

Summary of Standard Tariff of Charges, 2018 (11th Amendment, 28th January, 2020)

I. Statement of Charges – Operations

I. Customer Services			
S.N.	Description of Services	Amount	Remarks
1.	Issuance of Balance Certificate	NPR 500/- per certificate	Waved for BFI's & Companies
2.	Standing Instruction	NPR 250/- per instruction	Waived for Corporate Call/Current Account
3.	Stop Payment of Cheques	NPR 100/- per instance	-
4.	Single leaf of Cheque Print	NPR 50/- per leaf	-
4.	Cheque Book issuance against lost Cheque and Payment Slip*	NPR 250/- and NPR 100/- respectively	Including cancellation of lost cheques. Payment Slip charges are for Small and Micro Banking Deposits)
5.	Issuance of "Good for Payment" Cheque	NPR 500/- per cheque	Upto 1 Million
		NPR 1000/-	Above 1 Million
6.	Cancellation of "Good for Payment" Cheque	NPR 250/-	-
7.	Cheque and Payment Slip returned for insufficient balance	NPR 100/- for each presentation	In case the balance in account is less than NPR 100/- entire amount shall be deducted.
8.	Cheques and Payment Slip Disposal Charges	NPR 250/-	In case the cheques or payment slip is not collected within 6 months of its request
9.	Issue of Duplicate Statement/Pass book	NPR 50/- per statement	-
10.	Duplicate Customer Dr./Cr. Advice	NPR 50/-	(Not applicable for illiterate and visually impaired customer)
11.	Withdrawal Slip	NPR 50/- per slip	-
12.	Record Retrieval Charges	NPR 500/-	In other cases.
		NPR 750/-	In case of records older than 6 months.

13.	In case of closure of account within 6 Month of opening	NPR 500/- and NPR 1000/-	For Natural and Artificial Person Respectively. Not applicable in case deposit product is switched.
14.	Cross Branch Cheque Issuance	NPR 50/-	-
15.	Fixed Deposit Pre-mature	If any Fixed Deposit is to be pre-matured, the pre-matured Fixed Deposit will be entitled to get only the lowest interest rate provided in the Saving Deposits of the bank instead of paying full accrued interest.	
16	Fixed Deposit Certificate (Duplicate)	NPR 100/-	
17	Issuance of other banks cheque against home cheque up to 2 Million	NPR 250/-	
	Issuance of other banks cheque against home cheque above 2 Million	NPR 500/-	

*Payment Slip Charges are for Small and Micro Banking Depositors.

II. Any Branch Banking Services (ABBS)

S.N.	Description of Services	Amount	Remarks
1.	Self-Deposited (Any Limit)	Free	-
2.	Up to 3 Lakhs (Deposited by Others)	Free	-
3.	Above 3 Lakhs (Deposited by Others)	Free	-

III. Cheque Processing

S.N.	Description of Services	Amount	Remarks
A.	ECC		
1.	Normal Clearing secession Up to NPR 200,000/-	Free/-	
2.	Above NPR 200,000/-	NPR 25/-	Rates below 2L unchanged
3.	Late Present Charge of Cheques	NPR 200/-	
4.	Express Present Charge	NPR 100/-	
5.	Regular Clearing FCY	NPR 25/-	
6.	High Value Clearing	NPR 100/-	

7.	Bills Collection	NPR 500/-	To be added to cost of another bank
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B. IPS Price Scheme		Transaction Fee in NPR Based on Slab				Remarks
		Up to 500	>500-5K	>5K-50K	>50K	
1	NPR Transaction - Others	2.00	5.00	10.00	15.00	
2	NPR Transaction - RTPS	15.00				
3	FCY Transaction (Fee in NPR)	15.00				
4	Dividend Payment	5.00				No Charges for Dividend below NPR 100.00
C. Connect IPS Fee		Transaction Fee in NPR Based on Slab				
		Up to 500	>500-5K	>5K-50K	>50K	
1	Fund Transfers	2.00	5.00	10.00	15.00	
2	Government Payments	2.00	5.00	10.00	15.00	
3	Credit Card Payments	2.00	5.00	10.00	15.00	
4	Stock Broker Payment	2.00	5.00	10.00	15.00	
5	Wallet Top Up	No Charge				

IV. Digital Banking Services			
S.N.	Description of Services	Amount	Remarks
A. VISA Card Related			
1.	Charges for issuance of VISA ATM cards	NPR 250/-	-
2.	Annual ATM Charges	NPR 250/-	NPR 1,000/- in case the customer wishes to pay the charges for 5 year upfront.
3.	Re -Issue after Expiry of VISA ATM cards	NPR 250/-	-
4.	ATM Card re-print due to loss of VISA ATM cards	NPR 250/-	-
5.	Pin Regeneration of VISA ATM cards	NPR 100/-	-
6.	Card Blocked/ Unblocked of VISA ATM cards	NPR 100/-	-
7.	ATM Card not received within 6 month (Disposal Charge)	NPR 250/-	-
8.	Supplementary Card	NPR 250/-	-

9.	Card Blocked charge at the time of A/C closed	NPR 100/-	-
10.	Charges for International VISA ATM Cards	\$ 10 or equivalent Nepalese Rupees	-
11.	ATM Card Account Linkage Charge	NPR 100/-	
12.	Mobile Banking Account Linkage Charge	NPR 100/-	
B. Mobile Banking			
1.	First time subscription	NPR 200/-	-
2.	Annual Renewal	NPR 200 /-	-
3.	Mobile Banking Password Reset	NPR 50/-	-
C. E- Banking			
1.	First time subscription	NPR 200/-	-
2.	Annual Renewal	NPR 200 /-	-
3.	Internet Banking Password Reset	NPR 50/-	-
V. Transaction Fees			
S.N.	Description of Services	Amount	Remarks
1.	ATM Cash withdrawal from MNBBL ATMs	Free	-
2.	ATM Cash withdrawal from the ATM other than that of MNBBL	Free	-
3.	ATM Cash withdrawal in India	NPR 250/- per transaction	-
4.	Balance inquiry at MNBBL ATMs	Free	-
5.	Balance inquiry from the ATM other than that of MNBBL	NPR 20/- per enquiry	-
6.	Balance inquiry in India	NPR 50/- per enquiry	-
7.	Mini Statement Request from the ATM other than that of MNBBL	NPR 20/- per request	-
VI. Locker Charges			
S.N.	Description of Services	Amount	Remarks
1.	Annual Fees	NPR 2,500/-	-
2.	Security Deposit	NPR 10,000/-	-
3.	Breaking of Lockers (in case the key is lost)	NPR 1500 + Actual Charges for the breakage	-

VII. Remittances			
S.N.	Description of Services	Amount	Remarks
1.	Up to 15,000	NPR 100/-	-
2.	15,001-40,000	NPR 150/-	-
3.	40,001-60,000	NPR 200/-	-
4.	60,001-100,000	NPR 250/-	-
Other Remit			
1.	As per the charges of remittance company.		
VIII. Others			
S.N.	Description of Services	Amount	Remarks
1.	CC TV Footage Retrieval (Below 1 Week)	Free	-
2.	CC TV Footage Retrieval (Above 1 Week)	NPR 100/-	-
3.	No Objection Letter/ Letter for Permit	NPR 250/-	-
4.	No due Certificate (for borrower)	NPR 250/-	-
5.	CIC Charges	As per CIB	(NPR 250/- for No Hit Report and NPR 550/- for Hit-Report)
6.	C-ASBA/ASBA Charges	NPR 10/-	-

II. Statement of Charges – Credit Facilities

Administrative (Modern Banking/ Small & Micro Banking)

S.N	Description of services	Administrative Charges (%)	Remarks
A.	Modern Banking		
1	Business Loan (New)	1%	
2	Muktinath Sulav Bewasaya Karja (New)	1%	
3	Real Estate Loan (Overdraft or Term) (New)	1.75%	
4	Personal Loan (Overdraft or Term) (New)	1.50%	
5	Loan against Shares (New)	1.25%	
6	Agriculture Loan (New)	0.75%	
7	Housing Loan (New/ Enhancement) including CBHL	1%	
8	Hire Purchase/Auto Loan (New Vehicle)	1.25%	
9	Hire Purchase/Auto Loan (Old Vehicle)	1.5%	
10	Other Loan	1.5%	

11	Gold and Silver Loan	Not Applicable (refer section 3, subsection XII)	
12	Loan Against Fixed Deposit, Loan Against Government/ NRB Saving Bond etc.	N/A	
13	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority	
14	Professional Loan #	1.5%	
15	Social Loan	1.25%	
16	Education Loan	1%	
B	Small & Micro Banking		
1	General Loan	2.00%	
2	Goodwill Member Loan	2.00%	
3	Energy Loan	2.00%	
4	Emergency Loan	2.00%	
5	Improving Agriculture Loan	-	
6	Foreign Employment Loan	2.00%	
7	Micro Enterprise Loan	-	
8	Homestead Loan	2.00%	
9	Small Enterprise Loan	2.00%	No charge shall be levied for loan Up to NPR 1.5 Million
10	Small Housing Loan	2.00%	
11	Personal Loan	2.00%	

Note:

- i. Administrative charge shall be charged on approved loan limit.
- ii. No administrative charges shall be levied on subsidized loan.

III. Renewal Charges (Modern Banking)

Renewal charge shall be:

SN	Particulars	Renewal Charge	Remarks
1	Business Loan	0.75%	
2	Muktinath Sulav Bewasaya Karja (New)	0.75%	
3	Personal Overdraft	1.25%	
4	Loan against shares	0.75%	
5	Real Estate Overdraft	1.50%	
6	Other Loans	1.25%	
7	Gold and Silver Loan	Not Applicable (refer section 3, subsection XII)	
8	Loan Against Fixed Deposit, Loan Against Government/NRB Saving Bond etc.	Not Applicable	
9	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority.	

Loan Type	Maximum Administrative Charge on Renewal Loan Amount
All loans	0.75%
Gold and Silver Loan	Not Applicable (refer section 3, subsection XII)
Loan Against Fixed Deposit, Loan Against Government/NRB Saving Bond etc.	Not Applicable
Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority.

IV. Loan Commitment Charge (For Modern Banking Only)

i. For Renewal Nature Business Loan/Business Overdraft:

Loan commitment charge shall be **1%** of unutilized portion of loan if average utilization falls below **60%**, which shall be charged at the time of renewal/settlement of loan.

ii. For Renewal Nature Real Estate Personal Loan/Personal Overdraft/Loan Against Share:

Loan commitment charge shall be **1%** of unutilized portion of loan if average utilization falls below **60%**, which shall be charged at the time of renewal/settlement of loan.

iii. For Term Nature Loan:

Loan commitment charge shall be **1%** of unutilized portion of loan if loan utilization less than approved loan limit.

Notes:

- i. Commitment charge is calculated in average utilization portion (limit of overdraft minus percentage of average utilization), which is charge if average utilization falls below 70% and it is calculated.
- ii. Commitment charge shall not applicable in case of fixed in specified product paper/ schemes.
- iii. In case of account which is settled prior expiry date of limit, average utilized shall be calculate for the date of limit used however, commitment charge shall be obtain till expiry date proportionally.
- iv. Business loan means revolving loan/Overdraft facility/ Working Capital Finance/ Demand loan etc

V. Loan Prepayment Charge (For Modern Banking Only)

i. Prepayment charge shall applicable on term nature loan only.

ii. Loan Prepayment Charge shall be **2%** on prepaid principal amount in case of cash settlement by borrower self.

Notes:

- i. Prepayment charge shall not be applicable for all kind of credit facilities up to NPR 50,00,000 (in words fifty lakhs) and for credit facilities greater than NPR 50,00,000 prepayment charge shall not be applicable if borrower going to prepay the loan due to change in terms and condition of loan or change in interest rate.

- ii. In case of credit facilities related to project financing and others, it shall be as per NRB Directive.
- iii. Prepayment charge shall not applicable in case of fixed in specified product paper/ schemes.

VI. SWAP Charge (For Modern Banking Only)

- i. SWAP fees is 2.5% flat on loan outstanding however in case of SWAP, prepayment charge shall not applicable.

VII. Credit Information Center (CIC) Report Charge

- i. CIC Report Charge shall be actual & incidental cost as charged by Credit Information Center.

VIII. Inter Bank Credit Information Charge

- i. The charge for entertainment of inter bank credit information request shall be NPR. 250 per request.

IX. Penal Interest and Interest on Interest

- i. Penal Interest and Interest on Interest on delayed payment shall be 2% (Two percent) p.a. of overdue amount (i.e. Overdue Principal and Overdue Interest).

X. Re-issuance of Correspondence

- i. For every correspondence once issued if re-issued at the request of the customer shall be charged NPR. 250 per correspondence.

XI. Commission on Non Funded Facilities

Basic charge for issuance of non-funded facilities/BG shall be NPR 1,000 or as per table below, whichever is higher

S.N	Non-Funded Facilities	A Class Contractor	B Class Contractor	C & D Class Contractor	Others
1.	Bid Bond Guarantee (BBG)	0.20% p.q.	0.20% p.q.	0.25% p.q.	0.25% p.q.
2.	Performance Bond Guarantee/ Supply Guarantee (PBG)	0.30% p.q.	0.30% p.q.	0.35% p.q.	0.35% p.q.
3.	Advance Payment Guarantee (APG)	0.30% p.q.	0.35% p.q.	0.35% p.q.	0.45% p.q.
4.	Credit Supply Guarantee (CSG)	0.30% p.q.	0.35% p.q.	0.35% p.q.	0.45% p.q.
5.	Issuance/ Line of Credit	NPR 500	NPR 500	NPR 1,000	NPR 1,000

XII. Insurance Charge (Gold and Silver Loan)

Insurance charges of 1% on Gold and silver Loan amount shall charge every year until the settlement of loan.

XIII. Letter of Credit & Allied Charges

Charges related to Letter of Credit & Allied charges, shall be as per the agreement with the concerned commercial banks.

XIV. Non Submission Charges

NPR 500 shall be charged for following instances: -

- Non Submission of the Financial Statements (Above Loan Limit 50 Lakhs Only)
- Non Submission of Stock Statements as per Loan Agreement.

XV. Other Incidental Charges

All charges that are incidental to processing of loan, disbursement of loan or recovery of loan shall be charged to client at actual cost incurred for such loan.

XVI. Others

- I. Proposed standard charges shall be effective from the date of approval of the CEO.
- II. Terms and condition other than penal rate already approved and as already included in issued loan offer letter accepted by borrower shall be as per the existing approval

Disclaimer:

- The charges mentioned above is governed by bank's internal policy, "Standard Tariff of Charges, 2018".
- All rates, commissions and charges in this tariff are subject to change without prior notice.
- The decision of the bank shall be final in case any dispute regarding the amount of fees.