

# **NMB Bank Limited**

## **STANDARD TARIFF OF CHARGES**

*January 2025*

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	0.25%	0.15%
1.1.3	Mid-Corporate	0.50%	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%

<b>1.2</b>	<b>Term Loans</b>	<b>New Limit Sanction</b>	<b>Existing Limit Continuation</b>
1.2.1	Corporate	0.25%	NA
1.2.2	Project	0.25%	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
<b>1.3</b>	<b>Retail Loans</b>	<b>New Limit Sanction</b>	<b>Existing Limit Continuation</b>
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 - ICE	0.75%	NA
1.3.6	Auto Loan - For Electric Vehicles	0.50%	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	<b>SWAP from NMB To other banks</b>	<p>1. If Prepaid Before 2 Years: 100% of loan administration fee</p> <p>2. If Prepaid between 2 to 5 Years: 50% of loan administration fee</p> <p>3. If prepaid after 5 Years: 20% of loan administration fee</p> <p><i>Applicable on Outstanding Amount</i></p> <p><i>(Maximum amount as specified by NRB)</i></p>	
1.5	<b>Commitment Fees</b>	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><b>Term loan:</b> Applicable on unutilized portion for one time.</p>
1.6	<b>Prepayment (Loan Limit Above NPR 5 million)</b>	<p>1. If Prepaid Before 2 Years: 100% of loan administration fee</p> <p>2. If Prepaid between 2 to 5 Years: 50% of loan administration fee</p> <p>3. If prepaid after 5 Years: 20% of loan administration fee</p> <p><i>Applicable on Prepaid Amount</i></p> <p><i>(Maximum amount as specified by NRB)</i></p>	
1.7	<b>CIC responding charges</b>	As per actual cost	

S.No	Product / Services	Fee / Charges
2	Account Services	
2.1	Issuance of Balance Certificate	<p><i>Free one certificate for a period or for audit purpose.</i></p> <p>NPR 1,000 - if required to issue another certificate within the same period Additional NPR 500 each for multiple copies as requested)</p>
2.2	Account Statement	<b>Duplicate Statement</b> - NPR 50 per page or Maximum NPR 500
2.3	<p><b>Account Scheme Change:</b> (Customer induced- from higher to lower minimum balance account    lower to higher interest rate account    to accounts with multiple features) <u>No charge for scheme change:</u></p> <ul style="list-style-type: none"> <li>- From payroll account type to other savings</li> <li>- Scheme change due to bank's internal reasons</li> <li>- Scheme change from normal savings to any payroll or corporate schemes</li> <li>- Scheme change from normal savings to social security fund accounts</li> </ul>	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) (Available balance to be deducted if the account has less than NPR 500 for charge)	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)	<p>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)</p> <p><i>Note: If the differential interest rate is negative then 2% flat charge to be applied</i></p>
2.9	<p><b>Document/record Retrieval charge</b> For document/record older than 6 months</p>	NPR 500 Flat per document
2.10	Standing Instruction	NPR 500 per instruction (excluding call / current and recurring accounts)

S.No	Product / Services	Fee / Charges	
2.11	Cheque Clearing Services		
	Electronic Clearing(NCHL)		
	Local cheque <b>for NPR 200,000</b>	NPR 11.30 per Cheque	
	Local cheque above NPR 200,000	NPR 16.95 per Cheque	
	FCY cheque (Transaction Fee)	NPR 16.95 per Cheque	
	Express Clearing (NPR and FCY)	NPR 113 per Cheque	
	High Value Clearing (NPR and FCY)	NPR 113 per Cheque	
2.11.1	Special Clearing (Manual)		
	Both Inward & Outward	NPR 2,825 per Cheque	
2.11.2	Late Presentment Charge (ECC)	NPR 226 per Cheque	
2.11.3	Reason Based Charge (ECC)	NPR 113 per Cheque	
2.11.2	Archive Charge (ECC)	NPR 226 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	
	In addition to above charge postage/courier charge shall be levied as per STC		
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

	<b>Transaction fee</b>		
	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
<b>2.14.1</b>	<b>Debit Card Fee Description</b>	<b>NMB BANK Visa Debit Card</b>	<b>NMB BANK Delight Card</b>
	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
	<b>Particulars</b>	<b>Charges</b>	
	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	
<b>2.14.1</b>	<b>Debit Card Fee Description</b>	<b>NMB BANK Co- Branded Card</b>	
	New Issuance	NPR 1,000	
	Renewal	NPR 1,000	
	Annual Fee	NPR 1,000	
	Replacement	NPR 500	
	PIN Reissuance	NPR 150	
<b>2.14.2</b>	<b>Credit Card Fee Description</b>	<b>NMB BANK VISA Credit Card</b>	<b>NMB BANK VISA Credit Card (Platinum)</b>
	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
	NMB - ecommerce Annual Installment Fee (Active customers)	NPR 100	NPR 100
	Dispute Management Fee (Successful Chargeback Management)	NPR 300	NPR 300
	<b>Transaction Fee</b>		
	Cash withdrawal	<b>At NMB ATM:</b> NPR 100 or 2% whichever is higher <b>At Other Bank AMT:</b> NPR 200 or 2% whichever is higher	<b>At NMB ATM:</b> NPR 100 or 2% whichever is higher <b>At Other Bank AMT:</b> NPR 200 or 2% whichever is higher
	Cash withdrawal in India	300 or 4% whichever is higher for both credit and platinum credit Card	
<b>2.14.2</b>	<b>Credit Card Fee Description</b>	<b>NMB BANK VISA Credit Card</b>	<b>NMB BANK VISA Credit Card (Platinum)</b>
	Balance inquiry	<b>At NMB ATM:</b> NILL	<b>At NMB ATM:</b> 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
	<b>Limit Enhancement</b>		
	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%
<b>2.15</b>	<b>Online Payment through Card</b>		
	Transaction Upto USD 5000	NPR 500	
	Transaction > USD 5,000 to USD 10,000	NPR 1,000	
<b>2.16</b>	<b>NMB Sulav Installment (NSI)- Processing Fee</b>	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
	<b>Transaction Fee</b> (Valid worldwide except Nepal & India)		
	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 or 1.5% of transaction amount, whichever is higher	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	<b>INR Draft Issuance</b>	
	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	<b>Draft Issuance FCY (other than INR)</b>	
	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	<b>Draft Issuance charge for GBP denominated drafts</b>	NPR 1,000 per draft (flat) Plus NPR 250 flat charge for MT110
2.23.9	<b>GFP Cancellation Charge</b>	NPR 300 Per Cheque
2.24	<b>Outward Transfer (SWIFT) – International</b>	
	Customer	<b>For INR</b> - 0.20% or minimum NPR 1,000 plus SWIFT charge <b>For Other FCY</b> - 0.25% 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	<b>Document Handling charges (BiBiNi 4Ga Issuance/Amendment/Duplicate Copy Issuance) on Import Credit Payment</b>	NPR 1,500 Flat
2.26	<b>RTGS to India (TT Charge)</b>	NPR 500 per transaction
2.27	<b>Corresponding Bank Charge (to be taken in equivalent NPR):</b>	USD: USD 25 EUR: EUR 35 AUD: AUD 60 JPY: JPY 7,500 INR: NPR 500 AED: AED 70 Other: 50 in same currency
2.28	<b>Cancellation of FCY Draft/OTT</b>	NPR 500 plus SWIFT charge

S.No	Product / Services	Fee / Charges
<b>2.29</b>	<b>Advance Payment (Import)</b>	
	TT	0.15% or Minimum NPR 1,500 plus SWIFT charge
	DD	0.15% or Minimum NPR 1,500
<b>2.30</b>	<b>Inward Remittances</b>	
	Credit to own account	NIL
	Credit to other Bank account	NPR 2,000
<b>2.30.1</b>	<b>Refund of Inward Remittance</b>	USD 10 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000
<b>2.31</b>	<b>Certificate of Deposit for Exporters (APC)</b>	
	Customer	NPR 1,000 per Certificate
	Non Customer	NPR 1,500 per Certificate
<b>2.32</b>	<b>Certificate issued to the customer : (Other than Balance Confirmation Certificate, Advance payment certificate and Account open certificate)</b>	NPR 500
<b>2.33</b>	<b>COMMUNICATION &amp; SWIFT CHARGES</b>	
<b>2.33.1</b>	<b>SWIFT Charges :</b>	
	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
<b>2.33.2</b>	<b>Courier Charges:</b>	
	Local	NPR 500
	India	NPR 1,500
	Other Countries	NPR 3,500
<b>2.33.3</b>	<b>Postage</b>	
	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																																					
	<table> <tr> <th>Type</th><th>Size</th><th>Charge</th></tr> <tr> <td>1</td><td>H 4.92 W 6.88 D19.37</td><td>NPR 3,500</td></tr> <tr> <td>2</td><td>H 4.9 W 13.8 D19.3</td><td>NPR 3,800</td></tr> <tr> <td>3</td><td>H 6.25 W 8.26 D19.37</td><td>NPR 4,000</td></tr> <tr> <td>4</td><td>H 4.92 W 15.43 D19.37</td><td>NPR 4,500</td></tr> <tr> <td>5</td><td>H 7.44 W 10.35 D19.37</td><td>NPR 4,500</td></tr> <tr> <td>6</td><td>H 6.25 W 16.69 D19.37</td><td>NPR 5,500</td></tr> <tr> <td>7</td><td>H 12.63 W 8.26 D19.37</td><td>NPR 5,500</td></tr> <tr> <td>8</td><td>H 10.94 W 13.85 D19.37</td><td>NPR 6,500</td></tr> <tr> <td>9</td><td>H 7.44 W 20.86 D19.37</td><td>NPR 6,500</td></tr> <tr> <td>10</td><td>H 12.63 W 16.69 D19.37</td><td>NPR 7,500</td></tr> <tr> <td>11</td><td>H 15.</td><td></td></tr> </table>	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.		
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 2,000																																				
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																																				

<b>2.38</b>	<b>Blacklisting /Delisting (Loan default/Cheque Bounce )</b>	<ul style="list-style-type: none"> <li>NPR 2,000/Listing &amp; De-listing of the borrower with loan facility/ Cheque bounce amount below 10 million.</li> <li>NPR 3,000/Listing &amp; De-listing of the borrower with loan facility/Cheque bounce amount equal/above 10 million</li> </ul> <i>(Actual as per prevailing CIB charges)</i>
<b>2.39</b>	<b>NCHL Inter Bank Payment System (IPS)</b>	
<b>S.No</b>	<b>Transaction Amount</b>	<b>Charges</b>
1.	0 – 500	NPR 2.26
2.	501 – 50000	NPR 5.65
3.	50001 – Above	NPR 11.30
4.	FCY Charges	NPR 11.30
<b>2.40</b>	<b>NCHL Connect Inter Bank Payment System (CIPS)</b>	
<b>S.No</b>	<b>Transaction Amount</b>	<b>Charges</b>
1.	0 -500	NPR 2.26
2.	501- 5000	NPR 4.52
3.	5001 – Above	NPR 9.04

\*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
<b>3</b>	<b>TRADE FINANCE</b>	
<b>3.1</b>	<b>Import Letters of Credit – Issuance</b>	
	<b>Normal LC</b>	
	Manufacturing	0.20% per quarter or part thereof, minimum NPR 2,500
	Trading	0.25% per quarter or part thereof, minimum NPR 3,000
	<b>Revolving LC</b>	
	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. Inc case of charge on account of beneficiary: 1% p.a. from applicant.
	Cancellation of LC (Prior to expiry)	NPR 2,500 plus swift charge
<b>3.2</b>	<b>Import Letters of Credit – Amendment</b>	
	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
<b>3.3</b>	<b>Export Letters of Credit</b>	
	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
<b>3.4</b>	<b>Import Bills</b>	
	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.
<b>3.5</b>	<b>Export Bills- Negotiation</b>	
	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	<b>Export Bill collection without LC (Letter issuance to custom office)</b>	NPR 2,000
3.7	<b>Export Bill collection (without LC)</b>	
	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	<b>Returned Documents (collection documents with or without LC)</b>	NPR 5,000 Flat plus Export document handling Charges - collection, courier and swift. Plus other bank charges as applicable
3.9	<b>Export document handling charges collection (with or without LC)</b>	NPR 2,500
3.10	<b>Export Incentive Processing Fee</b>	
	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	<b>Business Credit Information( D&amp;B)</b>	As per actual basis.
3.12	<b>Bank Guarantee – Local</b>	
	Bid Bonds	0.25% per quarter or part thereof or NPR 2,000 whichever is higher
	Performance Bond	<b>PB for Exim Code:</b> 0.375% per quarter or part thereof or NPR 5,000 whichever is higher. (Applicable for New & Amendment)  <b>PB for Tourism/Contractors/Others:</b> 0.375% per quarter or part thereof or NPR 2,000 whichever is higher  <b>PB issued for the submission of court/Revenue Tribunal/Legal Dispute:</b> 3.00% per year or part thereof, minimum NPR 30,000 whichever is higher

	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
<b>3.13</b>	<b>Bank Guarantee Amendment – Local</b>	
	Amendment Value & time	Same as issuance
	Other Amendments	NRR 1,500
<b>3.14</b>	<b>Counter BG issued by us</b>	Charges as per local guarantee issuance plus SWIFT, courier and other bank charges as applicable
<b>3.15</b>	<b>Expired BG holding charges</b>	As per Issuance Commission after 15 days from expiry date
<b>3.16</b>	<b>BG claim settlement charges (Local)</b>	NPR 2,000
<b>3.17</b>	<b>Guarantees – International</b>	
	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
<b>3.18</b>	<b>Shipping Guarantee</b>	1.00% per quarter or part thereof, minimum NPR 10,000
<b>3.19</b>	<b>Guarantees Cancellation Before Expiry</b>	
	International	USD 50
<b>3.20</b>	<b>International Guarantee Advising</b>	
	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 (One time free at year end for audit purpose)
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\*\*\*\*\*