



SCHEDULE OF FEES AND CHARGES

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IMPORT LETTER OF CREDIT

SN	Particular	Fees & Charges
1	Industrial raw material/Trading items	0.15% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000 plus swift charge
2	Revolving L/C	0.25% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000 plus swift charge
3	INR L/C	0.20% per quarter and part thereof for subsequent quarter or minimum Rs. 1,000 plus swift charge
4	NPR L/C	0.30% per quarter and part thereof for subsequent quarter or minimum Rs.1,000 plus fax/courier charge
5	L/C amendment with change in value and/or expiry	As per new L/C opening or minimum Rs. 1,000 plus swift charge
6	L/C amendment not affecting value and/or expiry	Flat Rs.1,000 plus swift charge
7	Discrepancy Charge	USD 75, INR 2,000 or NPR 2,000 per discrepant document
8	Advance Payment for Import of goods from 3 rd countries	0.10% or Minimum Rs. 1,000.00 per transaction plus swift charge
9	Usance L/C Acceptance Commission	0.20% per quarter or minimum Rs. 1,500
10	Document Settlement charge	Rs. 1,000 plus swift charge
11	Inward Document Collection – international	INR Document: 0.25% flat or minimum Rs. 1,500 plus SWIFT charge. FCY document: 0.125% flat or minimum Rs. 1,500.00 plus SWIFT charge
12	Inward Document Collection (Local)	0.10% or minimum Rs.750
13	Cash against document	For limit holder – Rs. 1,000 For non limit holder – Rs. 2,000
14	BCI Report	Actual plus SWIFT charge If a copy to be provided, charge of Rs. 2,000
15	Charge on Discounting of LCs	Subject to market conditions
16	LC Cancellation	Rs. 1,000 plus courier, SWIFT and other out of pocket charges
17	Customs Purpose Amendments	Flat Rs. 1,000 per document
18	Reimbursement Authority Handling Fee	Rs.1,500

EXPORT LETTER OF CREDIT

SN	Particular	Fees & Charges
1	Advising Commission	Rs. 2,500
2	Advising Amendment	Rs. 1,500
3	Original LC hand over	Rs. 5,000
4	Original LC Amendment handover	Rs. 2,000
5	Confirming Commission	0.25% per quarter or Minimum Rs. 1,500
6	L/C Transfer Charge	0.25% on transferred amount or minimum Rs.2,500 plus SWIFT charge)
7	Payment / Negotiation (Documentary/Sight/ Usance)	0.50% up to 15 days or minimum of Rs.1,500 Beyond 15 days, 15% p.a. will be levied on document value.
8	Negotiation of documents against our own L/C	Applicable lending interest rate as approved by lending officer
9	Outward Doc. Purchase not under L/C(BILTY)	0.50% up to 15 days or minimum of Rs. 1,000.00. Beyond 15 days, 15% p.a. will be levied on document value
10	Outward Document Collection	Domestic: Rs. 1,500 per document plus Postage and Courier Outside Country: 0.125% of document value or minimum Rs. 2,000 and maximum Rs.5,000
11	Freight Permit Charge	Rs. 500.00 per transaction

GUARANTEE

SN	Particular	Fees & Charges
1	Bid Bond	0.35% (In case of FAC coverage and CM as per approval 0.25%) per quarter or part thereof or minimum Rs. 1,500 0.20% (In case of FAC and CM as per approval 0.15%) per quarter or part thereof or minimum Rs.1,500 for reputed/corporate clients
2	Performance Bond	0.40% (In case of FAC and CM as per approval 0.35%) per quarter or part thereof or minimum Rs. 1,500 0.25% (In case of FAC and CM as per approval 0.20%) per quarter or part thereof or minimum Rs. 1,500 for reputed /corporate clients
3	Supply Credit Guarantee	0.5% (In case of FAC and CM as per approval 0.45%) or minimum Rs.2,000
4	Advance Payment Guarantee	0.50 % (In case of FAC and CM as per approval 0.45%) per quarter or part thereof 0.30% (In case of FAC and CM as per approval 0.25%) or minimum Rs. 2,000.00 for reputed/corporate clients
5	Bonded Warehouse Guarantee	0.50% (In case of FAC and CM as per approval 0.45%) or minimum Rs. 2,000.00
6	Counter Guarantee	0.50 % (In case of FAC and CM as per approval 0.45%) per quarter or part thereof with minimum Rs. 2,000.00 plus commission & charge of other bank Guarantee claim handling charge Rs. 1,500 per claim
7	Amendment (Not affecting value & expiry as well as for time extension within the quarter)	Rs. 1,000
8	Amendment (Affecting value & expiry as well as for time extension within the quarter)	As per original or minimum of Rs. 1,500
9	Counter Guarantee Amendment not affecting time & value	USD 25
10	Endorsing Guarantee to another Bank or relaying claims	USD 75 per event
11	Guarantee charges from date of expiry to closure	As per original guarantee pricing
12	Guarantee Claim Handing Fees	Rs.3,000 (In case of claim honored)

CLEAN BILLS PURCHASE

SN	Particular	Fees & Charges
1	Local Clearing Cheques	0.10% flat for next day realization, beyond that 17% p.a. will be charged
2	Local Outstation Cheques	0.50% or minimum Rs. 1,000 for 15 days, beyond that 17% p.a. will be charged
3	Foreign Cheques	2% or Minimum Rs. 1,000
4	IRS Bills/DD Purchase	Payable at Metros of India: 1% or Rs. 500 Non Metros: 1.5% or minimum Rs. 500 For Corporate Clients: Metros: 0.25% or minimum Rs. 500 Non Metros: 0.5% or minimum Rs. 500 Postage & Courier charge shall be applicable Beyond 15 days, 17% p.a. will be charged

CLEAN BILLS COLLECTION

SN	Particular	Fees & Charges
1	Inward Clean Collection	0.25%, minimum Rs. 500, maximum Rs.3,000 plus postage charge.
2	Outward Collection Cheques	0.10%, minimum Rs. 300, maximum Rs.2,000 plus postage charge.

OUTWARD CLEARING CHARGES (NCHL)

SN	Particular	Fees & Charges
1	Cheque below Rs. 200,000	No charge
2	Cheque of Rs. 200,000	Rs. 10 per cheque
3	Cheque above Rs. 200,000	Rs. 25 per cheque
4	FCY Cheque	Rs. 25 per cheque
5	Special Clearing (Express)	Rs. 100 per cheque
6	Cheque Return (Outward)	Rs. 100 per cheque
7	Late presentment fee	Rs. 200 per cheque (on customer's request)

REMITTANCE

SN	Particular	Fees & Charges
1	INR Draft & TT	0.20% or , minimum of Rs. 200 For TT plus SWIFT charge
2	Other FCY Draft & TT	0.20% , or minimum Rs.300 plus SWIFT charge if applicable
3	Inward remittance credit to A/C	No Change
4	Inward remittance- Transfer to other Banks or Personal ID (Passport/ Citizenship/ Driving License) unless otherwise there is a special agreement with remitting company/bank.	Rs. 150 flat
5	Inward Remittance through agency arrangement	As per agreement
6	Draft Cancellation	Against Returned Draft: Rs. 250 Against Lost Draft: Rs. 500 Plus Swift Charge and other bank charges as applicable. Refund will be made at the prevailing rate on the date of refund
7	Refund of Inward remittance	Related NOSTRO A/C: USD 15 or equivalent.

CUSTOMER SERVICE

SN	Particular	Fees & Charges
1	Balance Certificate Charge	A/C operate less than 1 month: Rs.1000 A/C operate more than 1 month: Rs.500 However, BM has full power to waive the charges for the existing borrowers linked with business Fees waived for audit purpose to businesses. (Limited to one waiver per year).
2	Credit Card Limit Certificate Charge	Rs. 300
3	Stop Payment Charge	Rs. 200 per instrument or maximum Rs.1000
4	Good for Payment	Rs. 500 per instrument or as per the agreement
5	Cheque Book Request without Cheque Requisition Slip	Rs. 200
6	Loose cheque	Rs. 100
7	Cheque Return Charge (Insufficient fund inward)	Rs. 500

CREDIT

SN	Particular	Fees & Charges (applicable on funded limits/exposures)
1	Loan Administration/ Renewal/ (Corporate)	Renewal: 0% - 0.25% New: 0.05% - 0.30%
2	Loan Administration/ Renewal (Mid Corporate)	Renewal: 0.05% - 0.30% New: 0.10% - 0.30%
3	Loan Administration Fee (SME)	1%
4	Loan Renewal Fee (SME)	0.75%
5	Loan Administration Fee (Retail)	1.25%
6	Loan Renewal Fee (Retail)	0.75%
7	Loan Commitment Fee (Retail)	0.75%
8	Loan Administration Fee (Consortium)	As per consortium agreement
9	Prepayment Charge (Applicable for more than Rs.5 Million. No prepayment charge if loan is settled due to change in original terms and conditions of loan and interest.)	Corporate Loan: 0.50% to 2% Project Financing Loan: 0% to 2% SME Loan/ Mid Corporate Loan: up to 2% Retail Loan: 0% to 2% Global Small Business Loan: Nil Global Krishi Karja: Nil Auto Loan/Hire Purchase Loan/Education Loan/Deprived Sector Loan: 0% to 1% Personal Loan: 0% to 1% Home Loan: 0% to 2% Loan Against Share: 0% to 1%
10	Mortgage Release Charge	Rs. 5,000 per release. Not applicable for final settlement
11	Remortgage charge	Rs. 2,000
12	Credit Certification Fee	Up to Rs. 15,000 for credit enquiries as applicable.
13	Others	Rs.5,000
14	LAF on USD TR	0.50% - 0.75% p.a.
15	Credit Line Certificate Issuance	Rs.200 - Rs.500
16	Letter of Intent	Minimum Rs.10,000 to Rs.100,000
17	Commitment fee on Overdraft	0.5% p.a. on unutilized amount below 65%

DEBIT/CREDIT CARD

Debit/Credit Card Fees & Charges	Global Visa Debit Card (Rs.)	Global Debit International Card (USD)	Global Classic Domestic Credit Card(Rs.)	Global Gold Domestic Credit Card (Rs.)	Global Gold International Credit Card (USD)
A. SERVICE FEES					
Debit Card Issuance Fee 3 years	1000	15	NA	NA	NA
Debit Card Issuance Fee annual Installment	1 st Year: 400 2 nd Year:350 3 rd Year:350	NA	NA	NA	NA
Credit Card Issuance Fee (Joining fee + 1st installment of Management Fee)	NA	NA	1200	2000	50
Management Fee	NA	NA	600	1000	25
Urgent Card issuance fee(additional)	200	NA	300	500	10
Supplementary Card Fee	600	NA	600	1000	25
Replacement Fee	600	10	600	1000	7.5
Re-issuance Fee	600	10	600	1000	7.5
Card Blocking Fee	Nil	Nil	Nil	Nil	Nil
Renewal Fee/New Card	1000	15			
PIN Re-generation Fee	100	2	100	100	2
Late Payment Fee	NA	NA	300	300	5
Over Limit Fee	NA	NA	500	500	7.5
Limit Enhancement Fee	NA	NA	1000	1000	15
Retrieval Request Fee	300	5	300	300	5
Charge Back Handling Fee	200	3	200	200	5
Arbitration/Compliance Processing Fee	As per Visa	As per Visa	As per Visa	As per Visa	As per Visa
B. TRANSACTION FEES					
Cash Withdrawal own ATM	Nil	NA	200 or 2%	200 or 2%	NA
Balance Inquiry from own ATM	Nil	Nil	Nil	Nil	Nil
PIN Change from own ATM	Nil	Nil	Nil	Nil	Nil
Mini Statement from own ATM	Nil	Nil	NA	NA	NA
Balance Inquiry from Visa Network	20	0.75	50	50	1
Cash Withdrawal from Visa Network	30 inside Nepal and 250 in India	2 or 2%	200 or 2%	200 or 2%	5 or 2%
Unauthorized Use in Nepal and India on Dollar Cards	NA	Nil	NA	NA	Nil

Service Charge (Interest)	NA	NA	24%	24%	24%
E-Commerce Fee	NA	NA	Nil	Nil	Nil
Debit Card Reissuance Fee (Lost Card)	200 per card	NA	NA	NA	NA

SWIFT AND COURIER

SWIFT Charges	Charge (Rs.)
1. Letter of Credit Opening	1,500
2. Letter of Credit Amendment	500
3. SWIFT Handling Charges	USD 15 or equivalent, Rs. 1,500 or INR 1,000 inclusive of SWIFT charges
4. Other SWIFT Communication	1000
CICL Charges	Charge (Rs.)
1. Per CICL Report	Actual
Postage and Courier Service Per Consignment	
1. Courier charge	Nepal- Rs. 100 per consignment up to 500 gm India- Rs. 1,000 per consignment up to 500 gm Other Countries- Rs. 3,000 per consignment up to 500 gm.
2. Postage Charge	Nepal – Rs. 100 India – Rs. 150 Other Countries – Rs. 250

MOBILE AND ONLINE BANKING

Mobile Banking	
Subscription Fee / Annual Fee	Rs. 250
Online Banking	
Internet Banking (Individual/Institutional)	Individual Rs.150 Corporate Rs.500

SAFE DEPOSIT LOCKERS

Sn	Particular	Fees & Charges
1	Locker Size (H'X W" X D") 4.92"X6.89"X21"	Annual rent Rs. 1,500. Key Deposit Rs. 10,000
2	Locker Size (H'X W" X D") 6.26"X8.27"X21"	Annual rent Rs. 2,000. Key Deposit Rs. 10,000
3	Locker Size (H'X W" X D") 4.92"X13.86"X21"	Annual rent Rs. 2,500. Key Deposit Rs. 10,000
4	Locker Size (H'X W" X D") 12.64"X8.27"X21"	Annual rent Rs. 3,000. Key Deposit Rs. 10,000
5	Locker Size (H'X W" X D") 6.26"X16.69"X21"	Annual rent Rs. 3,000. Key Deposit Rs. 10,000
6	Locker Size (H'X W" X D") 10.94"X13.86"X21"	Annual rent Rs. 4,000. Key Deposit Rs. 20,000
7	Locker Size (H'X W" X D") 12.64"X16.70"X21"	Annual rent Rs. 5,500. Key Deposit Rs. 20,000
8	Locker Size (H'X W" X D") 8"X6"X21"	Annual rent Rs. 2,000. Key Deposit Rs. 10,000
9	Locker Size (H'X W" X D") 10"X7"X21"	Annual rent Rs. 2,500. Key Deposit Rs. 10,000
10	Locker Size (H'X W" X D") 16"X6"X21"	Annual rent Rs. 3,000. Key Deposit Rs. 10,000
11	Locker Size (H'X W" X D") 8"X12"X21"	Annual rent Rs. 3,000. Key Deposit Rs. 10,000
12	Locker Size (H'X W" X D") 21"X7"X21"	Annual rent Rs. 4,000. Key Deposit Rs. 20,000
13	Locker Size (H'X W" X D") 16"X12"X21"	Annual rent Rs. 5,000. Key Deposit Rs.20,000
14	Locker Size (H'X W" X D") 21"X14"X21"	Annual rent Rs. 6,000. Key Deposit Rs. 20,000

NPR 4,000 or actual cost for lock replacement, whichever is higher

MISCELLANEOUS

SN	Particular	Fees & Charges
1	FCY cash deposit in FCY Account	0.5% for notes of denominations smaller than 50 (or as per prevailing NRB regulations)
2	NRB Cheque Issuance	For Financial institution: NIL For Others: Rs. 250
3	Manager's Cheque	Rs. 300 per MC In House- Free Custom Related- Free
4	Manager's cheque cancellation	Rs. 250
5	ABBS Fee	ABBS shall be free up to NPR 200,000 per day. 0.1% or minimum NPR 150 charge shall be applicable above the given threshold. No ABBS between inside valley branches. ABBS waived for all loan accounts. Additional waivers depending on branch locations may apply.
6	DD Cancellation Fee	Rs.500 plus SWIFT charge
7	Duplicate Statement Issuance Charge	Rs.100
9	Destruction of uncollected card	Rs.250
10	Standing Instruction	Rs.350 per instruction (only on customer request)
11	Cheque Book Destruction	Per book Rs.350