

## Abbreviations

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|--|--|
| 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..... | 4  |
| 9. Civil Bank Remit.....                       | 5  |
| 10. Credit Related.....                        | 5  |
| 11. Trade Finance.....                         | 8  |
| 12. Digital Banking/E-Banking.....             | 11 |
| 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)</p> <p><b>Other Customers:</b> 0.1% or minimum NPR 200/-</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> 0.10% or NPR 500/- whichever is higher Plus SWIFT charge NPR 250/-</p> |

|       |  |   |
|-------|--|---|
| 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 applicable charges for FCY shall be levied in coordination with the Treasury Department.</p>   |
| 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. | Balance Reconfirmation Request | NPR 500/-   |
| 4.5. | 'No Dues' Certificate          | NPR 500/- per request                                       |

|       |  |  |
|-------|--|--|
| 4.6.  | '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>  |
| 4.7.  | 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> |
| 4.8.  | Date Extension for Advance Payment Certificate (for validity)                        | NPR 500/-  |
| 4.9.  | Other Certificate Charges (other than those specifically mentioned in this document) | NPR 500/-  |
| 4.10. | 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>   |
| 4.11. | Standing Instructions (case-to-case basis)   | NPR 250/- per request or if FCY: USD 10 per request  |
| 4.12. | Amendment for Standing Instruction   | NPR 100/- per request of if FCY: USD 5 per request   |
| 4.13. | Failure of Standing Instruction at the Request of the Customer                       | NPR 250/- on insufficient balance and in case of dormant account   |
| 4.14. | Penalty on Premature Fixed Deposit Encashment  | Coupon rate less Normal Savings Interest Rate applicable on the date of liquidation  |
| 4.15. | ASBA Application Charge  | NPR 10/-   |

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> </ul>   |

|       |                           |  |
|-------|---------------------------|--|
|       |                           | <ul style="list-style-type: none"> <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)                          |
| 5.11. | Issuance of loose cheque* | NPR 50/-<br>Free, if cheque book is not issued   |

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. | Duplicate Debit/ Credit Advice: <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. | Record Retrieval Charges: <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. | Courier/ Postage Charge (for each packet up to 500 grams): <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. | Breaking of Lockers in Case of Lost Keys |            |            |            | NPR 5,000/- or actual cost of replacement whichever is higher |             |
| 7.12. | Duplicate Locker Key                     |            |            |            | 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. | Hosting 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: 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>• 0.25% 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: 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: 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> <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</p>   |

|        |  |  |
|--------|--|--|
|        |  | <p>utilization is below 60%</p> <p>e. Prepayment Fee:<br/>-Within 2 years of disbursement: Max. 0.75% of prepaid amount<br/>-Within 2-5 years of disbursement: Max. 0.375% of prepaid amount.<br/>-After 5 years of disbursement: Max. 0.15% of prepaid amount.</p> <p>f. Loan Swap Fee:<br/>-Within 2 years of disbursement: Max. 0.75% of swap amount<br/>-Within 2-5 years of disbursement: Max. 0.375% of swap amount.<br/>-After 5 years of disbursement: Max. 0.15% of swap amount.</p> <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: 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): 0.25% 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:<br/>- Within 2 years of disbursement: Max. 0.75% of prepaid amount<br/>-Within 2-5 years of disbursement: Max. 0.375% of prepaid amount<br/>-After 5 years of disbursement: Max 0.15% of prepaid amount</p> <p>f. Interbank Credit Information: No Charge</p> <p>g. Loan Swap Fee:<br/>-Within 2 years of disbursement: Max 0.75% of swap amount<br/>-Within 2-5 years of disbursement: Max 0.375% of swap amount<br/>-After 5 years of disbursement: Max 0.15% of swap amount</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 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) | <p><b>Prime Customers:</b><br/>For Industries:<br/>0.075% of LC value per quarter or minimum NPR 1,000/-<br/>For Trading Houses:<br/>0.10% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b><br/>For Industries:<br/>0.10% of LC value per quarter or minimum NPR 1,500/-<br/>For Trading Houses:<br/>0.125% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b><br/>0.375% of LC value per quarter or minimum NPR 2,000/-</p> |
| 11.2.                          | LC establishment in INR (Issuance Commission)   | <p><b>Prime Customers:</b><br/>For Industries:<br/>0.15% of LC value per quarter or minimum NPR 1,000/-<br/>For Trading Houses:<br/>0.25% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b><br/>For Industries:<br/>0.25% of LC value per quarter or minimum NPR 1,500/-<br/>For Trading Houses:<br/>0.375% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b><br/>0.50% of LC value per quarter or minimum NPR 2,500/-</p>   |
| 11.3.                          | LC establishment in Local Currency (LCY) (Issuance Commission)                                  | <p><b>Prime Customers:</b><br/>For Industries:<br/>0.25% of LC value per quarter or minimum NPR 1,000/-<br/>For Trading Houses:<br/>0.375% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b><br/>For Industries:<br/>0.375% of LC value per quarter or minimum NPR 1,500/-<br/>For Trading Houses:<br/>0.50% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b><br/>0.50% of LC value per quarter or minimum NPR 2,500/-</p>  |
| 11.4.                          | LC Amendment charges  | <p>For Value and Validity<br/>As per issuance commission</p> <p>Other than Value and Validity</p> <ul style="list-style-type: none"> <li>• Prime Customers: NPR 500/-</li> <li>• Other Customers: NPR 1,000/-</li> </ul>  |

|                                |   |  |
|--------------------------------|---|--|
| 11.5.                          | <b>Discrepancy charges (Import LC)</b>                                  | Equivalent to USD 60.00 (Discrepancy Charge USD 50.00 and USD 10.00 as SWIFT Charges)<br>INR 2,100.00 (Discrepancy charge INR 1,800/- and communication charge INR 300/-)<br>NPR 3,000/- (Discrepancy fee NPR 2,500/- and SWIFT Charge NPR 500/-)  |
| 11.6.                          | <b>Advance Payment charges for import of goods from third countries</b> | <b>Prime Customers:</b><br>0.10% of payment value or minimum NPR 1,000/- per transaction and SWIFT Charge NPR 500/-<br><b>Other Customers:</b><br>0.125 % of payment value or minimum NPR 1,500/- and SWIFT Charge NPR 500/-   |
| 11.7.                          | <b>Usance LC Acceptance Commission</b>                                  | 0.15% of Document Value per quarter or minimum NPR 1,500/-   |
| 11.8.                          | <b>Document Settled by FCY transferred from other Banks</b>             | NPR 0.20 per USD   |
| 11.9.                          | <b>Inward Document Collection</b>                                       | <b>Prime Customers:</b> 0.20% of document value or minimum NPR 500/-<br><b>Other Customers:</b> 0.30% of document value or minimum NPR 750/-   |
| 11.10.                         | <b>Document Handling Charge</b>   | NPR 500/- per document   |
| 11.11.                         | <b>LC Cancellation Charge (if unutilized)</b>                           | Cancellation charge NPR 1,000/- plus SWIFT charge NPR 500/-  |
| 11.12.                         | <b>Commission on LC Document value exceeding LC Value</b>               | 0.25% on Document Value exceeding LC Value or Minimum NPR 1,000/-  |
| <b>Export Letter of Credit</b> |   |  |
| 11.13.                         | <b>Advising Commission</b>  | For Account holders: Nil<br>For Non – Account holders:<br><ul style="list-style-type: none"> <li>• NPR 1,500/-</li> <li>• No charge for LC advised by another bank and negotiated with Civil Bank</li> </ul>   |
| 11.14.                         | <b>Confirmation Commission</b>  | 0.50 % of LC value per quarter or minimum NPR 3,000/-  |
| 11.15.                         | <b>LC Transfer Charge</b>   | <ul style="list-style-type: none"> <li>• Transfer to sister concern's account in Civil Bank: No Charge</li> <li>• Transfer to third party account in Civil Bank: NPR 1,000/-</li> <li>• Transfer to other bank: NPR 5,000/- plus communication charge of NPR 500/-</li> </ul>  |
| 11.16.                         | <b>Negotiation of Export Bills (Sight)</b>                              | 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.                         | <b>Negotiation of Export Bills (Usance)</b>                             | 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.                         | <b>Negotiation of documents against our own LC</b>                      | <b>Prime Customers:</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>Other Customers:</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)  | <p><b>Prime Customers:</b><br/>Trust Receipt rate plus 2% p.a. up to 15 days</p> <p>Additional 1% per annum to be levied from 16<sup>th</sup> day till the date of realization.</p> <p><b>Other Customers:</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.</p> |
| 11.20. | Outward Document Collection   | <p><b>Prime Customers:</b> 0.15% of document value or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> 0.25% of document value or minimum NPR 1,000/-</p>   |
| 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. | <p>Communication and Postage charge:</p> <ul style="list-style-type: none"> <li>• Simple Payment Message (India)</li> <li>• Other Message (India)</li> <li>• Simple Payment Message (elsewhere)</li> <li>• Other Message (elsewhere)</li> </ul> | <p>Communication and Postage charge:</p> <ul style="list-style-type: none"> <li>• NPR 500/- per message</li> <li>• NPR 650/- per message</li> <li>• NPR 500/- per message</li> <li>• NPR 750/- per message</li> </ul>   |

| Guarantee |   |  |
|-----------|---|--|
| 11.26.    | Bid Bond  | <p><b>Prime Customers:</b><br/>0.20% of Guarantee Value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b><br/>0.30% of Guarantee Value per quarter or minimum NPR 1,500/-</p>  |
| 11.27.    | Performance Bond  | <p><b>Prime Customers:</b><br/>0.25% of Guarantee value per quarter or minimum NPR 1,250/-</p> <p><b>Other Customers:</b><br/>0.375% of Guarantee Value per quarter or minimum NPR 1,500/-</p> |
| 11.28.    | Advanced Payment Guarantee  | <p><b>Prime Customers:</b><br/>0.375% of Guarantee Value per quarter or minimum NPR 2,000/-</p> <p><b>Other Customers:</b><br/>0.50% of Guarantee Value per quarter or minimum NPR 2,500/-</p> |
| 11.29.    | Bonded Warehouse Guarantee  | 0.375% of Guarantee Value per quarter or minimum NPR 2,500/-   |
| 11.30.    | Guarantee against Counter Guarantee of Top 500 Banks  | 0.20% of Guarantee Value per quarter or Minimum USD 100.00   |
| 11.31.    | Amendment (Not affecting value and expiry as well as for time extension within the quarter) | NPR 1,000/- plus Communication Charge  |
| 11.32.    | Counter Guarantee Amendment not affecting time and value                                    | USD 50.00 plus SWIFT Charge of NPR 500/-   |
| 11.33.    | Endorsement of Guarantee to other Bank or relaying claims                                   | USD 100.00 per event   |

|        |                       |   |
|--------|-----------------------|---|
| 11.34. | Shipping Indemnity    | NPR 2,000/-   |
| 11.35. | 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> |

## 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/-  |

# 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.

| <b>Other Digital/E-Banking Charges</b> |                                   |   |
|--|-----------------------------------|---|
| 12.20.                                 | Debit Card Destruction            | NPR 150/-                                     |
| 12.21.                                 | Internet Banking PIN Regeneration | NPR 50/-                                      |
| 12.22.                                 | Mobile Banking                    | Issuance: NPR 100/-<br>Maintenance: NPR 250/- |

|        |                                 |  |
|--------|---------------------------------|--|
| 12.23. | Mobile Banking PIN Regeneration | NPR 50/-   |
| 12.24. | Internet Banking                | Corporate:<br><ul style="list-style-type: none"> <li>• Issuance: NPR 300/-</li> <li>• Maintenance: NPR 300/-</li> </ul> Personal:<br><ul style="list-style-type: none"> <li>• Issuance: NPR 150/-</li> <li>• Maintenance: NPR 150/-</li> </ul> |
| 12.25. | Online Fee Payment Service      | NPR 500/- per transaction  |
| 12.26. | 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