

Summary of Standard Tariff of Charges, 2018 (14th Amendment, 13th Shrawan, 2077)

I. Statement of Charges – Operations

I. Customer Services			
S.N.	Description of Services	Charges	Remarks
1	Issuance of Balance Certificate more than once	Free	
2	Standing Instruction	NPR 250/- per instruction	Waived for Corporate Call/Current Account
3	Stop Payment of Cheques	Free	
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	Free	
6	Cancellation of "Good for Payment" Cheque	NPR 250/-	
7	Cheque Return for insufficient balance (both Clearing and presented for payment)	NPR 200/-	In case the balance in account is less than NPR 200/- 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 Statement (2nd Copy for the same period)	1st page NPR 100/- NPR 50/- for each additional page Maximum NPR 500/- in total	
10	Duplicate Customer Dr./Cr. Advice	NPR 100/-	(Not applicable for illiterate and visually impaired customer)
11	Withdrawal Slip	NPR 100/- per slip	
12	Record Retrieval Charges	NPR 500/-	In other cases.
12		NPR 750/-	In case of records older than 6 months.
13	In case of closure of account within 6 Month of opening	Free	
14	Cross Branch Cheque Issuance	Free	
15	Interest Earned Certificate	NPR 500/-	
16	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 all the interest and already paid interest shall be recovered from concern account holder accordingly.	

17	Fixed Deposit Certificate (Duplicate)	NPR 100/-
18	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 15/-	Rates below 2L unchanged
3	Late Present Charge of Cheques	NPR 200/-	
4	Express Present Charge	NPR 100/-	
5	Regular Clearing FCY	NPR 15/-	
6	High Value Clearing	NPR 100/-	
7	Bills Collection	NPR 500/-	To be added to cost of another bank

B. IPS Price Scheme		Transaction Fee in NPR Based on Slab			Remarks
		Up to 500	>500-50K	>50K	
1	NPR Transaction - Others	2.00	5.00	10.00	
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.		
VII. 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 500/-	
5	CIC Charges	As per CIB	
6	C-ASBA/ASBA Charges	NPR 10/-	

II. Statement of Charges – Credit Facilities: Administrative Fees (Modern/Small & Micro Banking)

S.N	Description of services	Administrative Charges (%)	Remarks
Modern Banking			
1	Business Loan (New)	1.00%	
2	Muktinath Sulav Bewasaya Karja (New)	1.00%	
3	Real Estate Loan (Overdraft or Term) (New)	1.00%	
4	Personal Loan (Overdraft or Term) (New)	1.00%	
5	Loan against Shares (New)	1.00%	
6	Agriculture Loan (New)	1.00%	
7	Housing Loan (New/ Enhancement) including CBHL	1.00%	
8	Hire Purchase/Auto Loan (New Vehicle)	1.00%	
9	Hire Purchase/Auto Loan (Old Vehicle)	1.00%	
10	Other Loan	1.00%	
11	Gold and Silver Loan	Not Applicable (refer section 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	1.00%	

15	Social Loan	1.00%	
16	Education Loan	1.00%	
B	Small & Micro Banking		
1	General Loan	1.00%	
2	Goodwill Member Loan	1.00%	
3	Energy Loan	1.00%	
4	Emergency Loan	1.00%	
5	Improving Agriculture Loan	-	
6	Foreign Employment Loan	1.00%	
7	Micro Enterprise Loan	-	
8	Homestead Loan	1.00%	
9	Small Enterprise Loan	1.00%	No charge shall be levied for loan Up to NPR 1.5 Million
10	Small Housing Loan	1.00%	
11	Personal Loan	1.00%	
12	Wholesale Loan "D" Class Bank	0.50%	
13	Wholesale Loan Others	1.00%	

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)

SN	Particulars	Charges	Remarks
1	Business Loan	20% of Initial Administrative Fee	
2	Muktinath Sulav Bewasaya Karja (New)	20% of Initial Administrative Fee	
3	Personal Overdraft	20% of Initial Administrative Fee	
4	Loan against shares	20% of Initial Administrative Fee	
5	Real Estate Overdraft	20% of Initial Administrative Fee	
6	Other Loans	20% of Initial Administrative Fee	
7	Gold and Silver Loan	Not Applicable (refer section XII).	
8	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority.	
9	Loan against fixed deposit, government securities	Not Applicable.	

Note* Renewal charges for existing loan shall be 20% of Initial Administrative charges. However, such charges shall not be more than 20% of aforementioned administrative charges.

IV. Loan Commitment Charge (For Modern Banking Only)

i. For Revolving/Demand Nature Loan:

Loan commitment charge shall be **20%** of Administrative charge for unutilized portion of loan if average utilization falls below **60%**, which shall be charged at the time of renewal/settlement of loan.

ii. For Term Nature Loan:

Loan commitment charge shall be **20%** Administrative charge for 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 charge shall be charged if average utilization falls below **60%**.
- ii. In case of account which is settled prior to expiry date of limit, commitment charge shall be obtain till expiry date proportionately.

V. Loan Prepayment Charge:

- i. Prepayment charge shall applicable on term nature loan only.
- ii. Loan Prepayment Charge shall be **20%** of Administrative charge 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 50,00,000.00 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 be applicable in case of fixed in specified product paper/schemes.

VI. SWAP Charge

- i. SWAP Charge is **20%** of administrative charge on flat on loan outstanding. However, prepayment charge shall not applicable in case of SWAP.

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. 500/- per issuance of credit information
- ii. The Charge for issuance of Loan Clearance Certificate NPR. 1,000/-

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)				0.45% 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. However, insurance charge could also be levied proportionately on quarterly basis.

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 of Documents - Charges

- i. Non Submission of the either Audited Financial Statements/TCC or extension approval form IRD within Ashwin end: NPR 1,000/-
- ii. Non Submission of the Audited Financial Statements and TCC after Poush end: NPR. 2000/-

XV. Other Incidental Charges

- i. Temporary handover of land ownership certificate NPR. 500/- after 7 working days.
- ii. 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:

- i. The charges mentioned above is governed by bank's internal policy, "Standard Tariff of Charges".
- ii. The decision of the bank shall be final in case any dispute regarding the amount of fees.
- iii. All the charges/fees shall be consistent with NRB directives and circulars.