



NMB BANK
एनएमबि बैंक

NMB Bank Limited

STANDARD TARIFF OF CHARGES

July 2021

S.No	Product / Service	Fee / Charges	
1	Loan Administrative Service Fee		
1.1	Revolving Loans	New Limit Sanction	Existing Limit Continuation
1.1.1	Corporate	0.25%	0.15%
1.1.2	Project	0.30%	0.15%
1.1.3	Mid-Corporate	Total limit upto Rs 100mio: 0.40% Total limit above Rs 100mio: 0.30%	0.15%
1.1.4	SME	0.60% (Above NPR 20Mio)	Total Limit Above NPR 20 Mio- 0.15% (Unit/Group)
		0.75% (upto NPR 20 Mio)	Total Limit Up To NPR 20 Mio- 0.15% (Unit/Group)
1.1.5	SME/MSME Prime (SME/MS/AG)	0.60%	0.15%
1.1.6	MSME	0.75%	0.15%
1.1.7	Personal Business Loan (PBL)	0.75%	0.15%
1.1.8	Direct Micro Finance	0.75%	0.15%
1.1.9	Wholesale Micro Finance	0.25%	0.15%
1.1.10	Renewal Energy	0.75%	0.15%
1.1.11	Margin Lending	0.50%	0.15%
1.1.12	Hydro Project (without consortium)	0.75%	0.15%

1.2	Term Loans	New Limit Sanction	Existing Limit Continuation
1.2.1	Corporate	0.25%	NA
1.2.2	Project	0.75%	NA
1.2.3	Hydro Project (without consortium)	0.75%	NA
1.2.4	Mid-Corporate	0.50%	NA
1.2.5	SME	0.75%	NA
1.2.6	MSME	0.75%	NA
1.2.7	Personal Business Loan (PBL)	0.75%	NA
1.2.8	Direct Micro Finance	0.75%	NA
1.2.9	Wholesale Micro Finance	0.25%	NA
1.2.10	Renewal Energy	0.75%	NA
1.3	Retail Loans	New Limit Sanction	Existing Limit Continuation
1.3.1	Personal Overdraft (POD)	0.75%	0.15%
1.3.2	Loan Against Property (LAP)*	0.75%	NA
1.3.3	Land Purchase Loan (LPL)*	0.75%	NA
1.3.4	Direct Property Exposure (DPE)*	0.75%	NA
1.3.5	Auto Loan	0.75%	NA
1.3.6	Auto Loan - For Electric Vehicles	0.75%	NA
1.3.7	Talab Karja	0.75%	0.15%
1.3.8	Housing Loan	0.75%	NA

Notes:

- If the proposed limit of LPL & LAP exceeds the limit as defined in respective product papers, Loan Administration Fees of DPE shall be applicable.
- Above rate is not applicable for consortium financing and non-performing loans.
- Loan Administrative Fees for subsidized / refinance loans shall be as guided by NRB.
- Administrative fee for agriculture loan shall be as per the respective segment under which the particular loans falls under

Loan Administrative Service Fee

S.No	Heading	Charges	Remarks
1.4	SWAP from NMB To other banks	20% of service charge/processing fees of entire loan amount (including working capital loan) in case the loan is taken over by other BFIs.	
1.5	Commitment Fees	20% of the service charge/processing fees on unutilized limit.	<p>If average utilization of the approved limit is less than 60%, commitment fee shall be applicable for differential unutilized amount.</p> <p>Term loan: Applicable on unutilized portion for one time.</p>
1.6	Prepayment (Loan Limit Above NPR 5 million)	20% of the service charges /processing fees	
1.7	CIC responding charges	As per actual cost	

S.No	Product / Services	Fee / Charges
2	Account Services	
2.1	Issuance of Balance Certificate/Account Statements	Free for one certificate for a period. <i>(If required to issue another certificate within the same period, NPR 1,000.00 to be charged)</i>
2.2	Account Scheme Change: <i>(Customer induced- from higher to lower minimum balance account lower to higher interest rate account to accounts with multiple features) (No charge for scheme change from payroll account type to other savings)</i>	NPR 500
2.3	Cheque Book issuance against lost cheque book	NPR 500
2.4	Cheque book Issued without requisition slip	NPR 100
2.5	Uncollected Cheque Book (For 6 months)	NPR 500
2.6	Destruction of uncollected debit card <i>(If charges are not obtained from customer during issuance)</i>	NPR 250
2.7	Withdrawal Slip (Not applicable for illiterate and visually impaired customer)	NPR 100 (At discretion of BM)
2.8	FD breaking charge (Prior to maturity date of Fixed Deposit)	Differential of prevailing published interest rate (for the same tenure as per FD certificate or nearest greater tenure) and coupon interest rate or flat 2% whichever is higher on the remaining maturity days. (For coupon rate higher than published rate, flat 2% shall be applied) <i>Note: If the differential interest rate is negative then 2% flat charge to be applied</i>
2.9	Document/record Retrieval charge For document/record older than 6 months	NPR 500 Flat per document
2.10	Standing Instruction	NPR 500 per instruction (excluding call / current and recurring accounts)
2.11	Cheque Clearing Services	
	Electronic Clearing(NCHL)	
	Local cheque above NPR 200,000	NPR 15 per Cheque
	FCY cheque (Transaction Fee)	NPR 15 per Cheque
	Express Clearing	NPR 100 per Cheque
2.11.1	Special Clearing (Manual)	
	Both Inward & Outward	NPR 2500 per Cheque
2.11.2	Late Presentment Charge (ECC)	NPR 200 per Cheque

S.No	Product / Services	Fee / Charges	
2.12	Cheque Collection		
	Local Cheque	0.15% or Minimum NPR 250 per Cheque	
	INR Cheque	0.10% or Minimum NPR 1000 per Cheque	
	FCY cheque (other than INR)	NPR 0.20% or Minimum NPR 1250 per Cheque	
	<i>In addition to above charge postage/courier charge shall be levied as per STC</i>		
2.13	INR Cash Management -		
	INR Outwards Bills for Collection	0.25% of Bill amount or NPR 300.00 flat whichever is higher plus courier charge	
	INR outward bills return charge	NPR 500 flat plus courier charge	
	INR cheque/bills collection in India	0.25% on Cheque/bill amount	
	Bills return charge	NPR 500.00 flat	
2.14	Cards & Alternate Delivery Channels		
2.14.1	Debit Card Fee Description	NMB BANK Visa Debit Card	NMB BANK Delight Card
	Issuance Fee(Primary/supplementary)	NPR 1,750 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 350 per year)	NPR 2,500 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 500 per year)
	Replacement Card(lost/damaged)	NPR 500	NPR 500
	Card Block Request	NPR 50	NPR 50
	PIN Reissuance	NPR 150	NPR 150
	Transaction fee		
	ATM Cash withdrawal from NMB Bank	NIL	NIL
	ATM Cash withdrawal at SCT ATMs	NIL	NIL
	ATM Cash withdrawal at other ATMs in Nepal	NIL	NIL
	ATM Cash withdrawal in India	NPR 250	NPR 150
	Balance inquiry at NMB Bank ATMs	NIL	NIL
	Balance inquiry at other ATMs in Nepal	NIL	N/A
	Balance inquiry in India	NPR 50	NPR 50
	Foreign cards in NMB Bank ATMs (ATM access Fee)	NPR 500	

S.No	Product / Services	Fee / Charges	
2.14.2	Credit Card Fee Description	NMB BANK VISA Credit Card	NMB BANK VISA Credit Card (Platinum)
	Joining Fees	NPR 700	For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter
	Installment Fee (card validity with 5 years)	NPR 3500 or annual installment of NPR 700.00	For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter
	Supplementary Card	NPR 3500 or annual installment of NPR 700.00	NPR 17,500 or annual installment of NPR 3,500
	Replacement Fee	NPR 750	NPR 2,000 per card
	Renewal Fee (at expiry)	NPR 3500 or annual installment of NPR 700.00	NPR 17,500 or annual installment of NPR 3,500
	PIN Reissuance	NPR 150	NPR 500
	Transaction Fee		
	Cash withdrawal	At NMB ATM: NPR 100 or 2% whichever is higher At Other Bank AMT: NPR 200 or 2% whichever is higher	At NMB ATM: NPR 100 or 2% whichever is higher At Other Bank AMT: NPR 200 or 2% whichever is higher
	Cash withdrawal in India	300 or 4% whichever is higher for both credit and platinum credit Card	
	Balance inquiry	At NMB ATM: NILL At Other Bank ATM: NPR 50	At NMB ATM: NILL At Other Bank ATM: NPR 50
	Late Payment Fee	NPR 300 or 2% on minimum due whichever is higher	NPR 300 or 2% on minimum due whichever is higher
	Overdrawn fee	NPR 500	NPR 500
	Limit Enhancement		
	Temporary	NPR 500	NPR 500
	Permanent	NPR 750	NPR 750
	Interest rate (per annum)		
	I billing cycle	24%	24%
	II billing cycle	27%	27%
	III billing cycle	30%	30%

S.No	Product / Services	Fee / Charges
2.14.3	VISA International Prepaid Card	
	Subscription Fee	NPR 500
	Recharge or Reload Fee	NPR 500
	Exception Listing Fee (Stop/Unblock)	NIL
	Pin Reissuance Fee	NPR 200
	Card Reissuance or Replacement Fee	NPR 500
	Transaction Fee <i>(Valid worldwide except Nepal & India)</i>	
	Balance inquiry from NMB Bank ATMs	NIL
	Balance inquiry from Other Bank ATMs	USD 1
	Cash advance from NMB Bank ATMs	NIL
	Cash advance from Other Bank ATMs	USD 5
2.15	Online Payment through Card	
	Transaction Upto USD 5000	NPR 500
	Transaction > USD 5,000 to USD 10,000	NPR 1000
2.16	Internet Banking	
	Subscription	NPR 250
	Annual membership Fee	NPR 250
	PIN reissuance	NPR 50
2.16.1	Corporate Internet Banking	NPR 1000
2.17	Mobile Banking	
	Subscription & Renewal (Expiry annually)	NPR 300
	Additional Account Number for Existing Mobile Banking Customer	NPR 300
	PIN reissuance	NILL
	Amendment Charge	NILL
2.18	NMB Sulav Installment (NSI)- Processing Fee	Higher of 0.75% or NPR 1,000 whichever is higher
2.19	Interbank Fund Transfer Through Internet Banking and Mobile/Omni Banking	NPR 30 Per Transaction

S.No	Product / Services	Fee / Charges
2.20	REMITTANCES	
2.20.1	NRB Cheque Issuance	NPR 250 per Cheque
2.20.2	NRB Cheque Cancellation	NPR 250 per Cheque
2.20.3	MC Cheque Issuance	NPR 500 per Cheque
2.20.4	MC Cheque Cancellation	NPR 500 per Cheque
2.20.5	INR Draft Issuance	
	Customer	0.10% or Minimum NPR 500/- per draft Plus NPR 100 flat charge for MT110
	Non Customer	0.25% or Minimum NPR 1000/- per Draft Plus NPR 100 flat charge for MT110
2.20.6	Draft Issuance FCY (other than INR)	
	Customer	0.10% or Minimum NPR 500/- per draft Plus NPR 250 flat charge for MT110
	Non Customer	0.25% or Minimum NPR 1000/- per draft Plus NPR 250 flat charge for MT110
2.20.7	Draft Issuance charge for GBP denominated drafts	NPR 1000 per draft (flat) Plus NPR 250 flat charge for MT110
2.21	Outward Transfer (SWIFT) – International	
	Customer	0.10% or minimum NPR 500 plus SWIFT charge
	Non Customer	0.25% or minimum NPR 500 plus SWIFT charge
	Outward transfer(SWIFT) – Local	NPR 500 plus SWIFT charge Correspondent bank's charge and other charges shall be applicable on actual basis
2.22	RTGS to India (TT Charge)	NPR 500 per transaction
2.23	Corresponding Bank Charge (to be taken in equivalent NPR):	USD: USD 25
		EUR: EUR 35
		AUD: AUD 50
		JPY: JPY 7,500
		INR: NPR 500
		Other: 50 in same currency
2.24	Cancellation of FCY Draft/OTT	NPR 500 plus SWIFT charge
2.25	Advance Payment (Import)	
	TT	0.10% or Minimum NPR 500 plus SWIFT charge
	DD	0.10% or Minimum NPR 1,000

S.No	Product / Services	Fee / Charges
2.26	Inward Remittances	
	Credit to own account	NIL
	Credit to other Bank account	NPR 2000
2.26.1	Refund of Inward Remittance	USD 10 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000
2.27	Certificate of Deposit for Exporters (APC)	
	Customer	NPR 1000 per Certificate
	Non Customer	NPR 1500 per Certificate
2.28	Certificate issued to the customer : (Other than Balance Confirmation Certificate, Advance payment certificate and Account open certificate)	NPR 500
2.29	COMMUNICATION & SWIFT CHARGES	
2.29.1	SWIFT Charges :	
	LC issuance	NPR 1500
	LC amendment	NPR 500
	Remittance OTT & others	
	TT	NPR 500 – For SWIFT to India
		NPR 1000 – For SWIFT to other Countries
	OTHERS	NPR 500
	Trade Document Payment (LC/DAP/DAA)	NPR 1000
2.29.2	Courier Charges:	
	Local	NPR 250
	India	NPR 500
	Other Countries	NPR 2500
2.29.3	Postage	
	Local	NPR 50
	India	NPR 50
	Other Countries	NPR 75

S.No	Product / Services	Fee / Charges
2.30	Safe Deposit Lockers	
	Minimum Security Deposit (Non interest bearing margin account)	NPR 10,000/- Type 1 – 5
		NPR 15,000/- Type 6 – 7
		NPR 25,000/- Type 8 – 11
2.30.1	Annual fees	
	Type	Size
	1	H 4.92 W 6.88 D19.37
	2	H 4.9 W 13.8 D19.3
	3	H 6.25 W 8.26 D19.37
	4	H 4.92 W 15.43 D19.37
	5	H 7.44 W 10.35 D19.37
	6	H 6.25 W 16.69 D19.37
	7	H 12.63 W 8.26 D19.37
	8	H 10.94 W 13.85 D19.37
	9	H 7.44 W 20.86 D19.37
	10	H 12.63 W 16.69 D19.37
	11	H 15.
2.30.2	Locker Surrender	NPR 5,500/-
2.30.3	Breaking of Lockers / Loss of key by the customer	As per actual charge incurred by the bank
2.31	ASBA Fees & Charges	
	For all bid amounts	NPR 20
2.32	CCTV Footage Retrieval Charge	NPR 500 for footage copy as per customer request. (No charge in case of request received from law enforcement agencies)
2.33	Cheque returned over the counter / Inward ECC due to insufficient fund (Available balance to be deducted if the account has less than NPR 500 for charge)	NPR 500 per cheque
2.34	Blacklisting /Delisting (Loan default/Cheque Bounce)	<ul style="list-style-type: none"> NPR 2,000.00/Listing & De-listing of the borrower with loan facility/ Cheque bounce amount below 10 million. NPR 3,000.00/Listing & De-listing of the borrower with loan facility/Cheque bounce amount equal/above 10 million (Actual as per prevailing CIB charges)

S.No	Product / Services	Fee / Charges		
2.35	NCHL Inter Bank Payment System (IPS)	Transaction Amount Based Slab		
S.No.	Price Scheme	Up to 500	> 500 - 50K	>50K
1.	NPR Transactions (Fee in NPR)- Others	2	5	10
2.	NPR Transactions (Fee in NPR) PFDS and PFSA	10		
3.	FCY Transactions (Fee in NPR)	10		

* For Dividend payments, the transaction fee will be waived for transaction amount up to NRs 100.

Charge Application Process guided by Nepal Clearing House Limited (NCHL)

S.No	Product/ Purpose	Code	Txn Type	Who Pays	Txn Type	Who Pays
1	Customer Transfer	CUST	Direct Credit	Debtor (ODFI)		
2	Supplier Party Payment	SUPP	Direct Credit	Creditor (RDFI)	Direct Debit	Debtor (RDFI)
3	Treasury Payment	TREA	Direct Credit	Debtor (ODFI)		
4	Government Payment	GOVT	Direct Credit	Creditor (RDFI)		
5	Remittance Payment-International	REMI	Direct Credit	Debtor (ODFI)		
6	Domestic Remittance	REMD	Direct Credit	Debtor (ODFI)		
7	Dividend Payment	DIVI	Direct Credit	Creditor (RDFI)		
8	IPO Refund Payment	IPOR	Direct Credit	Creditor (RDFI)		
9	Salary Payment	SALA	Direct Credit	Creditor (RDFI)		
10	Salary Payment Corporate	SALC	Direct Credit	Debtor (ODFI)		
11	Insurance Payment	INSU	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
12	Installment Payment	INSM	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
13	Credit Card Payment	CCRD	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
14	Fees Payment	FEEO	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
15	Collection Payment	COLL	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
16	Social Security Payment	SSBE	Direct Credit	Debtor (ODFI)		
17	Pension Payment	PENS	Direct Credit	Debtor (ODFI)		
18	Investment & Securities	INVS	Direct Credit	Creditor (RDFI)		
19	Provident Fund Saving	PFDS	Direct Credit	Creditor (RDFI)		
20	PF Disbursement	PFSA	Direct Credit	Creditor (RDFI)		
21	Government To Government Payment	G2GP	Direct Credit	Debtor (ODFI)		

Other Charges / Fees and procedures as published / guided by NCHL to be followed appropriately.

S.N.	Product / Services	Fee / Charges
3	TRADE FINANCE	
3.1	Import Letters of Credit – Issuance	
	Normal LC	
	Manufacturing	0.15% per quarter or part thereof, minimum NPR 2,000
	Trading	0.20% per quarter or part thereof, minimum NPR 2,000
	Revolving LC	
	Manufacturing	0.25% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.15% will be levied on all drawing under the credit or min. Rs.2,000/-
	Trading	0.30% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.20% will be levied on all drawing under the credit or min. Rs.2,000/-
	LC confirmation	As per actual basis.
	Cancellation of LC(Prior to expiry)	NPR 1500 plus swift charge
3.2	Import Letters of Credit – Amendment	
	Time Extension/Value Enhancement	As issuance charges
	Other Amendments	NPR 1000/- plus SWIFT charge per amendment.
	Time extensions under Revolving LC	As per issuance
3.3	Export Letters of Credit	
	Advising LC & amendment	NPR 1,000/- per LC/ Amendment + NPR 2,000/- authentication charge which shall be refunded if the export documents under the LC be presented at NMB Bank.
	Confirming LC	As per International standard charges or minimum NPR 5,000
	LC Transfer	NPR 2,000/- per transfer. In case of partial transfer 0.15 % or minimum NPR 2,000/-
3.4	Import Bills	
	Acceptance Commission	0.075% per month or minimum NPR 2,000
	Payment Commissions/document handling charges	NPR 1,000/- per document
	Discrepancy Fees (LC)	NPR 1,500.00 for Local LC. USD 60/- for FCY LC, INR 2,500.00 for INR LC.
	Delivery Order Issuance	As per document handling charge (Copy Doc)
	Import Bills return	NPR 5,000/- plus SWIFT charge and postage charges.
	Document against Payment (DAP)	
	Import Collection Bills - Sight	0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges.
	Document against Acceptance (DAA)	
	Import Collection Bills - Usance	0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges.

S.N.	Product / Services	Fee / Charges
3.5	Export Bills- Negotiation	
	Sight Bills – Clean	0.63% or minimum 2,500/-
	Sight Bills – Discrepant	0.75% or minimum 2,500/-
	Usance Bills – Clean	0.63% or minimum 2,500/- plus interest as per the Bank's published TR Rate on usance Period after 15 days.
	Usance Bills- Discrepant	0.75% or minimum 2,500/- plus interest as per the Bank's published Rate on usance Period after 15 days.
	Overdue Export Bills	Highest Interest Rate Of The Bank
	Returned Documents	Highest Interest Rate Of The Bank From The Date Of Negotiation
3.6	Export Bill collection without LC (Letter issuance to custom office)	NPR 2,000
3.7	Export Bill collection (without LC)	
	Cash against Document – Sight	0.25% - Minimum NPR 2,500/- plus courier and swift charge
	Cash against Document – Usance	0.35% - Minimum NPR 2,500/- plus courier and swift charge
	Export Bills Collection under LC	
	Sight	0.25% - Minimum NPR 2,500/- plus courier and swift charge
	Usance	0.35% - Minimum NPR 2,500/- plus courier and swift charge
3.8	Export Incentive Processing Fee	
	UPTO NPR 100,000.00	NPR 2,500
	ABOVE NPR 100,000.00	0.5% on incentive claim or minimum NPR 5,000
	Export Incentive Settlement Fee	NPR 1,500 Flat
	Export Document handling charges (For Negotiation)	NPR 1,500
3.9	Business Credit Information(D&B)	As per actual basis.
3.10	Bank Guarantee – Local	
	Bid Bonds	0.25% per quarter or NPR 1,000 per quarter whichever is higher
	Performance Bond	PB for Exim Code: NPR 5,000 Flat (Applicable for New & Amendment) PB for Tourism/Contractors/Others: 0.375% per quarter or NPR 1,000 per quarter whichever is higher PB issued for the submission of court/Revenue Tribunal/Legal Dispute: 0.50% per quarter or NPR 7,500 per quarter whichever is higher

S.N.	Product / Services	Fee / Charges
	Advance payment Guarantee	0.375% per quarter or NPR 2,500 per quarter whichever is higher
	Supply Credit Guarantee	0.50% per quarter or NPR 1,000 per quarter whichever is higher
	Retention Money Guarantee	0.35% per quarter or NPR 1,000 per quarter whichever is higher
	Line Of Credit	MSME/SME/MM – 0.25% per quarter or NPR 1,500 per quarter whichever is higher CB – 0.15% per quarter or NPR 1,500 per quarter whichever is higher
	Note: In case of third party guarantee	Additional 10% of above mentioned rate of the counter guarantee provider, in case of local contractor business
	Other Guarantee	0.50% per quarter or minimum NPR 1,000 per quarter whichever is higher
3.11	Bank Guarantee Amendment – Local	
	Amendment Value & time	Same as issuance
	Other Amendments	NRR 1,000
3.12	Guarantees – International	
	Upto USD 50,000	0.375% to 0.50% per quarter or part thereof or minimum USD 200 plus USD 50 communication charge
	Above USD 50,000	0.30% to 0.50% per quarter or part thereof minimum USD 200 plus USD 50 communication charge
3.13	Shipping Guarantee	NPR 5,000
3.14	Guarantees Cancellation Before Expiry	
	International	USD 50
3.15	International Guarantee/amendments advising charges:	USD 100 to 200
3.16	NRB Cheque Re Issuance- Trade	NPR 500 per Cheque

*****END OF DOCUMENT*****