraft, FDR)	0.15% flat on unutilized portion if it is less than 60%
	• Privilege Overdraft	0.15% flat on unutilized portion if it is less than 60%
	• Loan against FDR – Overdraft	NIL
9.1.4	Loans under Consortium Financing	As per Consortium Decision
<b>9.2</b>	<b>Undrawn Charge for Term Nature Loan within Moratorium Period (Commitment Fees/प्रतिवद्धता शुल्क)</b>	
9.2.1	Infrastructure/Corporate Loan	0.15% flat on the undrawn amount as per the drawdown schedule
9.2.2	Business Loan(MSB, SME & ESME)	
	• MSB	0.15% flat on the undrawn amount as per the drawdown schedule
	• SME	0.15% flat on the undrawn amount as per the drawdown schedule
	• ESME	0.15% flat on the undrawn amount as per the drawdown schedule

S.N	Services	Fees/Charges
9.2.3	Consumer Loan (Except Privilege Loan)	0.15% flat on the undrawn amount as per the drawdown schedule
	<ul style="list-style-type: none"> <li>Privilege Loan</li> </ul>	0.15% flat on the undrawn amount as per the drawdown schedule
9.2.4	Loans under Consortium Financing	As per Consortium Decision
<b>10</b>	<b>Prepayment Fee(अग्रिम भुक्तानी)</b>	
10.1	<b>For all type of Term nature loan If repaid through any source.</b>	
	If Repaid within 2 Years	0.75% of pre-paid amount
	If Repaid within 2 to 5 Years	0.375% of pre-paid amount
	If Repaid after 5 Years	0.15% of pre-paid amount
	Term Loan with Fixed Interest Rate	0.75% of pre-paid amount
	If Repaid within 2 years in case Fixed Interest Rate loan	1.75% of pre-paid amount
	Project loans disbursed with a grace period and pre-payment of loan is made within 2 years of project has been in operation	1.75% of pre-paid amount
	<b>For Lower Corporate Segment (Below Limit of NPR 50 Crore)</b>	
	If Repaid within 2 Years	0.50% of Pre-paid amount
	If Repaid within 2 to 5 Years	0.375% of pre-paid amount
	If Repaid after 5 Years	0.15% of pre-paid amount
	Project loans disbursed with a grace period and pre-payment of loan is made within 2 years of project has been in operation	1.50% of pre-paid amount
	<b>For Higher Corporate Segment (Above Limit of NPR 50 Crore) and Wholesale Lending</b>	
	If Repaid within 2 Years	0.25% of Pre-paid amount
	If Repaid within 2 to 5 Years	0.125% of Pre-paid amount
	If Repaid after 5 Years	0.05% of pre-paid amount
	Project loans disbursed with a grace period and pre-payment of loan is made within 2 years of project has been in operation	1.25% of pre-paid amount
10.2	<b>If repaid by swapping to other banks/FIs</b>	
	If Swapped within 2 Years	0.75% of swapped amount
	If Swapped within 2 to 5 Years	0.375% of swapped amount
	If Swapped after 5 Years	0.15% of swapped amount
	Term Loan with Fixed Interest Rate	0.75% of swapped amount
	If swapped within 2 years in case Fixed Interest Rate loan	1.75% of swapped amount
	Project loans disbursed with a grace period and swapped of loan is made within 2 years of project has been in operation	1.75% of swapped amount
10.3	If loan amount is up to 50 lakh irrespective of category of loan	No prepayment charge shall be levied.
<b>11</b>	<b>Irregularity Fee-Non/Late Submission</b>	
11.1	Stock & Receivable Report- Within 15 days after quarter end (Quarter end as per Business's Financial Year)	NIL
	<i>Note: Irregularity fee for Stock Report- With immediate effect in Offer Letter, But Fee shall come into effect from Falgun 1, 2076.</i>	
11.2	Audited Financial Report – Within 6 months from fiscal year end.	NIL

S.N	Services	Fees/Charges
	<i>Note: Irregularity fee Audited Financial Report – Applicable to Business Loans and Fee shall come into effect from Falgun 1, 2076</i>	
<b>12</b>	<b>Security Replacement Charge</b>	<b>NPR 2,500</b>
<b>13</b>	<b>Letter of Intent (LOI)</b>	
13.1	For hydro-projects with capacity up to 10 MW	NPR 50,000 each
13.2	For hydro-projects with capacity between 10 – 15 MW	NPR 75,000 each
13.3	For hydro-projects with capacity more than 15 MW	NPR 100,000 each
13.4	Other than Hydropower Project	NPR 25,000 to NPR 100,000 each as per the volume of the project
13.5	Any kind of other management	Minimum NPR 25,000 each
<b>14</b>	<b>Other Credit Related Charges</b>	
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)	NIL
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	Blue Print/Trace Collection Fee	As per Actual Cost
14.9	Credit Information Inquiry reply to other Banks/FIs	NPR 750
<b>15</b>	<b>Cheque Purchase</b>	
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
<b>Note 1:</b> After mentioned period, Maximum published rate for overdraft plus 2% p.a. of penal spread shall be charged.		
<b>Note 2:</b> In addition to above mentioned cheque purchase charge, cheque collection charge shall be charged as per cheques collection charges mentioned in this document.		

## 12. Share Related Service Charges

S.N	Services	Fees/Charges
<b>1</b>	<b>Demat Related Charges</b>	
1.1	Demat Account Opening Charges	NPR 50/ 100
1.2	Annual Demat Account Operating Fee	NPR 100
1.3	Securities Transfer Fee	NPR 25 per security transferred
1.4	Re-materialization Charge	NPR 50
1.5	Share Pledged Charge	NPR 50
1.6	Household Transfer	2% or minimum NPR 200

S.N	Services	Fees/Charges
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
<b>2</b>	<b>Mero Share/C-asba Related Charges</b>	
2.1	Mero-Share (online) User Creation Charge	NPR 50
2.2	Annual Operating Fee for Meroshare	NPR 50
<b>3</b>	<b>ASBA Application Fee per Application</b>	<b>NPR 10</b>

### 13. 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
3	Service fees on buy of small denomination foreign currencies (<50)	0.5% of Buying rate * amount

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