



**NMB BANK**  
**एनएमबि बैंक**

समृद्ध नेपालको लागि

**NMB Bank Limited**

**STANDARD TARIFF OF CHARGES**

April 2025

Effective: 25<sup>th</sup> April 2025

S. No	Product / Service	Fees & Charges	
1.0	Loan Administrative Service Fee		
1.1	Revolving Loans	New Limit Sanction	Existing Limit Continuation
1.1.1	Corporate/Corporate AG	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/AG/MS Prime	0.60%	0.15%
1.1.6	MSME/AG	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	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	0.25%	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
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 - ICE	0.75%	NA
1.3.6	Auto Loan - For Electric Vehicles	0.50%	NA

S. No.	Retail Loans	New Limit Sanction	Existing Limit Continuation
1.3.7	Housing Loan	0.75%	NA
1.3.8	Education Loan	0.75%	NA
	Offer Letter Amendment Fees	Flat NPR 5,000	
1.3.9	Margin Lending-All Segment	0.50%	0.15%
1.3.10	Other Retail Loans	0.75%	0.15%

\*If the proposed limit of LPL & LAP exceeds the limit as defined in respective product papers, Loan Administration Fees of DPE shall be applicable.

Note:

- 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 fall under.

1. Loan Administrative Service Fee			
S. No	Heading	Fees & 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	Applicable on Outstanding Amount (Maximum amount as specified by NRB)
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. <b>Term loan:</b> 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	Applicable on Prepaid Amount (Maximum amount as specified by NRB)
1.7	CIC responding charges	As per actual cost	

S. No.	Product / Service	Fees / Charges
<b>2.0</b>	<b>Account Services</b>	
<b>2.1</b>	<b>Issuance of Balance Certificate</b>	Free-one certificate for a fiscal year or for audit purpose. NPR 1,000 - if required to issue another certificate within the same fiscal year
<b>2.2</b>	<b>Account Statement</b>	Duplicate Statement - NPR 50 per page or Maximum NPR 500
<b>2.3</b>	<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 changes:</u> <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
<b>2.4</b>	<b>Cheque Book issuance against lost cheque book (10 leaves to be issued)</b>	NPR 500
<b>2.5</b>	<b>Cheque book Issued without requisition slip</b>	NPR 250
<b>2.6</b>	<b>Uncollected Cheque Book (For 6 months)</b>	NPR 500 Or available balance up to NPR 500
<b>2.7</b>	<b>Withdrawal Slip</b>	NPR 100 (At discretion of BM) Free for illiterate and visually impaired customer
<b>2.8</b>	<b>FD breaking charge (Prior to maturity date of Fixed Deposit)</b>	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)  <b>Note: If the differential interest rate is negative then 2% flat charge to be applied</b>
<b>2.9</b>	<b>Document/record Retrieval charge for document/record older than 6 months</b>	Up to 3 Months-Free Above 3 Months-NPR 500 plus third-party charge (No Charge, if request received from law enforcement agencies)

<b>2.10</b>	<b>Standing Instruction</b>	NPR 500 per instruction (Free for current/call/Recurring Accounts)	
<b>S. No.</b>	<b>Product / Service</b>	<b>Fees &amp; Charges</b>	
<b>2.11</b>	<b>Cheque Clearing Services</b>		
	<u>Electronic Clearing (NCHL)</u>		
	Local cheque for NPR 200,000	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	
<b>2.11.1</b>	<b>Late Presentment Charge (ECC)</b>	NPR 226 per Cheque	
<b>2.11.2</b>	<b>Reason Based Charge (ECC)</b>	NPR 113 per Cheque	
<b>2.11.3</b>	<b>Archive Charge (ECC)</b>	NPR 226 per Cheque	
<b>2.12</b>	<b>Cheque Collection</b>		
	Local Cheque	0.15% or Minimum NPR 250 per Cheque	
	INR Cheque	0.10% or Minimum NPR 1,000 per Cheque plus courier charge	
	FCY cheque (other than INR)	NPR 0.20% or Minimum NPR 1,250 per Cheque plus courier charge	
<b>2.13</b>	<b>INR Cash Management -</b>		
	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	
<b>2.14</b>	<b>Debit Card Fee Description</b>	<b>NMB BANK Visa Debit Card</b>	<b>NMB BANK Delight Card</b>
	Issuance Fee/Installment Fee (New/Replace/Renewal)	NMB Visa Debit Card - NPR 2,500 (The validity of card will be for 5 years payable in 5 installments i.e. 500 per year)	NMB Delight Card - NPR 3,750 (The validity of card will be for 5 years payable in 5 installments i.e. 750)
	Card Reissuance/Replacement Fee	NIL	NIL
	Uncollected Debit Cards (First year free cards only)	NPR 500	NPR 500
	Card Block Request	Nil	Nil
	Dispute Management Fee (Successful Chargeback Management)	NPR 300	NPR 300
	PIN Reissuance	NPR 150	NPR 150
	NMB - ecommerce Annual Installment Fee (active customers)	NPR 100	NPR 100

	ATM Cash withdrawal in India	NPR 250 (Plus ATM access fee of Indian Banks)	NPR 150 (Plus ATM access fee of Indian Banks)
	Balance inquiry at NMB Bank ATMs	NIL	NIL
	Balance inquiry at other ATMs in Nepal	NIL	N/A
	<b>Product / Service</b>	<b>Fees &amp; Charges</b>	
	Balance inquiry in India	NPR 50	NPR 50
	Foreign VISA cards in NMB Bank ATMs (ATM access Fee)	660 per transaction	
	Debit Card ATM withdrawal charge in other bank ATM inside Nepal (For Non-Delight Debit Cards)	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	
	Yearly Installment 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/Corporate Credit Card</b>	<b>NMB BANK VISA Credit Card (Platinum)</b>
	Joining Fees	NPR 1000 (free for first year for Corporate Credit Card)	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
	Transaction Fee		

	Cash withdrawal	At NMB ATM: NPR 100 or 2% whichever is higher At other Banks' ATM: NPR 200 or 2% whichever is higher	At NMB ATM: NPR 100 or 2% whichever is higher At other Banks' ATM: NPR 200 or 2% whichever is higher
	Cash withdrawal in India	NPR 300 or 4% whichever is higher for both credit and platinum credit Card	
<b>2.14.3</b>	<b>Credit Card Fee Description</b>	<b>NMB BANK VISA Credit Card</b>	<b>NMB BANK VISA Credit Card (Platinum)</b>
	Balance inquiry	At NMB ATM: NIL At other Banks' ATM: NPR 50	At NMB ATM: NIL At other Banks' ATM: NPR 50
	<b>Product / Service</b>	<b>Fees &amp; Charges</b>	
	Late Payment Fee	2.5% of minimum due or NPR 500, whichever is higher (per month)	2.5% of minimum due or NPR 500, whichever is higher (per month)
	Over limit fee	NPR 500	NPR 500
	<b><u>Limit Enhancement</u></b>		
	Temporary	NPR 500	NPR 500
	Permanent	NPR 1,000	NPR 1,000
	<b>Interest rate (per month)</b>		
	I billing cycle	2.50% per month	2.50% per month
	II billing cycle	2.75% per month	2.75% per month
	III billing cycle & Above	3% per month	3% per month
<b>2.15</b>	<b>Online Payment through Card</b>		
	Transaction Up to 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>	0.75% or NPR 1,000 whichever is higher	
<b>2.17</b>	<b>Fee Description</b>	<b>Visa Int. Travel Card</b>	<b>Visa Int. \$500 Prepaid Card</b>
	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 Fees (Successful Chargeback Management)	NPR 300	NPR 300
	<b><u>Transaction Fee</u></b> <b>(Valid worldwide except Nepal &amp; India)</b>		
	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
<b>2.18</b>	<b>Mobile/Web Banking</b>		
		<b>NMB Omni Channel</b>	
<b>2.18.1</b>	<b>Corporate/Firm Omni Mobile Banking</b>		
	Registration Fee	NPR 1,000	
	Annual Fee (2 <sup>nd</sup> year onwards)	NPR 1,000	
	Additional Account Number for Existing Mobile Banking Customer	NPR 300	
	PIN reissuance	NIL	
	Amendment Charge	NIL	
<b>S. No.</b>	<b>Product / Service</b>	<b>Fees &amp; Charges</b>	
<b>2.18.2</b>	<b>NMB Omni Mobile/Web banking</b>		
	Registration Fee	NPR 350	
	Annual Fee (2nd year onwards)	NPR 350	
	PIN reissuance	NIL	
<b>2.18.3</b>	<b>OMNI Interbank Fund Transfer</b>		
	<50,000	NPR 10 (Flat)	
	50,001-100,000	NPR 10	
	>100,000	NPR 10	
	Within NMB Bank Fund Transfer	Free	
<b>2.19</b>	<b>Corporate Web Omni</b>		
	Joining Fee	NPR 1,000	
	Annual Fee 2nd year onwards	NPR 1,000	

<b>S. No.</b>	<b>Product / Service</b>	<b>Fees &amp; Charges</b>
<b>2.20</b>	<b>Remittance</b>	
<b>2.20.1</b>	<b>NRB Cheque Issuance</b>	NPR 500 per Cheque
<b>2.20.2</b>	<b>NRB Cheque Cancellation</b>	NPR 250 per Cheque
<b>2.20.3</b>	<b>MC Cheque Issuance</b>	NPR 500 per Cheque
<b>2.20.4</b>	<b>MC Cheque for Visa Application Service Fees</b>	NPR 300 per Cheque
<b>2.20.5</b>	<b>MC Cheque Cancellation</b>	NPR 500 per Cheque
<b>2.20.6</b>	<b>INR Draft Issuance</b>	
	Regular	0.15% or Minimum NPR 500 per draft Plus NPR 100 flat charge for MT110
	Walk-In Customer	0.25% or Minimum NPR 2,000 per Draft Plus NPR 100 flat charge for MT110
<b>2.20.7</b>	<b><u>Draft Issuance FCY (other than INR &amp; GBP)</u></b>	
	Regular	0.10% or Minimum NPR 750 per draft Plus NPR 500 flat charge for MT110
	Walk-In Customer	0.25% or Minimum NPR 2,000 per draft Plus NPR 500 flat charge for MT110
<b>2.20.8</b>	<b>Draft Issuance charge for GBP denominated drafts</b>	0.20% or minimum NPR 1,000 per draft (flat) Plus NPR 500 flat charge for MT110



2.20.9	GFP Cancellation Charge	NPR 500 Per Cheque
2.21	Outward Transfer (SWIFT) – International	
	Regular	- For INR - 0.20% or minimum NPR 1,000 plus SWIFT charge - For Other FCY - 0.25% or minimum NPR 1,000 plus SWIFT charge
	Walk-In 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
<b>S. No.</b>	<b>Product / Service</b>	<b>Fees &amp; Charges</b>
2.22	Document Handling charges (BiBiNi 4Ga Issuance/Amendment/Duplicate Copy Issuance) on Import Credit Payment	NPR 500 Flat
2.23	RTGS to India (TT Charge)	NPR 500 per transaction plus TT Charge
2.24	Corresponding Bank Charge (to be taken in equivalent NPR):	Up to USD 500 = USD 15 USD 501 to 10,000 = USD 30 Above USD 10,000 = USD 35
		EUR: EUR 35
		AUD: AUD 60
		JPY: JPY 7,500
		INR: NPR 500
		AED: AED 100
		CNY: CNY 75
		Other '50 in same currency'
2.25	Cancellation of FCY Draft/OTT	NPR 500 plus SWIFT charge
2.26	Inward Remittances	
	Credit to own account	FREE
	Credit to other Bank account	NPR 2,000
2.26.1	Refund of Inward Remittance	USD 25 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000
2.26.2	Follow up SWIFT (on Customer Request)	NPR 500 plus communication cost
2.27	Certificate of Deposit for Exporters (APC)	
	Regular	NPR 1,000 per Certificate
	Walk-in Customer	NPR 1,500 per Certificate
2.28	Certificate issued to the customer: (Other than Balance Confirmation Certificate, Advance payment certificate and Account open certificate)	NPR 500
	FDI Certificate	Rs. 1000 per certificate
2.29	Communication & Swift Charges	
2.29.1	SWIFT Charges:	
	LC issuance	NPR 2,000
	LC amendment	NPR 1,000

	<u>Remittance OTT &amp; others</u>	
	TT	NPR 1,000
	Others	NPR 1,000
	Trade Document Payment/Acceptance (LC/DAP/DAA)	NPR 1,000
<b>2.29.2</b>	<b>Courier Charges:</b>	
	Local	NPR 500
	India	NPR 1,500
	Other Countries	NPR 3,500
<b>2.29.3</b>	<b>Postage</b>	
	Local	NPR 200
	India	NPR 300
	Other Countries	NPR 500
<b>S. No.</b>	<b>Product / Service</b>	<b>Fees &amp; Charges</b>
<b>2.30</b>	<b>Safe Deposit Lockers</b>	
	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
<b>2.30.1</b>	<b>Annual fees</b>	
	<b>Type</b>	<u>Size and Charge</u>
	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 15.9 W 20.86 D 19.37 = NPR 8,000
<b>2.30.2</b>	<b>Locker Surrender</b>	NPR 2,000
<b>2.30.3</b>	<b>Breaking of Lockers / Loss of key by the customer</b>	As per actual charge incurred by the bank
<b>2.30.4</b>	<b>Locker Overdue Charge</b>	NPR 500 per overdue per year or Minimum 500
<b>2.30.5</b>	<b>Locker Change (Branch)</b>	NPR 1000
<b>2.31</b>	<b>ASBA Fees &amp; Charges For all bid amounts</b>	Rs. 5
<b>2.32</b>	<b>CCTV Footage Retrieval Charge</b>	1) Rs. 500 per request for view only 2) Rs. 1000 per request for footage (No charge in case of request received from law enforcement agencies)
<b>2.33</b>	<b>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)</b>	NPR 500 per cheque
<b>2.34</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>

		Plus applicable VAT (Actual as per prevailing CIB charges)
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S. No.	Product / Services	Fees & Charges
<b>3</b>	<b>TRADE FINANCE</b>	
<b>3.1</b>	<b>Import Letters of Credit</b>	
	<b>Issuance-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>Issuance-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
	<b>LC confirmation</b>	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.
	<b>Reimbursement Authority Handling Fee</b>	Rs. 1,000 plus SWIFT Charges
	<b>LC settlement requested after 6 months of LC closure</b>	Rs. 2,000 plus initial LC issuance commission
	<b>Product / Services</b>	<b>Fees &amp; Charges</b>
	<b>Cancellation of LC</b>	a) Fully Unutilized- Rs. 2,000 (plus other banks' charge and communication charge) b) Partially Unutilized: - For more than 25% of LC value (excluding tolerance amount) – Rs. 1,000 plus other Banks' charge and communication charge) - For up to 25% of LC value (excluding tolerance amount) – No cancellation charge shall be levied.
	<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

	<b>Discrepancy Fees (LC)</b>	<p>for Local LC: NPR 3,000  for INR LC: INR 3,500  for other Currency: USD 75 or equivalent.  <u>Plus Communication Charge</u>  for NPR &amp; INR: 1000 in same Currency  for other Currency: Equivalent USD10</p> <p>For FCY (except INR) LC Above USD 75K or equivalent:  USD 100 Plus Communication Charge as above</p>
	<b>Product / Services</b>	<b>Fees &amp; Charges</b>
	<b>LC Draft Cancellation</b>	NPR 1,500
<b>3.2</b>	<b>Import Bills under LC and Collection</b>	
	Acceptance Commission	0.10% per month or part thereof or minimum NPR 2,500 till actual payment date.
	Payment Commissions/document handling charges	NPR 1,500 per document
	Delivery Order Issuance	NPR 1,500 per document
	Over drawn commission under Import L/C	0.50% on overdrawn amount or Rs. 1,500 whichever is higher (where amendment is not applicable)
	Discrepant documents held for more than 30 days and receipt of settlement	NPR 2,000 additional handling charges
	Import Bills (LC/Collection) return	NPR 6,000 plus SWIFT charge and courier charges. In case of document return requested by exporter, doc handling charges plus swift & courier charges (on account of applicant)
	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 till actual payment date plus NPR 1,500 document handling charges and NPR 1,000 SWIFT charges. In case of Overdue-Additional NPR 150 per day
<b>3.3</b>	<b>Export Letters of Credit</b>	
	Advising: LC & amendment	<p>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.</p> <p>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.</p>
	Confirming LC	0.50% per quarter or part thereof or minimum NPR 5,000. Swift/Courier charges as applicable
	LC Transfer	Full Transfer: NPR 2,000 per transfer, In case of charges on account of Applicant- As per Advising LC Commission

		Partial Transfer: 0.15% of LC Transfer Value or Charges as per Full transfer whichever is higher.
<b>3.4</b>	<b>Export Bills</b>	
	<b>Export Bills under LC-Negotiation/Purchase</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.
	<b>Product / Services</b>	<b>Fees &amp; Charges</b>
	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.
	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
	<b>Export Bill Collection with or without LC</b>	
	Cash against Document – Sight	0.25% - Minimum NPR 2,500 plus courier and swift charge
	Sight Bills-LC	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 Bills-LC	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
	<b>Export document handling charges - collection (with or without LC)</b>	NPR 2,500

	<b>Export Payment Follow up Charges</b>	Rs. 1,000 plus SWIFT Charges
	<b>CAD Letter issuance to custom office</b>	NPR 2,000
	<b>Returned Documents (collection documents with or without LC)</b>	NPR 5,000 Flat plus Export document handling Charges - collection, courier and swift. In case of representation- Export document handling Charges - collection, courier and swift.  Plus other bank charges as applicable
	<b>Export Incentive Processing Fee</b>	
	Up To NPR 100,000.00	NPR 3,000
	Above NPR 100,000.00	Minimum NPR 4,000 or 1% on incentive claim not exceeding NPR 50,000
	Export Incentive Settlement Fee	NPR 1,500 Flat
<b>S. No.</b>	<b>Product / Services</b>	<b>Fees &amp; Charges</b>
<b>3.5</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>3.6</b>	<b>Bank Guarantee</b>	
	<b>Issuance-Local</b>	
	Bid Bonds	for up to 50% cash margin: 0.35% per quarter or part thereof or NPR 2,000 whichever is higher for above 50% cash margin: 0.25% per quarter or part thereof or NPR 2,000
	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
	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
	Other Guarantee	0.50% per quarter or part thereof or NPR 3,500 whichever is higher
	In case of third-party guarantee	Additional 20% on effective rate
	<b>Bank Guarantee Amendment – Local</b>	
	Amendment Value & time	Same as issuance
	Other Amendments	NPR 1,500
	<b>Counter BG issued by us</b>	Charges as per local guarantee issuance plus SWIFT, courier and other bank charges as applicable
	<b>Standby Letter of Credit Charges</b>	Charges as per local guarantee issuance plus SWIFT, courier and other bank charges as applicable
	<b>Shipping Guarantee</b>	1.00% per quarter or part thereof, minimum NPR 10,000

	<b>Issuance – International</b>	
	Up to 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>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
	<b>Guarantees Cancellation Before Expiry-International</b>	USD 50
	<b>Product / Services</b>	<b>Fees &amp; Charges</b>
	<b>Expired BG holding charges</b>	As per Issuance Commission after 15 days from expiry date
	<b>BG claim settlement charges (Local)</b>	NPR 2,000
<b>3.7</b>	<b>Business Credit Information</b>	
	Business Credit Information (D&B)	As per actual basis.
	Business Credit Information (BCI) Processing Fee	NPR 1,500 plus SWIFT charges and Other Bank charges as applicable
	Business Credit Information (BCI) request by other banks	NPR 5,000
<b>3.8</b>	<b>Duplicate BG copy/CAD/BiBiNi Issuance</b>	NPR 1,500 per issuance
<b>3.9</b>	<b>More than one BiBiNi Issuance under single set of documents/transaction</b>	NPR 1,000 (per additional BiBiNi)
<b>3.10</b>	<b>BiBiNi (except Custom Entry Point amendment under LC) Amendment/Cancel</b>	NPR 1,500 per transaction
<b>3.11</b>	<b>Force Loan booking charges</b>	NPR 5,000
<b>3.12</b>	<b>Correspondence made to regulatory body for approval at the request of applicant</b>	NPR 1,500
<b>3.13</b>	<b>Trade transaction Balance Certificate</b>	As per Balance certificate charge (One time free at year end for audit purpose)
<b>3.14</b>	<b>Swift Handling Charges against Import at the request of applicant</b>	NPR 1000 per handling plus applicable swift charge