

## Abbreviations

---

|  |  |
|--|--|
| NRB: Nepal Rastra Bank                         | LC: Letter of Credit                         |
| USA: United States of America                  | BCI: Beneficiary Credibility Information     |
| INR: Indian Rupees                             | POS: Point of Sale                           |
| DD: Demand Draft                               | HBL: Himalayan Bank Limited                  |
| GBP: Pounds                                    | SCBNL: Standard Chartered Bank Nepal Limited |
| EUR: Euro                                      | NSBI: Nepal SBI Bank Limited                 |
| FCY: Foreign Currency                          | NABIL: Nabil Bank Limited                    |
| ABBS: Any Branch Banking Service               | ATM: Automated Teller Machine                |
| NPR: Nepalese Rupees                           | SCT: Smart Choice Technology                 |
| H: Height                                      | NPN: National Payment Network                |
| W: Width                                       | SMS: Short Messaging Service                 |
| D: Depth                                       | P.A.: Per Annum                              |
| IPS: Interbank Payment System                  | BFI: Bank and Financial Institutions         |
| PF: Provident Fund                             | CCTV: Closed Circuit Television              |
| DC: Direct Credit                              | DEMAT: Dematerialization                     |
| DD: Direct Debit                               | IT: Information Technology                   |
| FD: Fixed Deposit                              | NCHL: Nepal Clearing House Limited           |
| STR: Secure Transaction Registry               |  |
| ASBA: Applications Supported by Blocked Amount |  |

## CONTENTS

|  |    |
|--|----|
| 1. Clean Bills Purchase.....                   | 1  |
| 2. Electronic Cheque Clearing (ECC) .....      | 1  |
| 3. Remittance .....                            | 1  |
| 4. Customer Service/ Business Desk.....        | 2  |
| 5. Cash and Transfers.....                     | 3  |
| 6. Communication and Postage.....              | 4  |
| 7. Safe Deposit Lockers .....                  | 4  |
| 8. Interbank Payment System (IPS) Charges..... | 5  |
| 9. Civil Bank Remit.....                       | 5  |
| 10. Credit Related.....                        | 5  |
| 11. Trade Finance.....                         | 8  |
| 12. Digital Banking/E-Banking.....             | 10 |
| 13. Other Charges.....                         | 12 |

## Standard Tariff and Charges (STC)

### 1. Clean Bills Purchase

| S.N. | Particulars                           | Charges Applicable  |
|------|---------------------------------------|---|
| 1.1. | USD Cheques (USA)                     | <ul style="list-style-type: none"> <li>1.00% of Face Value of Bill or minimum NPR 1,000/- for 15 days.</li> <li>If not realized within 15 days, additional 0.05% per day thereafter up to realization date</li> </ul>   |
| 1.2. | INR Bills/ Demand Draft (DD) Purchase | <p><b>Payable at Metros of India:</b></p> <ul style="list-style-type: none"> <li>1.00% of Face Value of Bill or NPR 1,000/- for 15 days.</li> <li>If negotiable instrument not realized within above specified date, additional 0.05% per day thereafter up to realization date</li> </ul> <p><b>Non-Metros:</b></p> <ul style="list-style-type: none"> <li>1.25% of Face Value of Bill or minimum NPR 1,000/- for 30 days.</li> <li>If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter up to date of realization</li> </ul> |

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

### 2. Electronic Cheque Clearing (ECC)

| S.N. | Particulars                           | Charges Applicable  |
|------|---------------------------------------|---|
| 2.1. | Inter Branch Collection (ABBS Charge) | No Charge   |
| 2.2. | Express and High Value Clearing       | NPR 100/-   |
| 2.3. | Outward Clearing Cheque               | <ul style="list-style-type: none"> <li>Above NPR 2 Lakhs: NPR 15/-</li> </ul>   |
| 2.4. | Late Presentment Charge               | <p>For Regular only</p> <ul style="list-style-type: none"> <li>Above NPR 200,000/-: NPR 200+NPR 15*</li> </ul> <p style="text-align: right;">*NCHL Charge</p> |

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

### 3. Remittance

| S.N. | Particulars                   | Charges Applicable  |
|------|-------------------------------|---|
| 3.1. | INR Draft Confirmation Charge | <p><b>Prime Customers:</b> 0.05% or minimum NPR 100/- (whichever is higher) plus SWIFT charge NPR 250/-</p> <p><b>Other Customers:</b> 0.1% or minimum NPR 200/- plus SWIFT charge NPR 250/-</p> <p>Note: If Demand Drafts have been issued for the purpose of education, an additional education tax shall be levied as per NRB Guidelines</p> |
| 3.2. | Foreign Currency Draft        | <p><b>Prime Customers:</b> 0.10% or NPR 250/- whichever is higher Plus SWIFT charge NPR 250/-</p> <p><b>Students:</b> 0.05% of Face Value of Bill or minimum NPR 350/- Plus SWIFT charge NPR 250/-</p> <p><b>Other Customers:</b></p>   |

|       |  |   |
|-------|--|---|
|       |  | 0.10% or NPR 500/- whichever is higher Plus SWIFT charge NPR 250/-  |
| 3.3.  | Foreign Currency Clean Bill Collection (including INR)         | 0.125% of Face value of Bill or minimum NPR 1,500/- plus postage/ communication charge  |
| 3.4.  | FCY/INR/SWIFT Transfer   | <p><b>Prime Customers:</b><br/>0.10% of SWIFT value or Minimum NPR 350/- plus SWIFT charge NPR 250/-</p> <p><b>Students:</b><br/>0.05% of Face Value of Bill or minimum NPR 350/- Plus SWIFT charge NPR 250/-</p> <p><b>Other Customers:</b><br/>0.15% of SWIFT value or Minimum NPR 500/- plus SWIFT Charge NPR 250/-</p> <p>Note: If the charge is "Ours" in MT 103, the following charges shall be applicable:</p> <ul style="list-style-type: none"> <li>• USD: USD 25</li> <li>• GBP: GBP 20</li> <li>• EUR: EUR 25</li> <li>• AUD: AUD 60</li> <li>• AED: AED 100</li> </ul>  |
| 3.5.  | SWIFT Transfer for Tatopani/ Rasuwa imports                    | 0.05% of SWIFT value or NPR 1,000/-, whichever is higher plus SWIFT charge of NPR 250/-   |
| 3.6.  | Draft Cancellation   | <p><b>In case of lost draft:</b></p> <ul style="list-style-type: none"> <li>• Up to 3 months from the date of draft issuance: NPR 500/- per draft</li> <li>• After 3 months from the date of draft issuance: NPR 1,000/- per draft</li> </ul> <p><b><u>In case the original instrument is submitted to the Bank:</u></b></p> <ul style="list-style-type: none"> <li>• NPR 250/-</li> </ul> <p><b><u>In both cases:</u></b></p> <ul style="list-style-type: none"> <li>• SWIFT and other Bank charges as applicable</li> <li>• Refund will be made at the prevailing exchange buying rate on the date of refund</li> </ul> |
| 3.7.  | Refund of Inward Remittance                                    | Charge applicable if beneficiary requests   |
| 3.8.  | Any Branch Banking Service (ABBS) Transfer                     | <ul style="list-style-type: none"> <li>• No Charge</li> </ul>   |
| 3.9.  | Payment of Remittance, Online Money Transfers, Online Payments | Sharing of commission as per agreement  |
| 3.10. | Cancellation/ Amendment of SWIFT                               | NPR 500/-   |
| 3.11. | Follow-up SWIFT on Remittances at Customer's Request           | NPR 500/- per SWIFT message plus applicable communication charge of NPR 250/- (Total charge: NPR 750/-)   |

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

#### 4. Customer Service/ Business Desk

| S.N. | Particulars     | Charges Applicable  |
|------|-----------------|---|
| 4.1. | Account Closure | <ul style="list-style-type: none"> <li>• No Charge</li> </ul> |
| 4.2. | Scheme Change   | <ul style="list-style-type: none"> <li>• No Charge</li> </ul> |

|       |  |  |
|-------|--|--|
| 4.3   | Balance Certificate Charge   | <ul style="list-style-type: none"> <li>No Charge</li> </ul>  |
| 4.4.  | 'No Dues' Certificate  | NPR 500/- per request  |
| 4.5.  | 'Interest Earned' Certificate  | <ul style="list-style-type: none"> <li>Within 2 years: NPR 1,000/-</li> <li>2 years and above: NPR 1,500/-</li> </ul>  |
| 4.6.  | Advanced Payment Certificate   | <ul style="list-style-type: none"> <li>Civil Bank Accountholders: NPR 500/- per certificate</li> <li>NPR 500/- for duplicate Advanced Payment Certificate (NPR 100/- for every additional copy)</li> <li>Certificate request of over 1 year for accountholders: NPR 1,000 per certificate (NPR 200/- for every additional copy)</li> <li>Certificate request of over 1 year for non-accountholders: NPR 2,000 per certificate</li> <li>Amendment in Advanced Payment Certificate: NPR 250/-</li> </ul> |
| 4.7.  | Date Extension for Advance Payment Certificate (for validity)                        | NPR 500/-  |
| 4.8.  | Other Certificate Charges (other than those specifically mentioned in this document) | NPR 500/-  |
| 4.9.  | Duplicate Account Statement  | <ul style="list-style-type: none"> <li>NPR 250/- for the current year (only for Current and Call Accounts)</li> <li>NPR 500/- for other years</li> </ul>   |
| 4.10. | Standing Instructions (case-to-case basis)   | NPR 250/- per request or if FCY: USD 10 per request  |
| 4.11. | Amendment for Standing Instruction   | NPR 100/- per request of if FCY: USD 5 per request   |
| 4.12. | Failure of Standing Instruction at the Request of the Customer                       | NPR 250/- on insufficient balance and in case of dormant account   |
| 4.13. | Penalty on Premature Fixed Deposit Encashment  | Coupon rate less Normal Savings Interest Rate applicable on the date of liquidation  |
| 4.14. | ASBA Application Charge  | NPR 20/-   |

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

## 5. Cash and Transfers

| S.N. | Particulars  | Charges Applicable  |
|------|--|---|
| 5.1. | Cheque Return/ Bounce due to insufficient balance (both counter and clearing)  | NPR 200/- flat for any time issuance  |
| 5.2. | Cheque Stop Payment Request and/ or Issuance of fresh cheque book              | <ul style="list-style-type: none"> <li>No Charge</li> </ul>   |
| 5.3. | Good for Payment   | <ul style="list-style-type: none"> <li>No Charge</li> </ul>   |
| 5.4. | Cancellation of Good for Payment and Reissuance                                | <ul style="list-style-type: none"> <li>No Charge</li> </ul>   |
| 5.5. | Charge against uncollected cheques if not collected within 90 days of request. | NPR 250/-   |
| 5.6. | FCY Cash Deposit   | As per the rate provided by the Treasury Department   |
| 5.7. | NRB Cheques Issuance   | Charge: NPR 1,000/- per cheque (other than custom margin cheque issued in favor of custom office) and NPR 500/- for replacement |

|       |                                   |   |
|-------|-----------------------------------|---|
| 5.8.  | Manager's Cheques                 | <ul style="list-style-type: none"> <li>• <b>Prime Customers:</b> NPR 250/- per Cheque</li> <li>• <b>Other Customers:</b> NPR 500/- per Cheque</li> </ul>    |
| 5.9.  | Cancellation of Manager's Cheques | <ul style="list-style-type: none"> <li>• Civil Bank Accountholders: NPR 250/-</li> <li>• Civil Bank Non-Accountholders: NPR 500/-</li> </ul>                |
| 5.10. | Non-Surrender of Cheque           | NPR 250/- (Customer can declare in case of void and torn cheques; Not applicable in deceased account case)  |
| 5.11. | Issuance of loose cheque*         | NPR 50/-<br>Free, if cheque book is not issued  |
| 5.12. | Lost Cheque Requisition           | <ul style="list-style-type: none"> <li>• Up to 10 leaves: NPR 250/-</li> <li>• 10 – 25 leaves: NPR 500/-</li> <li>• Above 25 leaves: NPR 1,000/-</li> </ul> |
| 5.13. | Cash Withdrawal Slip              | <ul style="list-style-type: none"> <li>• NPR 50/- for Home Branch</li> <li>• NPR 100/- for other branch</li> </ul>  |

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

\*Loose cheque means normal cheque duly printed and recorded inventory system in CBS in a single leaf

## 6. Communication and Postage

| S.N. | Particulars   | Charges Applicable   |
|------|---|--|
| 6.1. | <b>Duplicate Debit/ Credit Advice:</b> <ul style="list-style-type: none"> <li>• Within 3 months of transaction</li> <li>• From 3 months to 1 year</li> <li>• From 1 year to 2 years</li> <li>• After 2 years</li> </ul> | <ul style="list-style-type: none"> <li>• No Charge</li> <li>• NPR 100/-</li> <li>• NPR 500/-</li> <li>• NPR 1,000/-</li> </ul> |
| 6.2. | <b>Record Retrieval Charges:</b> <ul style="list-style-type: none"> <li>• Within 3 months of transaction</li> <li>• From 3 months to 1 year</li> <li>• From 1 year to 2 years</li> <li>• After 2 years</li> </ul>       | <ul style="list-style-type: none"> <li>• No Charge</li> <li>• NPR 100/-</li> <li>• NPR 500/-</li> <li>• NPR 1,000/-</li> </ul> |
| 6.3. | <b>Courier/ Postage Charge (for each packet up to 500 grams):</b> <ul style="list-style-type: none"> <li>• Nepal</li> <li>• India</li> <li>• Other Countries</li> </ul>   | <ul style="list-style-type: none"> <li>• NPR 100/-</li> <li>• NPR 1,000/-</li> <li>• NPR 2,000/-</li> </ul>                    |

## 7. Safe Deposit Lockers

| S.N. | Particulars |            |            |            | Charges Applicable |             |
|------|-------------|------------|------------|------------|--------------------|-------------|
|      | Size        | H (Inches) | W (Inches) | D (Inches) | Annual Rent        | Key Deposit |
| 7.1. | A           | 6.3        | 8.4        | 19.6       | 2,500/-            | 7,500/-     |
| 7.2. | B           | 5          | 14         | 19.6       | 3,500/-            | 10,000/-    |
| 7.3. | C           | 11         | 14         | 19.6       | 5,000/-            | 10,000/-    |
| 7.4. | D           | 7.5        | 21         | 19.6       | 6,000/-            | 10,000/-    |
| 7.5. | E           | 15         | 21         | 19.5       | 10,000/-           | 10,000/-    |
| 7.6. | F           | 4.5        | 6.5        | 22         | 1,500/-            | 7,500/-     |
| 7.7. | G           | 6          | 8          | 22         | 2,500/-            | 7,500/-     |
| 7.8. | H           | 6          | 16.5       | 22         | 3,500/-            | 10,000/-    |
| 7.9. | I           | 12         | 8          | 22         | 5,000/-            | 10,000/-    |

|       |   |    |      |    |   |          |
|-------|---|----|------|----|---|----------|
| 7.10. | J   | 12 | 16.5 | 22 | 8,000/-   | 10,000/- |
| 7.11. | <b>Breaking of Lockers in Case of Lost Keys</b> |    |      |    | NPR 5,000/- or actual cost of replacement whichever is higher |          |
| 7.12. | <b>Duplicate Locker Key</b>                     |    |      |    | NPR 4,000/-   |          |

## 8. Interbank Payment System (IPS) Charges

| S.N.                       | Particulars                      | Charges Applicable  |
|----------------------------|----------------------------------|---|
| 8.1.                       | <b>NCHL IPS Transaction Fees</b> | <ul style="list-style-type: none"> <li>- Up to NPR 500: NPR 2</li> <li>- Above NPR 500 to NPR 50,000: NPR 5</li> <li>- Above NPR 50,000: NPR 10</li> <li>- FCY Transactions: NPR 10</li> <li>• Cancellation Charge: NPR 100/- flat</li> </ul> |
| *Other charges as per NCHL |                                  |   |

## 9. Civil Bank Remit

| S.N. | Sending Amount (NPR) |           | Service Charge (NPR) | Commission (Comm.) Sharing |                     |                    |
|------|----------------------|-----------|----------------------|----------------------------|---------------------|--------------------|
|      | From                 | To        |                      | Overall Comm.              | Sending Agent Comm. | Paying Agent Comm. |
| 9.1. | 1/-                  | 10,000/-  | 100/-                | 40/-                       | 35/-                | 25/-               |
| 9.2. | 10,001/-             | 25,000/-  | 150/-                | 60/-                       | 52.50               | 37.50              |
| 9.3. | 25,001/-             | 50,000/-  | 200/-                | 80/-                       | 70/-                | 50/-               |
| 9.4. | 50,001/-             | 100,000/- | 250/-                | 100/-                      | 87.50               | 62.50              |
| 9.5. | 100,001/-            | 200,000/- | 350/-                | 140/-                      | 122.50              | 87.50              |
| 9.6. | 200,001/-            | 300,000/- | 400/-                | 160/-                      | 140/-               | 100/-              |
| 9.7. | 300,001/-            | and above | 0.15% of amount      |                            |                     |                    |

## 10. Credit Related

|       |  |   |
|-------|--|---|
| 10.1. | <b>Legal Review Charge</b>               | <ul style="list-style-type: none"> <li>• No charge if in-house review</li> <li>• Review by external consultant: Cost to be borne by the customer on reciprocal basis</li> <li>• <b>No charge for medium and long term installment-based loans for the duration of loan tenure</b></li> </ul>  |
| 10.2. | <b>Only Legal Documentation</b>          | No Charge   |
| 10.3. | <b>Credit Inquiry</b>                    | Per Enquiry: <ul style="list-style-type: none"> <li>• Data not found: NPR 250/-</li> <li>• Data found: NPR 550/-</li> </ul>   |
| 10.4. | <b>Secure Transaction Registry (STR)</b> | <ul style="list-style-type: none"> <li>• For registering an original notice of security interest: NPR 500/-</li> <li>• For registering notice of amendment: NPR 500/-</li> <li>• For registering a continuity statement: NPR 500/-</li> <li>• For registering a termination statement: NPR 500/-</li> <li>• For registering a correction statement: NPR 500/-</li> <li>• For the provision of a certified search report: NPR 500/-</li> </ul> (Above charges are as per the Secure Transaction Act) |
| 10.5. | <b>Expired Deal Extension Charge</b>     | NPR 500<br>*Note: Only applicable where the deal has expired or has been extended   |

|       |           |   |
|-------|-----------|---|
| 10.6. | Corporate | <p>a. Temporary Renewal (Administrative Extension Fee)</p> <ul style="list-style-type: none"> <li>• Up to 30 days: No Charge</li> <li>• 31 – 60 days: NPR 2,500/-</li> <li>• 61 – 90 days: NPR 5,000/-</li> </ul> <p>b. Renewal Fee for Entire Funded Exposure: Maximum 0.15% of renewed limit</p> <p>c. Loan Administration Fee (New and Enhancement including ad-hoc):</p> <ul style="list-style-type: none"> <li>• 0.75% of approved limit</li> <li>• Consortium loans: As decided by consortium</li> </ul> <p>d. Commitment Fee: Maximum 0.15% of unutilized limit, if average utilization is below 60%</p> <p>e. Prepayment Fee:</p> <ul style="list-style-type: none"> <li>- Within 2 years of disbursement: Max. 0.75% of prepaid amount</li> <li>- Within 2-5 years of disbursement: Max. 0.375% of prepaid amount</li> <li>- After 5 years of disbursement: Max 0.15% of prepaid amount</li> </ul> <p>f. Interbank Credit Information: No Charge</p> <p>g. Consortium Fees: As decided by consortium</p> <p>h. Loan Swap Fee:</p> <ul style="list-style-type: none"> <li>- Within 2 years of disbursement: Max 0.75% of swap amount</li> <li>- Within 2-5 years of disbursement: Max 0.375% of swap amount</li> <li>- After 5 years of disbursement: Max 0.15% of swap amount</li> </ul> <p>i. Loan Administrative Extension fee (deals):</p> <ul style="list-style-type: none"> <li>• Greater than 30 days: 25% of Loan Administration Fee (as per subsection c above; for STL, Non-Revolving DL, TR)</li> </ul>  |
| 10.7. | SME/MC    | <p>a. Temporary Renewal (Administrative Extension Fee): 0.1% of renewal limit</p> <p>b. Renewal Fee for Entire Funded Exposure: Maximum 0.15% of renewed limit</p> <p>c. Loan Administration Fee (New and Enhancement):</p> <ul style="list-style-type: none"> <li>• SME Segment: <ul style="list-style-type: none"> <li>- Funded: 0.75% of approved limit</li> <li>- Non-Funded: Minimum 0.40% of approved limit</li> </ul> </li> <li>• Mid Corporate Segment <ul style="list-style-type: none"> <li>- Funded: 0.75% of approved limit</li> <li>- Non-Funded: Minimum 0.35% of approved limit</li> </ul> </li> <li>• Ad-hoc Limit (Funded/Non-Funded): 0.75% of approved limit</li> <li>• Loan against lien over FD/Cash Margin/lien on account: No Charge</li> <li>• In case of Pre-disbursement: Minimum 0.75% of Pre-disbursed amount</li> </ul> <p>d. Commitment Fee: Maximum 0.15% of unutilized limit, if average utilization is below 60%</p> <p>e. Prepayment Fee:</p> <ul style="list-style-type: none"> <li>- Within 2 years of disbursement: Max. 0.75% of prepaid amount</li> <li>- Within 2-5 years of disbursement: Max. 0.375% of prepaid amount</li> <li>- After 5 years of disbursement: Max 0.15% of prepaid amount</li> </ul> <p>f. Loan Swap Fee (loan settlement at our bank):</p> <ul style="list-style-type: none"> <li>- Within 2 years of disbursement: Max 0.75% of swap amount</li> <li>- Within 2-5 years of disbursement: Max 0.375% of swap amount</li> <li>- After 5 years of disbursement: Max 0.15% of swap amount</li> </ul> <p>g. Interbank Credit Information: NPR 1000/-</p> <p>h. Loan Administrative Extension Fee (Deals):</p> <ul style="list-style-type: none"> <li>• Greater than 30 days: 25% of Loan Administration Fee (as per subsection c above; for STL, Non-Revolving DL, TR)</li> </ul> |
| 10.8. | Retail    | <p>a. Temporary Renewal (Administrative Extension Fee): 0.1% or NPR 5,000/-, whichever is higher<br/>(Maximum days extension period of 90 days)</p> <p>b. Renewal Fee for Entire Funded Exposure: Maximum 0.15% of renewed limit</p> <p>c. Loan Administration Fee (New and Enhancement):</p> <ul style="list-style-type: none"> <li>• All Loans: 0.75% of approved limit</li> </ul>  |

|        |  |   |
|--------|--|---|
|        |  | <ul style="list-style-type: none"> <li>• Loan against FD/Cash Margin/lien of account: No Charge</li> <li>• Pre-disbursement: 0.75% of Pre-disbursed amount</li> </ul> <p>d. Commitment Fee: Maximum 0.15% of unutilized limit, if average utilization is below 60%</p> <p>e. Prepayment Fee:</p> <ul style="list-style-type: none"> <li>-Within 2 years of disbursement: Max. 0.75% of prepaid amount</li> <li>-Within 2-5 years of disbursement: Max. 0.375% of prepaid amount.</li> <li>-After 5 years of disbursement: Max. 0.15% of prepaid amount.</li> </ul> <p>f. Loan Swap Fee:</p> <ul style="list-style-type: none"> <li>-Within 2 years of disbursement: Max. 0.75% of swap amount</li> <li>-Within 2-5 years of disbursement: Max. 0.375% of swap amount.</li> <li>-After 5 years of disbursement: Max. 0.15% of swap amount.</li> </ul> <p>g. Interbank Credit Information: NPR 1,000/- (can be waived on reciprocal basis between banks)</p>  |
| 10.9.  | Micro/MSME   | <p>a. Temporary Renewal (Administrative Extension Fee): 0.1% or NPR 5,000/-, whichever is higher</p> <p>b. Renewal Fee for Entire Funded Exposure: Maximum 0.15% of renewed limit</p> <p>c. Loan Administration Fee (New and Enhancement for Micro Retail/MSME):</p> <ul style="list-style-type: none"> <li>• Micro Retail/MSME loans except subsidized loan: 0.75% of approved limit</li> <li>• All Subsidized Loans: 0% as per subsidy guidelines or as defined by NRB from time to time.</li> <li>• Micro Institutional Loans (Loans to MFIs): Up to 0.75% of approved limit</li> </ul> <p>d. Commitment Fee: Maximum 0.15% of unutilized limit, if average utilization is below 60%</p> <p>e. Prepayment Fee:</p> <ul style="list-style-type: none"> <li>- Within 2 years of disbursement: Max. 0.75% of prepaid amount</li> <li>-Within 2-5 years of disbursement: Max. 0.375% of prepaid amount</li> <li>-After 5 years of disbursement: Max 0.15% of prepaid amount</li> </ul> <p>f. Interbank Credit Information: No Charge</p> <p>g. Loan Swap Fee:</p> <ul style="list-style-type: none"> <li>-Within 2 years of disbursement: Max 0.75% of swap amount</li> <li>-Within 2-5 years of disbursement: Max 0.375% of swap amount</li> <li>-After 5 years of disbursement: Max 0.15% of swap amount</li> </ul> <p>h. Loan Administrative Extension Fee (Deals):</p> <ul style="list-style-type: none"> <li>• Greater than 30 days: 25% of Loan Administration Fee (as subsection c above; for STL, Non-Revolving DL, TR)</li> </ul> |
| 10.10. | Line of Credit/ Letter of Commitment attracting Capital Charge to the Bank         | <p>a. <u>Prime Customers</u>:0.25% of Line of credit/ Letter of Commitment value per quarter or minimum NPR 1,250/-</p> <p><u>Other Customers</u>:0.375% of Line of credit/ Letter of Commitment Value per quarter or minimum NPR 1,500/-</p> <p>b. Issuance of Conditional Line of Credit:</p> <ul style="list-style-type: none"> <li>• Up to 50 million: NPR 5,000/- flat</li> <li>• Above 50 to 100 million: NPR 10,000/- flat</li> <li>• Above 100 to 250 million: NPR 20,000/- flat</li> </ul>   |
| 10.11. | Service Charge: Issuance of Credit Line Letter                                     | <p><b>Prime Customers:</b> 0.10% or minimum NPR 5,000/-</p> <p><b>Other Customers:</b> 0.25% or minimum NPR 5,000/-</p>   |
| 10.12. | Penal Interest   | Additional interest of 2.00% p.a. will be levied on all overdue accounts and expired accounts   |
| 10.13. | Temporary Handover of LOR (Land Ownership Registration) Certificate Recommendation | NPR 500/-   |
| 10.14. | Halsabik Letter  | NPR 500/- per letter  |



|        |  |  |
|--------|--|--|
| 10.15. | Recommendation letter for duplicate Blue Book issuance                                 | NPR 500/-  |
| 10.16. | Security release during tenure of loan per letter (other than regular full settlement) | NPR 300/-  |
| 10.17  | Share Release Fee  | NPR 150/- per scrip  |
| 10.18  | Non-Submission of NTA Charges  | <ul style="list-style-type: none"> <li>- If not submitted before 1<sup>st</sup> quarter : NPR 500/-</li> <li>- If not submitted before 2<sup>nd</sup> quarter : NPR 500/-</li> <li>- If not submitted by 3<sup>rd</sup> quarter: Add 0.25% premium on existing interest rate.</li> </ul> |

\*Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

## 11. Trade Finance

| S.N.                           | Particulars   | Charges Applicable  |
|--------------------------------|---|---|
| <b>Import Letter Of Credit</b> |   |   |
| 11.1.                          | Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY) (Issuance Commission) | 0.5% of LC value per quarter or minimum NPR 2,500/-   |
| 11.2.                          | LC establishment in INR (Issuance Commission)   | 0.50% of LC value per quarter or minimum NPR 2,500/-  |
| 11.3.                          | LC establishment in Local Currency (LCY) (Issuance Commission)                                  | 0.50% of LC value per quarter or minimum NPR 2,500/-  |
| 11.4.                          | LC Amendment charges  | For Value and Validity<br>As per issuance commission<br><br>Other than Value and Validity <ul style="list-style-type: none"> <li>• Prime Customers: NPR 500/-</li> <li>• Other Customers: NPR 1,000/-</li> </ul>  |
| 11.5.                          | Discrepancy charges (Import LC)   | Equivalent to USD 60.00 (Discrepancy Charge USD 50.00 and USD 10.00 as SWIFT Charges)<br><br>INR 2,100.00 (Discrepancy charge INR 1,800/- and communication charge INR 300/-)<br><br>NPR 3,000/- (Discrepancy fee NPR 2,500/- and SWIFT Charge NPR 500/-) |
| 11.6.                          | Advance Payment charges for import of goods from third countries                                | <u><b>Prime Customers:</b></u><br>0.10% of payment value or minimum NPR 1,000/- per transaction and SWIFT Charge NPR 500/-<br><br><u><b>Other Customers:</b></u><br>0.125 % of payment value or minimum NPR 1,500/- and SWIFT Charge NPR 500/-            |
| 11.7.                          | Usance LC Acceptance Commission   | 0.375% of Document Value per quarter or minimum NPR 1,500/-   |
| 11.8.                          | Document Settled by FCY transferred from other Banks  | NPR 0.20 per USD  |
| 11.9.                          | Inward Document Collection  | <u><b>Prime Customers:</b></u> 0.20% of document value or minimum NPR 500/-<br><u><b>Other Customers:</b></u> 0.30% of document value or minimum NPR 750/-  |
| 11.10.                         | Document Handling Charge  | NPR 500/- per document  |
| 11.11.                         | LC Cancellation Charge (if unutilized)  | Cancellation charge NPR 1,000/- plus SWIFT charge NPR 500/-   |
| 11.12.                         | Commission on LC Document value exceeding LC Value  | 0.25% on Document Value exceeding LC Value or Minimum NPR 1,000/-   |
| <b>Export Letter of Credit</b> |   |   |

|        |   |  |
|--------|---|--|
| 11.13. | Advising Commission   | For Account holders: Nil<br>For Non – Account holders:<br>• NPR 1,500/-<br>• No charge for LC advised by another bank and negotiated with Civil Bank   |
| 11.14. | Confirmation Commission   | 0.50 % of LC value per quarter or minimum NPR 3,000/-  |
| 11.15. | LC Transfer Charge  | • Transfer to sister concern's account in Civil Bank: No Charge<br>• Transfer to third party account in Civil Bank: NPR 1,000/-<br>• Transfer to other bank: NPR 5,000/- plus communication charge of NPR 500/-  |
| 11.16. | Negotiation of Export Bills (Sight)   | 0.65% of Document value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD from the 16 <sup>th</sup> day, till the date of realization   |
| 11.17. | Negotiation of Export Bills (Usance)  | 0.25% of Document value plus interest rate applicable to TR Loan during the Usance period and highest published interest rate under OD till the date of realization after the Usance period  |
| 11.18. | Negotiation of documents against our own LC   | <b><u>Prime Customers:</u></b><br>Equivalent to Trust Receipt rate for 15 days or minimum NPR 1,000/- . If not realized within 15 days, interest to be charged @ highest published rate under OD from the 16 <sup>th</sup> day till the date of realization.<br><b><u>Other Customers:</u></b><br>Equivalent to OD rate for 15 days or minimum NPR 1,500/- . If not realized within 15 days interest to be charged @ highest published rate under OD from the 16 <sup>th</sup> day till the date of realization. |
| 11.19. | Outward Document Purchase not under LC (BILTY)  | <b><u>Prime Customers:</u></b><br>Trust Receipt rate plus 2% p.a. up to 15 days<br>Additional 1% per annum to be levied from 16 <sup>th</sup> day till the date of realization.<br><b><u>Other Customers:</u></b><br>OD rate for 15 days and if it is not realized within that period additional 2% per annum to be levied from 16 <sup>th</sup> day till the date of realization.   |
| 11.20. | Outward Document Collection   | <b><u>Prime Customers:</u></b> 0.15% of document value or minimum NPR 1,000/-<br><b><u>Other Customers:</u></b> 0.25% of document value or minimum NPR 1,000/-   |
| 11.21. | Business Credibility Information (BCI)  | NPR 500/- per BCI  |
| 11.22. | Letter of Credit/ Guarantee message inside Nepal  | NPR 1,500/-  |
| 11.23. | Letter of Credit/ Guarantee message (India)   | NPR 1,500/- per message. Moved from 'Communications & Postage' section   |
| 11.24. | Letter of Credit/ Guarantee Message (elsewhere)   | NPR 2,000/- per message  |
| 11.25. | Communication and Postage charge:<br>• Simple Payment Message (India)<br>• Other Message (India)<br>• Simple Payment Message (elsewhere)<br>• Other Message (elsewhere) | Communication and Postage charge:<br>• NPR 500/- per message<br>• NPR 650/- per message<br>• NPR 500/- per message<br>• NPR 750/- per message  |

Guarantee

|        |   |   |
|--------|---|---|
| 11.26. | Bid Bond  | <b>Prime Customers:</b><br>0.20% of Guarantee Value per quarter or minimum NPR 1,000/-<br><b>Other Customers:</b><br>0.30% of Guarantee Value per quarter or minimum NPR 1,500/-        |
| 11.27. | Performance Bond  | 0.5% of Guarantee Value per quarter or minimum NPR 1,500/-  |
| 11.28. | Advanced Payment Guarantee  | 0.50% of Guarantee Value per quarter or minimum NPR 5,000/-   |
| 11.29. | Supply Guarantee  | 1% of Guarantee Value per quarter or NPR 10,000/- whichever is higher   |
| 11.30. | Bonded Warehouse Guarantee  | 0.375% of Guarantee Value per quarter or minimum NPR 2,500/-  |
| 11.31. | Guarantee against Counter Guarantee of Top 500 Banks  | 0.20% of Guarantee Value per quarter or Minimum USD 100.00  |
| 11.32. | Amendment (Not affecting value and expiry as well as for time extension within the quarter) | NPR 1,000/- plus Communication Charge   |
| 11.33. | Counter Guarantee Amendment not affecting time and value                                    | USD 50.00 plus SWIFT Charge of NPR 500/-  |
| 11.34. | Endorsement of Guarantee to other Bank or relaying claims                                   | USD 100.00 per event  |
| 11.35. | Shipping Indemnity  | NPR 2,000/-   |
| 11.36. | BLC Loan/ Forced Loan   | a. Corporate: 0.50% flat of the disbursed amount.<br>b. SME and others: 0.75% flat of the disbursed amount.<br><i>*Note: Charges above shall be levied at the time of loan issuance</i> |
| 11.37. | Back dated Guarantee Issuance   | NPR 500/  |

## 12. Digital Banking/E-Banking

| S.N.  | Particulars  | Charges Applicable  |
|---|--|---|
| <b>MasterCard Applicable Charges and Daily ATM + POS Limit - Inside Nepal only</b>      |  |   |
| 12.1.   | Cash Withdrawal (MasterCard Network - Debit & Domestic Prepaid Card) from NSBI, SCBNL, NABIL | NPR 20/- after 2 free transactions per month  |
| 12.2.   | Cash Withdrawal from HBL's ATM (Debit & Domestic Prepaid Card)                               | NPR 20/-  |
| 12.3.   | POS Purchase   | No Charge   |
| 12.4.   | Balance Inquiry SCT/ NPN Network (Debit & Domestic Prepaid) in other bank's ATM              | NPR 5/-   |
| <b>MasterCard Applicable Charges and Daily ATM + POS Limit – Inside India only</b>      |  |   |
| 12.5.   | Cash Withdrawal (Debit & Domestic Prepaid Card) – MasterCard Network                         | NPR 250/-   |
| 12.6.   | POS Purchase (Debit & Domestic Prepaid Card)   | No Charge   |
| 12.7.   | Balance Inquiry (Debit & Domestic Prepaid Card) – MasterCard Network                         | NPR 50/-  |
| <b>MasterCard Applicable Charges and Daily ATM + POS Limit – Except Nepal and India</b> |  |   |
| 12.8.   | Cash Withdrawal (Debit & International Prepaid Card)   | USD 5/-   |
| 12.9.   | Balance Inquiry (Debit & Domestic Prepaid Card)  | USD 0.75  |
| <b>Other Associated Charges of MasterCard</b>   |  |   |
| 12.10.  | Issuance Fee* (Debit & Domestic Prepaid) - Inside Nepal and India                            | NPR 1,000/- (if paid in installment: NPR 200/- for 1 <sup>st</sup> year, NPR 400/- for 2 <sup>nd</sup> year and NPR 400/- for 3 <sup>rd</sup> year) |
| 12.11.  | Issuance Fee (Dollar Prepaid/ Dollar MasterCard) - Inside Nepal and India                    | USD 10/-  |

|        |  |   |
|--------|--|---|
| 12.12. | Renewal Fee (Debit & Domestic Prepaid)               | No Charge   |
| 12.13. | Renewal Fee (Dollar Prepaid/ Dollar MasterCard)      | USD 10/-  |
| 12.14. | Replacement Fee (Debit)                              | NPR 300/-   |
| 12.15. | Replacement Fee (Domestic Prepaid)                   | NPR 200/-   |
| 12.16. | Replacement Fee (Dollar Prepaid/ Dollar MasterCard)  | USD 10/-  |
| 12.17. | Replacement after card expiry*                       | NPR 1,000/-   |
| 12.18. | PIN Regeneration (Debit & Domestic Prepaid)          | NPR 100/-   |
| 12.19. | PIN Regeneration (Dollar Prepaid/ Dollar MasterCard) | USD 3/-   |
| 12.20. | International Virtual Card                           | Issuance Fee: NPR 500/-<br>Annual Fee: Nil<br>Re-Load Fee: NPR 500/-<br>PIN Regeneration Fee: NPR 250/-<br>Re-Issuance Fee: NPR 500/- |
| 12.21  | e-Commerce Registration (USD/Local Debit Card)       | NPR 50/- (one time)   |

# In cases where a Debit Card is offered along with another banking product, the provisions stated in the Product Paper of that particular product shall prevail.

| Other Digital/E-Banking Charges |                                   |  |
|---------------------------------|-----------------------------------|--|
| 12.22.                          | Debit Card Destruction            | NPR 150/-  |
| 12.23.                          | Internet Banking PIN Regeneration | NPR 50/-   |
| 12.24.                          | Mobile Banking                    | Issuance: NPR 100/-<br>Maintenance: NPR 250/-  |
| 12.23.                          | Mobile Banking PIN Regeneration   | NPR 50/-   |
| 12.25.                          | Internet Banking                  | Corporate: <ul style="list-style-type: none"> <li>• Issuance: NPR 300/-</li> <li>• Maintenance: NPR 300/-</li> </ul> Personal: <ul style="list-style-type: none"> <li>• Issuance: NPR 150/-</li> <li>• Maintenance: NPR 150/-</li> </ul> |
| 12.26.                          | Online Fee Payment Service        | NPR 500/- per transaction  |
| 12.27.                          | ATM Card Block                    | Automatically (Civil Smart): : NPR 50/-<br>Manually (by Bank) : NPR 100/-  |

Note: a. All charges of Digital Banking/e-Banking Services are waived for Staff Savings Account and Civil Bank Sansthapak Bachat Khata

b. The actual Fees will be calculated after the deduction of the communication charges which is approximately NPR 3/- (2 x SMS: NPR 2.50 + IVR: NPR 0.50 /call)

| Mobile Banking/Internet Banking |                           |   |
|---------------------------------|---------------------------|---|
| A. Cash-In/ Cash-Out            |                           |   |
| 12.27.                          | Inter Bank Fund Transfers | NPR 100/- to NPR 1,000/- : NPR 10/-<br>NPR 1,001/- to NPR 10,000/- : NPR 20/-<br>NPR 10,001/- to NPR 20,000/- : NPR 30/-<br>NPR 20,001/- to NPR 30,000/- : NPR 40/-<br>NPR 30,001/- to NPR 40,000/- : NPR 50/-<br>NPR 40,001/- to NPR 50,000/- : NPR 60/-<br>NPR 50,001/- to NPR 100,000/- : NPR 75 |
| B. Connect IPS charges          |                           |   |
| 12.28                           | Connect IPS fees          | NPR 0.01/- to NPR 500/- : NPR 2/-<br>NPR 501/- to NPR 5,000/- : NPR 5/-<br>NPR 5,001/- to NPR 50,000/- : NPR 10/-<br>Above NPR 50,000/- : NPR 15/-  |

### 13. Other Charges

| S.N.  | Particulars                   | Charges Applicable   |
|-------|-------------------------------|--|
| 13.1. | CCTV Footage Retrieval Charge | <ul style="list-style-type: none"><li>• NPR 1,000 per request</li><li>• No Charge if request received is from law enforcement agencies</li></ul> |

**Note: CCTV Footage may be available for a specific period of time only (which is subject to IT Department Policy regarding storage duration of footage)**

#### **Note to the Standard Tariff and Charges:**

- DEMAT charges have not been included in this Standard Tariff and Charges.
- Fees and charges as defined for different products in their respective product paper will prevail over the fees charges mentioned in the Standard Tariff and Charges.
- Besides above charges of Civil Bank Limited, fees and charges levied by counter Party/ intermediary banks/ agents shall be charged on actual basis.
- Discount to undivided family members of staffs for personal use of services:
  - Locker charges: 50% waiver on locker charge
  - 100% waiver on locker security deposit
  - Mid-Rate applied on convertible FCY
  - 100% waiver on remittance and collection
  - 50% waiver on Mobile Banking, Internet Banking and Debit Card
  - 50% of Waiver in Standard Tariff and Charges in all other products