SANIMA BANK LIMITED

Standard Tariff of Charges (STC)

September 1st, 2026

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❖ Customer Service:

1. Cheque book:		
1.1	Cheque book issuance	Free
1.2	Issuance of Cheque Book without submitting cheque requisition slip	Rs. 250 flat
1.3	Loose cheque Issuance Charges	Free

2. Good for payment:	Free

3. NRB cheque issuance (Other than BFIs):	Rs. 500 Flat

4. Stop payment:		
4.1	In house cheque	Free
4.2	For INR Demand Draft	INR 590 flat charge plus Rs. 500 communication charge
4.3	For FCY Demand Draft	Rs. 1,000 flat charge plus USD 25 enquiry charge plus communication charge if any

5. Standing instruction:	Rs. 500 Flat (other than call-current and recurring deposit)

6. Cheque returned (inward clearing and in-house cheques) unpaid:	Rs. 500 Flat

7. Issuance of FDI certificate:	Rs. 1,000 per certificate

8. CCTV footage retrieval charge:	
• View only	Rs. 500
Note: Footage retrieval shall be available only in case of request received from Law Enforcement Agencies.	

9. Issuance of TDS certificate:	
• For one time	Free
• Duplicate	Rs. 250 per certificate

10. Issuance of Balance Certificate:	• Free for first issuance in the fiscal year. • Rs. 1,000 per certificate for additional certificate issuance within same fiscal year

11. Issuance of duplicate fixed deposit receipt:	Rs. 500 per receipt

12. Issuance of advance payment certificate (APC):	Rs. 500 flat

13. Statement issuance:	• FREE for one time per period. • Rs. 50 per page (For more than one statement printed of the same period)

14. Account activation charge:	Free

15. Account closing charge:	Free

16. Account conversion charges:		
16.1	For salary based scheme	Rs. 100 per instance
16.2	For other deposit schemes	Rs. 250 per instance

17. Manager cheque:		
17.1	Manager cheque issuance for Loan disbursement	Rs. 500 Flat
17.2	Manager Cheque issuance for Customer	Rs. 500 Flat
17.3	Manager cheque issuance for Non Customer	Rs. 750 Flat

18. DEMAT/Meroshare:		
18.1	DEMAT Account opening charge	Rs. 50
18.2	DEMAT Annual maintenance charge	Rs. 100
18.3	Meroshare Subscription charge	Rs. 50
18.4	Meroshare Renewal charge	Rs. 50
18.5	Pledge setup/Acceptance charge	Rs. 50 per stock

❖ Safe Deposit Locker (SDL):

All SDL customers (except staff) are required to maintain a security deposit as per the offered locker.The security deposit is refundable at the time of surrender of the SDL and the keys by the customer.			
1	**Charges for Lockers:**		
	Type	**Annual charge**	**Security Deposit**
	Small	Rs. 3,500	Rs. 10,000
	Medium	Rs. 6,000	Rs. 15,000
	Large	Rs. 8,000	Rs. 20,000
	Extra Large	Rs. 10,000	Rs. 20,000
2	**Locker break open charge**	Rs. 6,000 plus actual cost of lock replacement.	
3	**Locker closure and replacement (Locker change) charge**	Rs. 1,500 Flat	

❖ FD Liquidation Charges:

Formula for calculating Premature charge: =Liquidated Amount*Premature Charge Rate*Remaining days of FD 365 days		
1	Case- I: When Prevailing Rate is greater than Coupon Rate	• Minimum 2% or difference between Prevailing Rate and Coupon Rate whichever is higher will be levied for remaining days of FD. • Processing Fee: Rs. 500
2	Case- II: When Prevailing Rate is equal to Coupon Rate	• A flat 1.50% charge will be levied for the remaining days of FD. • Processing fee: Rs 500
3	Case- III: When Coupon Rate is greater than Prevailing Rate	• A flat 1.00% charge will be levied for the remaining days of FD. • Processing fee: Rs. 500 *In this case, if Coupon Rate is greater than Prevailing Rate by any percentage point a flat 1% will be charged for the remaining days of FD.*
4	Case- IV: FD Liquidation under 3 months	• The customer will receive an Interest amount equal to the adjusted lowest prevailing savings rate at the time of the FD's liquidation, "calculated based on the duration for which the FD was active.

❖ Digital Banking:

1. Sanima SMS/Mobile Banking/Premium Banking:		
1.1	Joining Fee	Rs. 350 Flat
1.2	Annual Fee (1 year from the date of joining)	Rs. 350 Flat
1.3	PIN Reset	NIL
1.4	Registration Modification/Account Addition	Rs. 100 per request • *Registration modification pertains to changing a mobile number, while account addition refers to adding a new account to an existing mobile banking number.*
Mobile Banking charge shall be collected annually unless cancellation request for the said service is received at our end.		

2. Cross border charges:	
• FonePay QR	Merchant Discount Rate (MDR) i.e. 1.95%
• Nepal Pay QR	Merchant Discount Rate (MDR) i.e. 1.75%
• Nepal-India Cross-Border P2P	NPR 240 per Transaction

3. Merchant Discount Rate for Fonepay QR Merchants accepting payments via the Fonepay Virtual Credit Card:	
Upto Rs. 2,000	Nil
Above Rs. 2,000	0.6% of the transaction amount or Rs. 300 whichever is lower

4. Fonepay-Interbank Teller QR Cash Withdrawal Service	
Upto Rs. 100,000	Rs. 100
Rs.100,001 and above	Rs. 200

5. QR standee:	
• Issuance	Free
• Re-issuance	Rs. 150

6. Sanima Domestic Debit Chip Card:		
6.1	VISA Domestic Debit Chip Card Issuance/ Reissuance Charge	Upfront total payment: Rs. 2,000 for five years or Rs. 500 on first year and Rs. 500 for four subsequent years
6.2	VISA Domestic Debit Chip Card Issuance Charge on Urgent	Issuance charge plus urgency charge Rs. 500 Flat
6.3	Unblock request for card	Rs. 100
6.4	Re-Pin Charge (PIN forgotten)	Rs. 150
6.5	VISA Domestic Debit Chip Card Replacement Charge	Upfront total payment: Rs. 2,000 for five years or Rs. 500 on first year and Rs. 500 for four subsequent years

7. Dollar debit chip card:		
7.1	Issuance Charge	USD 10 or Rs. 1,200 whichever is higher
7.2	Installment Charge	Rs. 500
7.3	Re-Issue Charge	USD 10 or Rs. 1,200 whichever is higher
7.4	Unblock request for card/Re-pin	USD 1 or Rs. 100 whichever is higher

8. Dollar travel chip card:		
8.1	Issuance Charge	USD 10 or Rs. 1,200 whichever is higher
8.2	Re-Issue Charge	USD 10 or Rs. 1,200 whichever is higher
8.3	Unblock request for card/Re-pin	Rs. 100

9. USD e-card:		
9.1	Issuance Fee	Rs. 500
9.2	Re-Issuance Fee	Rs. 500
9.3	Commission	• Rs. 300 per Top-up per customer via online *(Mobile banking and Sanima Bank's website)* • Rs. 500 per Top-up per customer by visiting branch

10. Sanima Enterprise USD e-card:		
10.1	Issuance Fee	Rs. 500
10.2	Re-Issuance Fee	Rs. 500
10.3	Renewal Fee	Rs. 500
10.4	Commission	Rs. 300 per Top-up

11. Sanima domestic credit chip card:		
10.1	Card Issuance Fee	Rs, 1,000
10.2	Annual Charge	Rs, 1,000
10.3	Joining Fee	Rs, 1,000
10.4	Renewal Fee	Rs, 1,000
10.5	Replacement Fee /Reissue	Rs, 1,000
10.6	Pin Reissue Fee	Rs, 100
10.7	Limit Enhancement fee/ Over Limit Fee	Rs, 1,000
10.8	Late payment fee	Rs, 500
10.9	EMI processing fee (EMI loan upto NPR 200K)	1% or Rs 500 whichever is higher
10.10	EMI processing fee (EMI loan above NPR 200K)	0.25% or Rs 1000 whichever is higher
10.11	Card Unblock Fee:	
	i) Card blocked due to delinquency	*Rs, 1,000*
	ii) Card blocked due to customer's request	*Rs, 100*

12. Sanima USD credit card:		
11.1	Card Issuance Fee	USD 10
11.2	Annual Charge	USD 10
11.3	Joining Fee	USD 10
11.4	Renewal Fee	USD 10
11.5	Replacement Fee /Reissuance	USD 10
11.6	Pin Reissuance Fee	USD 1
11.7	Limit Enhancement fee/ Over Limit Fee	USD 5
11.8	Late payment fee	USD 5
11.9	Card Unblock Fee	
	i) Card blocked due to delinquency	*USD 10*
	ii) Card blocked due to customer's request	*USD 1*

❖ Digital Banking- Transaction Charges:

1. Dollar travel chip card:			
	ATM Network	***Cash Withdrawal***	***Balance Inquiry***
1.1	VISA ATM	USD 3	USD 0.75
1.2	Foreign ATM (Outside Nepal)	USD 5	USD 0.75
Nil Transactions Charge in Sanima ATM			

2. Sanima domestic credit chip card:		
2.1	Cash withdrawal in Nepal	Rs. 200+1.5% of TXN
2.2	Balance Inquiry from Own ATM	Nil
2.3	PIN change from Own Bank	Nil
2.4	Mini Statement from Own Bank	Nil
2.5	Balance Inquiry from Other Bank	Rs. 50
2.6	Cash withdrawal in India	Rs. 250+2% of TXN
2.7	Credit Card Interest Rate	24% P.a.

3. Sanima USD credit card:		
3.1	Cash withdrawal in Nepal	USD 2+1% of TXN
3.2	Balance Inquiry from Own ATM	Nil
3.3	PIN change from Own Bank	Nil
3.4	Mini Statement from Own Bank	Nil
3.5	Balance Inquiry from Other Bank	USD 0.75
3.6	Cash withdrawal in other countries	USD 5+2% of TXN
3.7	USD Credit Card Interest Rate	24% P.a.

4. VISA debit card transaction related charges:			
	ATM Network	***Cash Withdrawal***	***Balance Inquiry***
4.1	Sanima	NIL	NIL
4.2	VISA	Rs. 15	Rs. 15

4.3	Indian Banks	Rs. 250	Rs. 50

5. Online payment: (international transactions conducted via electronic channels)		
5.1	Payment up to USD 1000	Rs. 500
5.2	Payment above USD 1000 and up to USD 2000	Rs. 1,000
5.3	Payment above USD 2000 and up to USD 5,000	Rs. 1,500
5.4	Payment above USD 5,000	Rs. 2,000
Payment is subject to prevailing NRB guidelines.		

❖ Trade Finance:

1. Documentary credit- import:			
1.1	Issuance of LC	For Industrial/Manufacturing Clients-Sight /Ussance LC(validity below 6 months)	0.15% - 0.25% or Min Rs. 2,500 per quarter whichever is higher(Plus communication/courier/ postage charges)
		For Trading Clients-Sight LC/Ussance LC(validity below 6 months)	0.2% - 0.30% or Min Rs. 3,000 per quarter whichever is higher(Plus communication/courier/ postage charges)
		For Industrial/Manufacturing Clients-Sight/Ussance LC(validity Above 6 months)	0.2% - 0.3% or Min Rs. 3,000 per quarter whichever is higher(Plus communication/courier/ postage charges)
		For Trading Clients-Sight LC/Ussance LC(validity above 6 months)	0.25% - 0.35% or Min Rs. 3,500 per quarter whichever is higher(Plus communication/courier/ postage charges)
1.2	Amendment for value/validity	As per issuance commission above. (Plus communication/courier/postage charges)	
1.3	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged	Rs. 1500/- flat for amendments other than enhancement of value and/or extension of validity, in which case charges shall be as per 1.2 above. (Plus communication/courier/postage charges)	

1.4	Revolving L/Cs reinstatement Commission	0.025% to 0.20% of reinstate Value or min Rs. 2,500 (Plus communication/courier/postage charges)
1.5	Usance Bill Acceptance	0.20%-0.25% or Rs. 2,000/- per month or part thereof whichever is higher . (Plus communication/ courier/postage charges)
1.6	Document Handling Charge LC	Rs. 2000/- for each set of documents. (Plus communication/courier/postage charges)
1.7	Over drawn commission under Import L/C	0.50% on overdrawn amount or Rs. 2,500/- whichever is higher
1.8	L/C cancellation Charge	**Partially utilized: Rs. 2,000 flat plus other bank charges if any.** **Unutilized: Rs. 2,500 flat plus other bank charges if any. (Plus communication/courier/ postage charges)** **Note: Cancellation Fee will not be applicable if, outstanding value is related to tolerance**
1.9	Import Bills Return	Rs. 5,000(Plus communication/courier/ postage charges)
1.10	Issuance of Multiple Bi.Bi.Ni. Form	Rs. 950 on each set
1.11	Reimbursement Authority Handling Fee	Rs. 1,250 plus SWIFT Charges
1.12	Collateral Placement Charge	LC Confirmation by third Bank /Collateral Placement Charge-LC Confirmation by third Bank In case of charges on account of applicant As per actual basis plus 1% p.a In case of charge on account of beneficiary 2% p.a. from applicant
1.13	Discrepant documents held for more than 30 days and settlement request received thereafter	NPR 2,000 each doc settlement (additional)
1.14	Force Loan /BLC(Payment against clean bills/Maturity of usance bills)	Bank's highest Interest Rate
1.15	Draft Cancellation	Draft LC Cancellation Charge-NPR 1000
1.16	L/C settlement through own FCY A/C	-Settled by FCY from other Banks: up to 1% Flat of transaction amount -Own FCY A/c: up to 0.1% of transaction amount
1.17	LC re-issuance/unclose charge	Rs. 2,000 plus initial LC issuance commission
1.18	Payments under LC (MT 202) on "OUR' Basis	Up to USD 24,999 USD 45 USD 25,000 to USD 74,999 USD 70 USD 75,000 and above USD 95 INR INR 300

		EUR EUR 50 GBP GBP 50 JPY JPY 7000 CNY CNY 500 AUD AUD 70 CAD CAD 80 Other NPR 5,000 or Equivalent

2. Documentary credit- export:		
2.1	Advising/ Handover Export Letter of Credit or subsequent amendment for L/Cs not to be negotiated with us.	• Rs. 6,000/- Advising/Handover (Plus communication/courier/postage charges) • Rs. 2,000/- Amendment (Plus communication/courier/postage charges)
2.2	Advising Export Letter of Credit or subsequent amendment for L/Cs to be negotiated with us.	• Rs. 2,500/- Advising (Plus communication/ courier/postage charges) • Rs 1,500/- Amendment (Plus communication/ courier/postage charges)
2.3	Confirming commission	0.5% or Rs. 4,000/- per quarter or part thereof whichever is higher (Plus communication/courier/postage charges)
2.4	a) Documents Negotiation/Purchase under Sight L/C	• Commission of up to 0.20% per quarter or minimum NPR 2,500 • Prevailing interest rates shall apply • Prevailing communication/postage/courier charges shall apply
	b)Documents Negotiation/Discounting under Usance L/C	• Commission of up to 0.40% per quarter or minimum NPR 2,500 • Prevailing interest rate shall apply • Prevailing communication/postage/courier charges shall apply
2.5	Processing Export L/C under collection	0.15% of document value or min Rs. 2,500/-. (Plus communication/courier/postage charges)
2.6	Cash Against Documents (CAD)	0.2% - 0.3% of document value or min Rs. 3,000/-. (Plus communication/courier/ postage charges)
2.7	L/C Transferring Charge	Rs. 3,000/- flat. (Plus communication/courier/ postage charges)

2.8	Cash Incentive Documents Processing Charge	Rs. 1,000
2.9	Export LC Cancellation Charges	Rs. 2,500 plus Communication Charge
2.10	Export Payment Follow up Charges	Rs. 1,000 plus SWIFT Charges

3. Discrepancy fees:		
3.1	USD and other FCY L/Cs	USD 75/- or equivalent per set of Docs
3.2	EURO L/Cs	EURO 75/-
3.3	GBP L/Cs	GBP 75/-
3.4	INR L/Cs	INR 3,000/- or equivalent per set of Docs
3.5	NRS L/C (Domestic)	Rs. 2,500/- per set of Docs
3.6	CNY L/Cs	CNY 600/-
Plus communication/courier/postage charges		

4. Documentary collections- import:		
4.1	Documents Against Payment (DAP) (Site Bill)	0.25% on bill value or minimum NPR 2,500/- plus NPR 1,500 document handling charges (Plus communication/courier/postage charges)
4.2	Document Against Acceptance (DAA) (Time Bill) *Note: This facility may be considered only where appropriate credit line has been approved*	0.25% or Minimum Rs. 2,500/-per month, whichever is higher. Plus, NPR 1,500 document handling charges. In case of Overdue-0.1% per month (Plus communication/courier/postage charges)
4.3	**DAP/DAA settlement through own FCY A/C**	-Settled by FCY from other Banks: up to 1% flat of transaction amount -Own FCY A/c: up to 0.1% of transaction amount
4.4	**Import Bills Return** **DAP/DAA**	Rs. 5,000(Plus communication/courier/ postage charges)
Plus communication/courier/postage charges		

5. Guarantees:		
5.1	Bid Bond	0.50% per quarter or minimum Rs. 1,750/- per quarter.
5.2	Performance Bond	-0.50% per quarter or minimum Rs. 1,750/- per quarter.

		-PB issued for the submission of Court/Revenue Tribunal/Legal Dispute: 2.5% per year or part thereof, minimum NPR 20,000 whichever is higher -0.75% per quarter or minimum Rs. 2,000/- per quarter for credit supply.
5.3	Advance Payment Guarantee	0.60% per quarter or minimum Rs. 1,750/- per quarter.
5.4	Counter Guarantee	0.25% - 0.375% per quarter or minimum Rs. 3,500/- per quarter (plus commission/ charge of other bank plus out pocket expenses).
5.5	Shipping Indemnity	As per specific approval on case to case basis .
5.6	Amendment for value / validity extension	As per issuance commission above. (Plus communication/courier/postage charges)
5.7	Other amendments as well as amendment for extension of value and validity within the quarter which has already been charged	Rs. 1,500/- (Plus communication/courier/ postage charges)
5.8	Guarantee Advising Charge	0.15% or minimum Rs. 5000 whichever is higher
5.9	Guarantees Cancellation Before Expiry-International	USD 50 or equivalent+swift/postage charges
5.10	BG cancellation charges (Within Expiry) except Bid Bond	Rs. 1,000 per BG
5.11	Expired BG holding charges	As per Issuance Commission
5.12	BG text re-issuance/Duplicate Issuance	Rs. 2,500 per BG
5.13	BG unclose/re-booking charge	Rs. 2,000 plus initial BG issuance commission

6. BLC/ Force loan processing charge:	Rs. 3,000 flat

7. Export incentive charge:	0.5% on incentive claim (not to exceed Rs. 2,500)

8. BCI Charge:		
8.1	BCI Processing Fee	Actual plus Rs. 2,000 plus swift charge
8.2	BCI Request by Other Bank	On actual basis

❖ Communication- Swift/Telex, Courier, Postage, Swift Charges:

1. Communication – SWIFT/Telex:		
1.1	Simple Payment messages	Rs.600/-per message
1.2	Other messages	Rs.750/-per message
1.3	L/C, GTEE messages	Rs.1,500/-per message
1.4	SWIFT Charge for Reimbursement Authorization and amendment thereon	Rs. 600/- per message
1.5	SWIFT charge for advising due date under usance credit	Rs. 600/- per message
1.6	Other means of Communication	Rs. 1,000/correspondence

2. Courier:		
2.1	Nepal	Rs. 250/-
2.2	India	Rs. 1,000/-
2.3	SAARC countries	Rs. 2,500/-
2.4	Other Countries	Rs. 3,000/- or USD 30 whichever is higher

3. Postage:		
3.1	Nepal	Rs. 100/-
3.2	India	Rs. 200/-
3.3	Other Countries	Rs. 500/-

4. Swift charges:	Rs. 750

❖ NCHL/Fonepay Services:

1. Clearing cheque processing charge (ECC charges):		
1.1	Regular Clearing (NPR) below 2 Lakhs	NIL
1.2	Transaction amount Based Slab	**Fees**
	2 Lakhs	Rs. 10
	> 2 Lakhs	Rs. 15
1.3	Regular Clearing ((FCY equivalent to NPR 2 lakhs or above)	Rs. 15
1.4	Express Clearing (FCY/LCY)	Rs 100
1.5	High Value Clearing (FCY/LCY)	Rs 100
1.6	Late presentment charges	Rs 200
ECC transaction fees are subject to tariff of NCHL and regulatory provisions		

2. NCHL IPS transaction fees:			
		NPR Transactions	**FCY Transactions**
2.1	Up to 500	Rs. 2	Rs. 10
2.2	>500-50K	Rs. 5	
2.3	>50K	Rs. 10	
Above transaction fees are subject to tariff of NCHL.			

3. NCHL connect IPS e-payment transaction fees: *initiated from BFl's Mobile Banking and from connect IPS (Web & Mobile)*		
		NPR Transactions
3.1	Up to 500	NIL
3.2	>500-5K	Rs. 4
3.3	>5K	Rs. 8
Above transaction fees are subject to tariff of NCHL.		

4. Interbank transaction and charge:		
		NPR Transactions
4.1	Rs. 100 to Rs. 100,000	Rs. 10
Above transaction fees are subject to tariff of Fonepay.		

5. RTGS charges (time schedule during normal business day):		
5.1	For transaction settled in Morning Exchange	Rs. 10
5.2	For transaction settled in Afternoon Exchange	Rs. 20
5.3	For transaction settled in Evening Exchange	Rs. 100
5.4	Special Membership for Cleating House/DNS Mechanism/Central Securities Depository/Organization appointed by NRB.	NIL

❖ Payment Services:

1. Swift transfer (MT 103):		
1.1	Swift Transfer- (US $ or equivalent in currency other than NPR and INR)	• **Priority Customer:** 0.15% or Rs. 500 whichever is higher plus SWIFT and additional charges. • **Normal Customer:** 0.40% or Rs. 750 whichever is higher plus SWIFT and plus additional charges
		Plus
		(a) if charges is "OUR" in SWIFT messages, additional charges as follows:
	Less than 5,001	USD 25
	USD 5,001 to 10,000	USD 30
	Above USD 10,000	USD 50
		(b) If charges is "SHA" or "BEN" in SWIFT messages, NIL
1.2	Swift Transfer- NPR & INR	• **Priority Customer:** 0.15% or Rs. 500 whichever is higher plus SWIFT and additional charges • **Normal Customer:** 0.40% or Rs. 750 whichever is higher Plus SWIFT and additional charges
		Plus
		(a) if charges is "OUR" in SWIFT messages, Rs. 400

		(b) If charges is "SHA" or "BEN" in SWIFT messages, NIL
1.3	TT transactions via Virtual Nostro	USD 50 flat
Note: If Swift transfer is for education purpose, additional 3% education service tax to be levied on total tuition fee as per NRB Guidelines.		

2. Demand draft:		
2.1	Demand Draft INR Customer	0.05% - 0.1% or minimum Rs. 500 plus demand draft confirmation charge (MT110) Rs. 500.
2.2	Demand Draft INR Non -Customer	0.1% or minimum Rs. 700 plus demand draft confirmation charge (MT110) Rs. 500.
2.3	Demand Draft FCY Customer/ Non -Customer	• **Education Loan Customer:** 0.1% or Rs. 250 whichever is higher plus demand draft confirmation charge (MT110) USD 10 • **Others:** 0.1% or USD 7 whichever is higher plus demand draft confirmation charge (MT110) USD 10
Note: If DD issuance is for education purpose, additional 3% education service tax to be levied on total tuition fee exchanged		

3. MT-940:		
3.1	Access setup, installation and implementation fee (one time)	Rs. 1,000
3.2	MT 940 Charges (monthly fee)	USD 50 per month per account

❖ Remittance:

1. Remittance inward (fund received from abroad):		
1.1	Customer	Free
1.2	Non Customer	0.25%or Rs. 500 whichever is higher
1.3	Transfer to another bank (If Benificiary is other Bank customer)	0.25%or Rs. 500 whichever is higher
1.4	Follow up telex/swift on remittances at customer's request	Rs. 200 plus enquiry charges up to usd 35 plus Rs. 590 SWIFT Charges

2. Refund of inward payment and Nostro cover:	USD 25 or equivalent, plus communication charges and charges levy to us by Nostro

3. Local inter Bank transfer:		
3.1	If the beneficiary is a Bank (request by Bank)	Free

3.2	If the beneficiary is a Bank or third party (request by Customer for Local Currency Transfer)	Rs. 500 Flat
3.3	If the beneficiary is a Bank or third party (request by customer to transfer Foreign currency from Sanima to other Bank)	Local swift charge Rs. 590

❖ Credit:

1. Deprived sector loan:				
		Processing fee	**Commitment fee**	**Renewal fee**
1.1	Sanima Women Entrepreneur Loan	0.75%	N/A	N/A
1.2	Sanima Small Micro Entrepreneur Loan	0.75%	N/A	N/A
1.3	Sanima Sana Kisan Loan	0.75%	N/A	N/A
1.4	Sanima Solar Karja	0.75%	N/A	N/A
1.5	Low Cost Housing	0.75%	N/A	N/A
1.6	Wholesale Microfinance Loan	0.25%	0.10%	0.10%

2. Agri lending:				
		Processing fee	**Commitment fee**	**Renewal fee**
2.1	Sanima Agriculture Loan (above NPR 1.5 Million to NPR 20 Million)	0.75%	0.15%	0.15%

3. Retail loan:				
		Processing fee	**Commitment fee**	**Renewal fee**
3.1	Auto Loan	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A
3.2	Hire Purchase Loan	0.75%		N/A
3.3	Home Loan	0.75%		N/A
3.4	Home Equity Loan	0.75%		N/A
3.5	Education Loan	0.75%		N/A
3.6	Margin lending up to NPR 30 Million	0.75%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit of DL.	0.15%
3.7	Margin lending above NPR 30 Million	0.50%		
3.8	Personal Loan	0.75%		
3.9	Gold Loan	N/A	N/A	Rs. 200
3.10	Professional Loan	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A

3.11	CFOL Amendment Fee-Education Loan	Rs. 10,000 flat per amendment		
3.12	Cash based loan / Near cash Loans	0.15% or min Rs. 1,000 whichever is higher	N/A	0.15% or min Rs. 1,000 whichever is higher

4. SBGL:				
		Processing fee	**Commitment fee**	**Renewal fee**
4.1	SBGL - OD/DL/TL	0.75%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit for DL/TL	0.15%
4.2	SBGL- Vehicle Loans (Auto & Commercial Vehicle Loans)	0.75%	One time commitment fee of 0.15% on non-drawdown portion of approved loan limit	N/A
4.3	W/C and Term loan(Swap case)	0.50%	0.15% of average unutilized portion below the average committed utilization i.e. 60%	0.15%
4.4	SWAP cases of Retail Loans and SBGL (with /without enhancement)	0.50% irrespective of loan volume or product type	As per respective product type	

5. SME/mid-size loan:				
		Processing fee	**Commitment fee**	**Renewal fee**
5.1	All W/C and Term Loan NPR 10 Million up to NPR 200 Million	0.75%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for revolving loans.	0.15%
5.2	W/C and Term Loan above NPR 50 Million up to NPR 200 million	0.50%		
5.3	W/C and Term loan(Swap case)	0.50%	0.15% of average unutilized portion below the average committed utilization i.e. 60%	0.15%

6. Project finance:				
		Processing fee	**Commitment fee**	**Renewal fee**

6.1	Consortium Loan	As decided by the consortium		
6.2	Non Consortium Loans	0.75%	0.15 % on average unutilized portion below the average committed utilization i.e. 60 %	0.15%
6.3	Consortium Arrangement Mandate Fee	Up to 5 Million		

7. Corporate:				
		Processing fee	**Commitment fee**	**Renewal fee**
7.1	Home Loan/Home Equity Loan	0.25%		
7.2	W/C and Term Loan	0.35%	0.15% on average unutilized portion below the average committed utilization i.e. 60%	0.15%
7.3	W/C and Term loan (Swap case)	0.25%		
7.4	Agri Corporate: W/C and Term Loan	0.25%		
7.5	Margin lending above NPR 200 Million	0.25%	0.15% on average unutilized portion below the average committed utilization i.e. 60% for OD/DL and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit of DL.	0.15%
7.6	Ad-hoc Short-term Loan/WC Loan/Ad-hoc BGL for a period of up to 1 year	0.25% of the limit		

8. All business units:				
		Processing fee	**Commitment fee**	**Renewal fee**
8.1	Bank guarantee/ Letter of credit (Non funded limits up to NPR 1 million)	0.15% or minimum Rs. 1,000 whichever is higher	N/A	0.15% or minimum Rs. 1,000 whichever is higher
8.2	Bank guarantee/ Letter of credit (Non funded limits above NPR 1 million up to NPR 10 Million)	0.1% of limit	N/A	0.05% or Rs. 5,000 whichever is higher

8.3	Bank guarantee/ Letter of credit (Non funded limits above NPR 10 million)	0.075% of limit	N/A	0.05% or Rs. 10,000 whichever is higher
8.4	Working Capital & Term Loan to Real Estate Developers	0.75%	0.15% on average unutilized portion below the average comitted utilization i.e. 60% on revolving nature loan and One time commitment fee of 0.15% on non-drawdown portion of approved loan limit for TL.	0.15%
8.5	Working Capital loan to construction business	0.75%	0.15% of average unutilized portion below the average committed utilization i.e. 60%	As per SME/Mid-Size Loan threshold
8.6	W/C and Term loan (Swap case)	0.50%	0.15% of average unutilized portion below the average committed utilization i.e. 60%	As per SME/Mid-Size Loan threshold
8.7	Collateral release charge	Nil		
8.8	Share release charge	Nil		
8.9	Change in Vehicle Model/Year of Production amendment (upgradation) charge	Nil		
8.10	Change in Vehicle brand amendment charge	Rs. 25,000		
8.11	*Loan Prepayment Charges shall not be taken from the clients if such prepayment is due to changes in interest rates and any existing conditions and if sanctioned limit of the loan is equal to or less than NPR 5 Million. For all others cases, prepayment fee shall be as follows:* *- If prepaid within 2 years - 0.75% of prepaid amount.* *- If prepaid after 2 years and up to 5 years : 0.375% of prepaid amount.* *- If prepaid after 5 years: 0.15% of prepaid amount.*			
8.12	*While referring to the above fees and charges, segmentation of account is to be made as follows:* *- Approved funded limit of Group for SME/Mid-Size Loan.* *- Approved funded limit of customers Direct exposure for Retail Loans, Agri Loan and SBGL.* *- Approved funded limit of customer for Corporate and Project Financing.* *- In case of nested limit i.e. Funded within Non-funded or Non-funded within funded, processing fee shall be calculated based on funded limit and residual non funded limit.*			
8.13	*In case where both commitment and prepayment fee is applicable, commitment fee or prepayment fee, whichever is higher, shall be charged.*			

8.14	*In case of subsidy loan, fee and charges shall be as per the interest subsidy guideline issued by NRB/GON.*
8.15	*In case of Term Loan and other terminating line of credit, commitment fee to be levied on unutilized limit.*
8.16	*In case of margin lending, personal loan, working capital loan commitment fee to be levied on un-utilized limit if average utilization of approved funded limit remains less than 60%.*
8.17	*Loan SWAP Fee shall be charged as follows:* *- If loan SWAP within 2 years - 0.75% of SWAP amount* *- If loan SWAP after 2 years and up to 5 years - 0.375% of SWAP amount* *- If loan SWAP after 5 years: 0.15% of SWAP amount*
8.18	*Additonal Insurance charges at 1% per annum of total security value shall be levied to Gold Loan Customers.*
8.19	*Commitment fee to be charges on all W/C loans both at the time of renewal and at time of settlement.*
8.20	*In case of strong reservation from customer, waiver approval on fees and charges may be obained from respective CAD holder.*
8.21	*Processing fees for BG/LC shall be as per defined limit for all business units.*
8.22	*All personal/retail loans and SBGL under groups managed by any SBUs shall be guided by respective PPG and related fees to be applicable as per respective products* *PPG/STC as mentioned above.*
8.23	*Loan extended/to be extended to Real Estate Developers shall be irrespective of business segments and charges are to be levied in accordance with mentioned fees and charges.*

❖ Cancellation and Destroy:

1. NPR debit chip card destroy:		
1.1	Card Destroy Charge (if not collected within 3 months)	0
1.2	Card Destroy Charge (if not collected within 3 months and provided wavier on card issuance)	Rs. 250
Yearly installment fee is charged annually till the validity of the card until a card cancellation request is received.		

2. Cheque book cancellation:		
2.1	Uncollected cheque book destruction charge for Individual account	Rs. 300 or Rs. 10 per leaf whichever is higher
2.2	Uncollected cheque book destruction charge for Institutional account	Rs. 500 or Rs. 10 per leaf whichever is higher
Note: (Cheque books are kept for collection for up to 90 days and if not collected within 90 days, it is to be destroyed)		

3. NRB Cheque cancellation charge:	Rs. 500 Flat

4. Good for payment cheque cancellation:	Rs. 500 flat

5. Manager cheque (MC) cancellation:	Rs. 500 flat

6. Swift cancellation:	Rs 500 flat plus other bank charges

7. Guarantee Cancellation Before Expiry/Maturity (International):	USD 50

8. Demand draft (DD) cancellation:		
8.1	Up to INR 1 million	Rs. 500 flat per draft plus communication charge if any
8.2	Above INR 1million up to INR 2 million	Rs. 700 flat per draft plus communication charge if any
8.3	Above INR 2 million	Rs. 1,000 flat per draft plus communication charge if any
8.4	FCY DD Cancellation	Rs. 500 flat plus communication charge if any

❖ Other Charges:

1. Credit information inquiries:	Rs. 500 per inquiry

2. CICL (karja suchana kendra Ltd) charges:		
2.1	Report generation charges	Rs. 282.50 per report without transaction and Rs. 621.50 per report with transaction or as per charge changes by KSKL
2.2	For registering an original notice of security interest	Rs. 565/-
2.3	For registering notice of amendment	Rs. 565/-
2.4	For registering a continuity statement	Rs. 565/-
2.5	For registering a termination statement	Rs. 565/-
2.6	For registering a correction statement	Rs. 565/-
2.7	For the provision of a certified search report	Rs. 565/-
2.8	Above 10 Million Blacklisting/De-listing(Release) Charges	Rs 3,390/-
2.9	Below 10 Million Blacklisting/De-listing(Release) Charges	Rs 2,260/-

3. Request for reissuance upon lost Gold receipt:	Rs. 200 flat

4. ASBA application charge:	Rs. 5

5. Priority pass charges:		
5.1 For customers with a held balance of USD 300		
5.1.1	Lounge Visit Fee	USD 50 or actual lounge visit charge whichever is higher (per visit per person)
5.1.2	Joining/Issuance Fee	USD 20 (Valid for three years)
5.2 For customers with a held balance of USD 500		
5.2.1	Lounge Visit Fee	USD 40 or actual lounge visit charge whichever is higher (per visit per person)
5.2.2	Joining/Issuance Fee	USD 20 (Valid for three years)

6. Record retrieval charge:		
6.1	Within six months of transaction	Free
6.2	Over 6 months to 1 year	Rs. 500 Flat
6.3	After 1 year	Rs. 1,000 Flat

7. Duplicate customer DR/CR advice:		
7.1	Within six months of transaction	Free
7.2	Over 6 months to 1 year	Rs. 250 Flat
7.3	After 1 year and up to 2 years	Rs. 500 Flat
7.4	After 2 years	Rs. 1,000 Flat

8. Fees for information:		
8.1	Normal size (8.3X11.7) paper information up to 5 pages	Nill
8.2	Normal size (8.3X11.7) paper information more than 5 pages	Rs. 5 for each page
8.3	Large size (more than normal size paper)	Rs. 10 for each page
8.4	Information in Diskette or floppy	Rs. 50 for each diskette or floppy
For inspection of records, no fee for the first half hour: and a fee of Rs. 50 for each hour per person (or fraction thereof) thereafter.		
If actual cost exceed the above price for preparation of information actual cost to be charged		

9. Fall back charge (JPY and others):	On actual basis

10. National saving bond:	All charges regarding National saving Bond is as per NRB (If any)

11. Foreign currency:		
11.1	FCY cash deposit in FCY account(Less than 50 denomination)	0.5% (as per NRB)

11.2	FCY cash exchange in NPR(Less than 50 denomination)	0.5% (as per NRB)
11.3	FCY cash sale	NIL
11.4	INR cash sale/Purchase	NIL

12. Unused POS charges:		
12.1	POS Merchant with no transaction in a month	Rs. 500
12.2	POS Merchant with transaction less than 50K in a month	Rs. 300
Charge is based on transaction from each POS terminal.		

13. Cheque (outside Nepal) collection outwards		
13.1	Cheque collection outwards(INR)	0.10% or min Rs. 500 whichever is higher plus actual expenses and postal/courier charges
13.2	Cheque collection outwards(USD)	0.15% or min USD 20 whichever is higher plus actual expenses and postal/courier charges
13.3	Cheque collection outwards returned	Rs. 500 Flat

14. N-Tag Issuance Charges		
	Issuance charge	NPR 500 flat per vehicle registration