



NMB BANK
एनएमबि बैंक
समृद्ध नेपालको लागि

NMB Bank Limited

STANDARD TARIFF OF CHARGES

August 2023

| 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 | 0.75% | 0.15% |
| 1.1.4 | SME | 0.75% | Total Limit Above NPR 20 Mio- 0.15% (Unit/Group) |
| | | | 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 | 1. If Prepaid Before 2 Years: 100% of loan administration fee 2. If Prepaid between 2 to 5 Years: 50% of loan administration fee 3. If prepaid after 5 Years: 20% of loan administration fee <i>Applicable on Outstanding Amount</i> <i>(Maximum amount as specified by NRB)</i> | |
| 1.5 | Commitment Fees | 20% of the service charge/processing fees on unutilized limit. | If average utilization of the approved limit is less than 60%, commitment fee shall be applicable for differential unutilized amount. Term loan: Applicable on unutilized portion for one time. |
| 1.6 | Prepayment (Loan Limit Above NPR 5 million) | 1. If Prepaid Before 2 Years: 100% of loan administration fee 2. If Prepaid between 2 to 5 Years: 50% of loan administration fee 3. If prepaid after 5 Years: 20% of loan administration fee <i>Applicable on Prepaid Amount</i> <i>(Maximum amount as specified by NRB)</i> | |
| 1.7 | CIC responding charges | As per actual cost | |

| S.No | Product / Services | Fee / Charges |
|------|--|---|
| 2 | Account Services | |
| 2.1 | Issuance of Balance Certificate | Free one certificate for a period or for audit purpose. NPR 1,000 - if required to issue another certificate within the same period Additional NPR 500 each for multiple copies as requested) |
| 2.2 | Account Statement | Duplicate Statement - NPR 50 per page or Maximum NPR 500 |
| 2.3 | Account Scheme Change: <i>(Customer induced- from higher to lower minimum balance account // lower to higher interest rate account // to accounts with multiple features)</i> <i>(No charge for scheme change from payroll account type to other savings)</i> | NPR 500 |
| 2.4 | Cheque Book issuance against lost cheque book | NPR 500 |
| 2.5 | Cheque book Issued without requisition slip | NPR 100 |
| 2.6 | Uncollected Cheque Book (For 6 months) <i>(Available balance to be deducted if the account has less than NPR 500 for charge)</i> | NPR 500 |
| 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 for NPR 200,000 | NPR 10 per Cheque |
| | Local cheque above NPR 200,000 | NPR 15 per Cheque |
| | FCY cheque (Transaction Fee) | NPR 15 per Cheque |
| | Express Clearing | NPR 100 per Cheque |

| S.No | Product / Services | Fee / Charges | |
|--------|--|--|--|
| 2.11.1 | Special Clearing (Manual) | | |
| | Both Inward & Outward | NPR 2500 per Cheque | |
| 2.11.2 | Late Presentment Charge (ECC) | NPR 200 per Cheque | |
| 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 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 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/Installment Fee (New/Replace/Renewal) | 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) | NPR 3,750 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 750 per year) |
| | Card Reissuance/Replacement Fee | NIL | NIL |
| | Uncollected Debit Cards (First year free cards only) | NPR 500 | NPR 500 |
| | Card Block Request | NIL | NIL |
| | NMB - ecommerce Annual Installment Fee (active customers) | NPR 100 | NPR 100 |
| | Dispute Management Fee(Successful Chargeback Management) | NPR 300 | NPR 300 |
| | PIN Reissuance | NPR 150 | NPR 150 |
| | Transaction fee | | |
| | ATM Cash withdrawal from NMB Bank | NIL | NIL |
| | ATM Cash withdrawal at SCT ATMs | NPR 15 | NIL |
| | ATM Cash withdrawal at other ATMs in Nepal | NPR 15 | NIL |

| S.No | Product / Services | Fee / Charges | |
|--------|---|---|---|
| 2.14.1 | Debit Card Fee Description | NMB BANK Visa Debit Card | NMB BANK Delight Card |
| | ATM Cash withdrawal in India | NPR 250 <i>(Plus ATM access fee of Indian Banks)</i> | NPR 150 <i>(Plus ATM access fee of Indian Banks)</i> |
| | 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 |
| | Particulars | Charges | |
| | Foreign VISA cards in NMB Bank ATMs <i>(ATM access Fee)</i> | NPR 500 | |
| | Debit Card ATM withdrawal charge in other bank ATM inside Nepal <i>(For Non Delight Debit Cards)</i> | NPR 15 | |
| 2.14.1 | Debit Card Fee Description | NMB BANK Co- Branded Card | |
| | New Issuance | NPR 1,000 | |
| | Renewal | NPR 1,000 | |
| | Annual Fee | NPR 1,000 | |
| | Replacement | NPR 500 | |
| | PIN Reissuance | NPR 150 | |
| 2.14.2 | Credit Card Fee Description | NMB BANK VISA Credit Card | NMB BANK VISA Credit Card (Platinum) |
| | Joining Fees | NPR 1000 | For 1st Year: Free NPR 8,000 or annual installment of NPR 2,000 thereafter |
| | Yearly Installment Fee (card validity with 5 years) | NPR 5,000 or annual installment of NPR 1,000 | First year free: NPR 8,000 or annual installment of NPR 2,000 |
| | Supplementary Card | NPR 5,000 or annual installment of NPR 1,000 | First year free: NPR 8,000 or annual installment of NPR 2,000 |
| | Replacement Fee | NPR 500 per card | NPR 500 per card |
| | Renewal Fee (at expiry) | NPR 5,000 or annual installment of NPR 1,000 | NPR 8,000 or annual installment of NPR 2,000 |
| | PIN Reissuance | NPR 150 | NPR 150 |
| | Card Reissuance/Replacement Fee | NPR 500 | NPR 500 |

| | Product / Services | Fee / Charges | |
|---------------|---|---|---|
| | NMB - ecommerce Annual Installment Fee (Active customers) | NPR 100 | NPR 100 |
| | Dispute Management Fee (Successful Chargeback Management) | NPR 300 | NPR 300 |
| | 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 | |
| 2.14.2 | Credit Card Fee Description | NMB BANK VISA Credit Card | NMB BANK VISA Credit Card (Platinum) |
| | Balance inquiry | At NMB ATM: NILL | At NMB ATM: NILL |
| | | At Other Bank ATM: NPR 50 | At Other Bank ATM: NPR 50 |
| | Late Payment Fee | 2.5% of minimum due or NPR 500, whichever is higher | 2.5% of minimum due or NPR 500, whichever is higher |
| | Over limit fee | NPR 500 | NPR 500 |
| | Limit Enhancement | | |
| | Temporary | NPR 500 | NPR 500 |
| | Permanent | NPR 750 | NPR 750 |
| | Interest rate (per annum) | | |
| | I billing cycle | 30% | 30% |
| | II billing cycle | 33% | 33% |
| | III billing cycle | 36% | 36% |
| 2.15 | Online Payment through Card | | |
| | Transaction Upto USD 5000 | NPR 500 | |
| | Transaction > USD 5,000 to USD 10,000 | NPR 1,000 | |
| 2.16 | NMB Sulav Installment (NSI)- Processing Fee | Higher of 0.75% or NPR 1,000 whichever is higher | |

| S.No | Product / Services | Fee / Charges | |
|------|---|---|-------------------------------------|
| 2.17 | Fee Description | Visa Intl. Travel Card | Visa Int. \$500 Prepaid Card |
| | Joining Fee | NPR 1,000 | NPR 500 |
| | Recharge or Reload Fee/Top Up | NPR 1,000 | NPR 500 |
| | Card Reissuance/Replacement Fee | NPR 500 | NPR 500 |
| | Exception Listing Fee (Stop/Unblock) | NIL | NIL |
| | Pin Reissuance Fee | NPR 200 | NIL |
| | Cross Border Fee | 1% of transaction amount | 1% of transaction amount |
| | NMB - ecommerce Annual Installment Fee (active customers) | NPR 100 | NIL |
| | Dispute Management Fee(Successful Chargeback Management) | NPR 300 | NPR 300 |
| | Fee Description | Visa Intl. Travel Card | Visa Int. \$500 Prepaid Card |
| | Transaction Fee <i>(Valid worldwide except Nepal & India)</i> | | |
| | Balance inquiry from NMB Bank ATMs | NIL | N/A |
| | Balance inquiry from Other Bank ATMs | USD 1 | N/A |
| | Cash withdraw from NMB Bank ATMs | NIL | N/A |
| | Cash withdraw from Other Bank ATMs | USD 5 | N/A |
| 2.18 | Fee Description | Visa Domestic Corporate Credit Card | |
| | Late Payment Fee | 2.5% of minimum due or NPR 500, whichever is higher | |
| | Card Reissuance/Replacement Fee | NPR 500 | |
| | NMB - ecommerce Annual Installment Fee (Active Customers) | NPR 100 | |
| | Dispute Management Fee (Successful Chargeback Management) | NPR 300 | |
| 2.19 | Fee Description | Electronic Payment Gateway (EPG) | |
| | EPG Integration Fee - Onetime | NPR 5,000 | |
| | EPG Monthly Fee | NPR 500 | |

| S.No | Product / Services | Fee / Charges |
|---------------|--|---|
| 2.20 | Fee Description | Mobile Banking |
| | Subscription & Renewal (Expiry annually) | NPR 350 |
| 2.21 | Fee Description | NMB Omni Channel |
| 2.21.1 | Corporate/Firm Omni Mobile Banking | |
| | Registration Fee | NPR 1,000 |
| | Annual Fee(2nd year onwards) | NPR 1,000 |
| | Additional Account Number for Existing Mobile Banking Customer | NPR 300 |
| | PIN reissuance | NILL |
| | Amendment Charge | NILL |
| 2.21.2 | NMB Omni Web / Internet banking version | |
| | Registration Fee | NPR 350 |
| | Annual Fee(2nd year onwards) | NPR 350 |
| | PIN reissuance | NPR 50 |
| 2.21.3 | OMNI Interbank Fund Transfer | |
| | <50,000 | NPR 10 (Flat) |
| | 50,001-100,000 | NPR 10 |
| | >100,000 | NPR 10 |
| | Within NMB Bank Fund Transfer | Free |
| 2.22 | Fee Description | Corporate Internet Banking/Corporate Pay |
| | Joining Fee | NPR 1,000 |
| | Annual Fee 2nd year onwards | NPR 1,000 |
| 2.23 | REMITTANCES | |
| 2.23.1 | NRB Cheque Issuance | NPR 250 per Cheque |
| 2.23.2 | NRB Cheque Cancellation | NPR 250 per Cheque |
| 2.23.3 | MC Cheque Issuance | NPR 500 per Cheque |

| S.No | Product / Services | Fee / Charges |
|--------|---|--|
| 2.23.4 | MC Cheque for Visa Application Service Fees | NPR 300 per Cheque |
| 2.23.5 | MC Cheque Cancellation | NPR 500 per Cheque |
| 2.23.6 | 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 2,000 per Draft Plus NPR 100 flat charge for MT110 |
| 2.23.7 | 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 2,000 per draft Plus NPR 250 flat charge for MT110 |
| 2.23.8 | Draft Issuance charge for GBP denominated drafts | NPR 1,000 per draft (flat) Plus NPR 250 flat charge for MT110 |
| 2.23.9 | GFP Cancellation Charge | NPR 300 Per Cheque |
| 2.24 | Outward Transfer (SWIFT) – International | |
| | Customer | 0.15% or minimum NPR 1,000 plus SWIFT charge |
| | Non Customer | 0.25% or minimum NPR 2,000 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 |
| 2.25 | Document Handling charges (BiBiNi 4Ga Issuance/Amendment/Duplicate Copy Issuance) on Import Credit Payment | NPR 1,500 Flat |
| 2.26 | RTGS to India (TT Charge) | NPR 500 per transaction |
| 2.27 | 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 |
| 2.28 | Cancellation of FCY Draft/OTT | NPR 500 plus SWIFT charge |

| S.No | Product / Services | Fee / Charges |
|---------------|---|---|
| 2.29 | Advance Payment (Import) | |
| | TT | 0.15% or Minimum NPR 1,500 plus SWIFT charge |
| | DD | 0.15% or Minimum NPR 1,500 |
| 2.30 | Inward Remittances | |
| | Credit to own account | NIL |
| | Credit to other Bank account | NPR 2,000 |
| 2.30.1 | Refund of Inward Remittance | USD 10 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000 |
| 2.31 | Certificate of Deposit for Exporters (APC) | |
| | Customer | NPR 1,000 per Certificate |
| | Non Customer | NPR 1,500 per Certificate |
| 2.32 | Certificate issued to the customer : (Other than Balance Confirmation Certificate, Advance payment certificate and Account open certificate) | NPR 500 |
| 2.33 | COMMUNICATION & SWIFT CHARGES | |
| 2.33.1 | SWIFT Charges : | |
| | LC issuance | NPR 2,000 |
| | LC amendment | NPR 1,000 |
| | Remittance OTT & others | |
| | TT | NPR 1,000 – For SWIFT to India |
| | | NPR 1,000 – For SWIFT to other Countries |
| | OTHERS | NPR 1,000 |
| | Trade Document Payment (LC/DAP/DAA) | NPR 1,000 |
| 2.33.2 | Courier Charges: | |
| | Local | NPR 500 |
| | India | NPR 1,500 |
| | Other Countries | NPR 3,500 |
| 2.33.3 | Postage | |
| | Local | NPR 200 |
| | India | NPR 300 |
| | Other Countries | NPR 500 |

| S.No | Product / Services | Fee / Charges | |
|--------|--|---|---------------|
| 2.34 | 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 | |
| 2.34.1 | Annual fees | | |
| | Type | Size | Charge |
| | 1 | H 4.92 W 6.88 D19.37 | NPR 3,500 |
| | 2 | H 4.9 W 13.8 D19.3 | NPR 3,800 |
| | 3 | H 6.25 W 8.26 D19.37 | NPR 4,000 |
| | 4 | H 4.92 W 15.43 D19.37 | NPR 4,500 |
| | 5 | H 7.44 W 10.35 D19.37 | NPR 4,500 |
| | 6 | H 6.25 W 16.69 D19.37 | NPR 5,500 |
| | 7 | H 12.63 W 8.26 D19.37 | NPR 5,500 |
| | 8 | H 10.94 W 13.85 D19.37 | NPR 6,500 |
| | 9 | H 7.44 W 20.86 D19.37 | NPR 6,500 |
| | 10 | H 12.63 W 16.69 D19.37 | NPR 7,500 |
| | 11 | H 15. | |
| 2.34.2 | Locker Surrender | NPR 5,500 | |
| 2.34.3 | Breaking of Lockers / Loss of key by the customer | As per actual charge incurred by the bank | |
| 2.35 | ASBA Fees & Charges | | |
| | For all bid amounts | Free | |
| 2.36 | CCTV Footage Retrieval Charge | NPR 500 for footage copy as per customer request. (No charge in case of request received from law enforcement agencies) | |
| 2.37 | Cheque returned over the counter / Inward ECC due to insufficient fund (Available balance to be deducted and any Insufficient funds thereafter to be recovered after availability of balance in account) | NPR 500 per cheque | |
| 2.38 | Blacklisting /Delisting (Loan default/Cheque Bounce) | <ul style="list-style-type: none"> NPR 2,000/Listing & De-listing of the borrower with loan facility/ Cheque bounce amount below 10 million. NPR 3,000/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 | | |
|-------|---|-------------------------------|-------------|------|
| 2.39 | 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.No | Product / Services | Fee / Charges |
|------------|---|---|
| 3 | TRADE FINANCE | |
| 3.1 | Import Letters of Credit – Issuance | |
| | Normal LC | |
| | Manufacturing | 0.20% per quarter or part thereof, minimum NPR 2,500 |
| | Trading | 0.25% per quarter or part thereof, minimum NPR 3,000 |
| | Revolving LC | |
| | Manufacturing | 0.30% of the face value or min. Rs. 2,500 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.2,500 |
| | Trading | 0.35% 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 0.35% will be levied on all drawing under the credit or min. Rs.3,500 |
| | LC confirmation | On Account of Applicant: As per actual basis plus 1% p.a. In case of charge on account of beneficiary: 1% p.a. from applicant. |
| | Cancellation of LC (Prior to expiry) | NPR 2,500 plus swift charge |
| 3.2 | Import Letters of Credit – Amendment | |
| | Time Extension/Value Enhancement | As issuance charges |
| | Other Amendments | NPR 1,500 plus SWIFT charge per amendment. |
| | Time extensions under Revolving LC | As per issuance |
| | LC draft cancellation | NPR 1,500 |
| 3.3 | Export Letters of Credit | |
| | Advising: LC & amendment | NPR 1,000 per advising of LC/Amendment + NPR 2,000 authentication charge which shall be refunded if the export documents under the LC are presented at NMB. In case of charges on account of applicant: INR 2,500 (for INR LC), USD 40 or equivalent (for FCY LC) per advising of LC/ Amendment. |
| | Confirming LC | 0.75% per quarter or part thereof or minimum NPR 10,000. Swift/Courier charges as applicable |
| | LC Transfer | <u>Full Transfer</u> : NPR 2,000 per transfer, In case of charges on account of Applicant- As per Advising LC Commission <u>Partial Transfer</u> : 0.15% of LC Transfer Value or Charges as per Full transfer whichever is higher. |

| S.No | Product / Services | Fee / Charges |
|------------|---|---|
| 3.4 | Import Bills | |
| | Acceptance Commission | 0.10% per month or part thereof or minimum NPR 2,500 till actual payment due date. |
| | Payment Commissions/document handling charges | NPR 1,500 per document |
| | Discrepancy Fees (LC) | NPR 2,500 for Local LC, USD 75 for FCY LC, INR 3,500 for INR LC. For FCY (except INR) LC Above \$75K or equivalent = USD 100 |
| | Delivery Order Issuance | NPR 1,500 per document |
| | Discrepant documents held for more than 30 days and receipt of settlement | NPR 1,500 additional handling charges |
| | Import Bills (LC/Collection) return | NPR 6,000 plus SWIFT charge and courier charges. |
| | Overdue Bills (LC/Collections) | In case of payment after due date, same as Acceptance or DAA commission till the payment date |
| | Document against Payment (DAP) | |
| | Import Collection Bills - Sight | 0.30% flat or minimum NPR 3,000/- plus NPR 1,500 document handling charges and NPR 1,000/- SWIFT charges. |
| | Document Against Acceptance (DAA) | |
| | Import Collection Bills - Usance | 0.30% per quarter or part thereof, minimum NPR 3,000 plus NPR 1,500 document handling charges and NPR 1,000 SWIFT charges. |
| 3.5 | Export Bills- Negotiation | |
| | Sight Bills – Clean | 0.63%, or minimum NPR 2,500 In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. |
| | Sight Bills – Discrepant | 0.75% or minimum NPR 2,500. In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. |
| | Usance Bills – Clean | 0.63% or minimum NPR 2,500. In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. Plus-interest as per the Bank's applicable TR Rate on usance Period after 15 days. |
| | Usance Bills- Discrepant | 0.75% or minimum NPR 2,500. In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. Plus- interest as per the Bank's applicable Rate on usance Period after 15 days. |

| S.No | Product / Services | Fee / Charges |
|------|---|--|
| | Overdue Export Bills | Highest Interest Rate of The Bank: for Sight Bill from 16th day, for Usance Bill- from next day of due date |
| | 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% of Minimum NPR 2,500. In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. Plus courier and swift charge |
| | Usance | 0.35% or Minimum NPR 2,500. In case of charges on account of Applicant: INR 2,000 for INR LC, USD 40 or equivalent for FCY LC whichever is higher. Plus courier and swift charge |
| 3.8 | Returned Documents (collection documents with or without LC) | NPR 5,000 Flat plus Export document handling Charges - collection, courier and swift. Plus other bank charges as applicable |
| 3.9 | Export document handling charges collection (with or without LC) | NPR 2,500 |
| 3.10 | Export Incentive Processing Fee | |
| | UPTO NPR 100,000.00 | NPR 3,000 |
| | ABOVE NPR 100,000.00 | 1% on incentive claim or minimum NPR 5,000 |
| | Export Incentive Settlement Fee | NPR 1,500 Flat |
| | Export Document handling charges (For Negotiation) | Not required (for collection only with or without LC) |
| 3.11 | Business Credit Information(D&B) | As per actual basis. |
| 3.12 | Bank Guarantee – Local | |
| | Bid Bonds | 0.25% per quarter or part thereof or NPR 2,000 whichever is higher |
| | Performance Bond | PB for Exim Code: 0.375% per quarter or part thereof or NPR 5,000 whichever is higher. (Applicable for New & Amendment) |
| | | PB for Tourism/Contractors/Others: 0.375% per quarter or part thereof or NPR 2,000 whichever is higher |
| | | PB issued for the submission of court/Revenue Tribunal/Legal Dispute: 3.00% per year or part thereof, minimum NPR 30,000 whichever is higher |

| | Product / Services | Fee / Charges |
|-------------|---|---|
| | Advance payment Guarantee | 0.375% per quarter or part thereof or NPR 3,000 whichever is higher |
| | Supply Credit Guarantee | 0.60% per quarter or part thereof or NPR 3,500 whichever is higher |
| | Retention Money Guarantee | 0.375% per quarter or part thereof or NPR 3,000 whichever is higher |
| | Line Of Credit | MSME/SME/MM – 0.25% per quarter or NPR 1,500 per quarter or part thereof whichever is higher CB – 0.15% per quarter or NPR 1,500 per quarter or part thereof whichever is higher |
| | Note: In case of third party guarantee | Additional 20% on effective rate |
| | Other Guarantee | 0.50% per quarter or part thereof or NPR 3,500 whichever is higher |
| 3.13 | Bank Guarantee Amendment – Local | |
| | Amendment Value & time | Same as issuance |
| | Other Amendments | NRR 1,500 |
| 3.14 | Counter BG issued by us | Charges as per local guarantee issuance plus SWIFT, courier and other bank charges as applicable |
| 3.15 | Expired BG holding charges | As per Issuance Commission after 15 days from expiry date |
| 3.16 | BG claim settlement charges (Local) | NPR 2,000 |
| 3.17 | Guarantees – International | |
| | Upto USD 50,000 | 0.375% to 0.50% per quarter or part thereof or minimum USD 200 plus USD 60 communication charge |
| | Above USD 50,000 | 0.30% to 0.50% per quarter or part thereof minimum USD 200 plus USD 60 communication charge |
| 3.18 | Shipping Guarantee | 1.00% per quarter or part thereof, minimum NPR 10,000 |
| 3.19 | Guarantees Cancellation Before Expiry | |
| | International | USD 50 |
| 3.20 | International Guarantee Advising | |
| | International Guarantee/Amendments advising charges | USD 200 plus USD 60 communication charge |
| | Advising Guarantee Claim Handling Charge | USD 100 plus SWIFT Charge |

| S.No | Product / Services | Fee / Charges |
|------|---|---|
| 3.21 | NRB Cheque Re Issuance- Trade | NPR 500 per Cheque |
| 3.22 | BCI Processing Fee | NPR 1,500 plus SWIFT charges and Other Bank charges as applicable |
| 3.23 | BCI request by Other bank | NPR 5,000 |
| 3.24 | Force Loan booking charges | NPR 5,000 |
| 3.25 | Correspondence made to regulatory body for approval at the request of applicant | NPR 1,500 |
| 3.26 | Trade transaction Balance Certificate | As per Balance certificate charge <i>(One time free at year end for audit purpose)</i> |
| 3.27 | Duplicate BG copy/CAD/BiBiNi Issuance | NPR 1,500 per issuance |
| 3.28 | More than one BiBiNi Issuance under single set of documents/transaction | NPR 1,000 (per additional BiBiNi) |
| 3.29 | BiBiNi (except Custom Entry Point amendment under LC) Amendment | NPR 1,500 per transaction |

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