



**मुक्तिनाथ विकास बैंक लि.**

**MUKTINATH BIKAS BANK LTD.**

**“जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ ।”**

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**STANDARD TARIFF OF  
CHARGES, 2079**

*For Internal Use Only*

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## 1. Short Title, Commencement and Other Additional Provisions

This manual may be called Standard Tariff of Charges and hereinafter referred as “STC, 2079” or “This Manual” and with the applicability of this manual the erstwhile statement/publication relating to tariff of charges shall be repealed.

Standard Tariff of Charges is the collection of the standard charges of Muktinath Bikas Bank Ltd (MNBBL) regarding all the products the banks that it offers to its customers. This paper has been prepared to provide the clear information of bank’s standard charges, collection modalities, waiver authority for the hassle free work procedure. The charges and waivers mentioned in this document are indicative and the management shall have all the rights to change/revise the below mentioned rate, standard charges and penalty rates as per the market conditions.

In case of any contradictions between this document and any laws or directives of Nepal Rastra Bank, the provision of laws and/or of Nepal Rastra Bank’s directives shall prevail.

This Manual is the property of Muktinath Bikas Bank Limited (hereinafter referred as “The Bank” or “MNBBL”) and implemented by the Accounts and Finance Department for the internal use of the branches. The contents of this manual shall not be made available in any form to any unauthorized person or persons without the prior approval of the Chief Executive Officer.

Alterations to the tariff may be made only under the signature of Chief Executive Officer or his alternate on his absence. Any amendment in this manual shall be made by way of circulars and shall be communicated by the circulars via an electronic mail and will be hosted in the intranet site of the bank.

## 2. Statement of Charges – Operations

I. Customer Services			
S.N.	Description of Services	Amount	Remarks
1	Issuance of Balance Certificate	Free	
2	Standing Instruction	NPR 250/- per instruction	Waived for Corporate Call/Current Account.
3	Stop Payment of Cheques	Free	
4	i. Requisition Slips for Cheque Book issuance against lost Cheque and Payment Slip*. ii. Requisition Slip for One Leaf Cheque	NPR 250/- NPR 100/-	Including cancellation of lost Cheques. Payment Slip charges are for Inclusive Banking Deposits)
5	Issuance of "Good for Payment" Cheque/Manager's Cheque	Free	



6	Cancellation of "Good for Payment" Cheque	NPR 250/-	
7	Cheque returned for insufficient balance (both clearing and presented for payment)	NPR 200/-for each presentation	In case the balance in account is less than NPR 200/- entire amount shall be deducted.
8	Cheques and Payment Slip Disposal Charges	NPR 250/-	In case the Cheques or payment slip is not collected within 6 months of its request.
9	Issue of Statement(2 <sup>nd</sup> Copy of the same period)	1 <sup>st</sup> Page NPR 100/-, NPR 50/- for each additional page and Maximum NPR 500/- in total	
10	Duplicate Customer Dr./Cr. Advice	NPR 100/-	(Not applicable for illiterate and visually impaired customer)
12	Record Retrieval Charges#	NPR 500/-	In other cases.
		NPR 750/-	In case of records older than 6 months.
	#In case of closure of account within 6 months of opening.	Free	
13	Cross Branch Cheque Issue	Free	
14	Interest Earned Certificate	NPR 500/-	
15	Fixed Deposit Pre-mature	If any Fixed Deposit is to be pre-matured, the pre-matured Fixed Deposit will be entitled to get only the lowest interest rate provided in the Saving Deposits of the bank minus 2.00% instead of paying all the interest and already paid interest shall be recovered from concern account holder accordingly.	
16	Fixed Deposit Certificate (Duplicate)	NPR 100/-	
17	Kramik Bachat Khata Pre-mature	50.00% of Interest Earned.	



18	Issuance of other banks cheque against home cheque up to 2 Million	NPR 250/-
	Issuance of other banks cheque against home cheque above 2 Million	NPR 500/-
19	Scheme Change Charge	NPR 500/- per instance

\*Payment Slip Charges are for Inclusive Banking Depositors.

II. Any Branch Banking Services (ABBS)			
S.N.	Description of Services	Amount	Remarks
1	Self-Deposit/Deposit by Others (Any Limit)	Free	
III. Cheque Processing			
S.N.	Description of Services	Amount	Remarks
<b>A. ECC</b>			
1	Electronic Cheque Clearing Charges	As per Nepal Clearing House Limited	
7	Bills Collection	NPR 500/-	To be added to cost of another bank
8	RTGS	As per NRB	

B. IPS Price Scheme		Transaction Fee in NPR Based on Slab			Remarks
		Up to 500	>500-50K	>50K	
1	NPR Transaction - Others	As per Nepal Clearing House Limited			
2	NPR Transaction - RTPS	As per Nepal Clearing House Limited			
3	FCY Transaction (Fee in NPR)	As per Nepal Clearing House Limited			
4	Dividend Payment	As per Nepal Clearing House Limited			No Charges for Dividend below NPR 100.00
C. Connect IPS Fee		Transaction Fee in NPR Based on Slab			
		Up to 500	>500-5K	>5K-50K	
1	Fund Transfers	As per Nepal Clearing House Limited			
2	Government Payments	As per Nepal Clearing House Limited			
3	Credit Card Payments	As per Nepal Clearing House Limited			
4	Stock Broker Payment	As per Nepal Clearing House Limited			
5	Wallet Top Up	No Charge			



IV. Digital Banking Services			
S.N.	Description of Services	Amount	Remarks
<b>A. VISA/E-com Card Related</b>			
1	Charges for issuance of VISA ATM cards	NPR 250/-	
2	Annual ATM Charges	NPR 250/-	NPR 1,000/- in case the customer wishes to pay the charges for 5 year upfront.
3	Re -Issue after Expiry of VISA ATM cards	NPR 250/-	
4	ATM Card re-print due to loss of VISA ATM cards	NPR 250/-	
5	Pin Regeneration of VISA ATM cards	NPR 100/-	
6	Card Blocked/ Unblocked of VISA ATM cards	NPR 100/-	
7	ATM Card not received within 6 month (Disposal Charge)	NPR 250/-	
8	Supplementary Card	NPR 250/-	
9	Card Blocked charge at the time of A/C closed	NPR 100/-	
10	Charges for Issuance of International e-commerce Card	NPR 500/-	
11	Re -Issue Charges of International e-commerce Card	NPR 500/-	
12	Annual International e-commerce Card Charges	NPR 500/-	
13	Amount Load Charge of International e-commerce Card	NPR 100/-	Free for first time Load
14	ATM Card Account Linkage Charge	NPR 100/-	
15	QR Teller withdrawal Charge (Payment Limit per day NPR 200,000.00)	Free	
<b>B. Mobile Banking</b>			
1	First time subscription	NPR 200/-	
2	Annual Renewal	NPR 200 /-	
3	Mobile Banking Password Reset	NPR 50/-	
4	Mobile Banking Account Linkage Charge	NPR 100/-	No charge for same client code
5	Interbank Fund Transfer (IBFT) Charge	As per Fonepay	
<b>C. E- Banking</b>			
1	First time subscription	NPR 200/-	



2	Annual Renewal	NPR 200 /-	
3	Internet Banking Password Reset	NPR 50/-	
<b>V. Transaction Fees</b>			
S.N.	Description of Services	Amount	Remarks
1	ATM Cash withdrawal from MNBBL ATMs	Free	
2	ATM Cash withdrawal from the ATM other than that of MNBBL	Free	
3	ATM Cash withdrawal in India	NPR 250/- per transaction	
4	Balance inquiry at MNBBL ATMs	Free	
5	Balance inquiry from the ATM other than that of MNBBL	NPR 20/- per enquiry	
6.	Balance inquiry in India	NPR 50/- per enquiry	
7.	Mini Statement Request from the ATM other than that of MNBBL	NPR 20/- per request	
<b>VI. Locker Charges</b>			
S.N.	Description of Services	Amount	Remarks
1	Annual Fees	NPR 2,000/-	
2	Security Deposit	NPR 10,000/-	
3	Breaking of Lockers (in case, the key is lost)	NPR 1,500 + Actual Charges for the breakage	
<b>VII. Remittances</b>			
S.N.	Description of Services	Amount	Remarks
1	Up to 15,000	NPR 100/-	
2	15,001-25,000	NPR 150/-	
<b>Other Remit</b>			
1.	As per the charges of remittance companies.		
<b>VIII. Others</b>			
S.N.	Description of Services	Amount	Remarks
1	CC TV Footage Retrieval (Below 1 Week)	Free	
2	CC TV Footage Retrieval (Above 1 Week)	NPR 100/-	
3	No Objection Letter/ Letter for Permit	NPR 250/-	
4	No due Certificate (for borrower)	NPR 500/-	
5	CIC Charges	As per CIB	No Charges for loan disbursed under employee facilities.





6	C-ASBA/ASBA Charges	NPR 5/-	Except Staff Saving Account.
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## IX. Provision for Waiver and Concessions of the Charges

### i. Customers Services

For the services provided in Clause 2(I), the branch with the recommendation of the branch manager shall forward the memorandum the respective department and shall be approved by the following authority:

S.N.	Services	Department	Approval Authority	Remarks
1	Fixed Deposit Pre-mature	Marketing department with the recommendation of Chief Financial Officer.	COO and above	100%
2	i. Clause No.2( I – III, VI and VIII) ii. Clause No. 2(IV and V)	Branch Incharge/Manager with recommendation of Central Operation/DBU.	i. Head Operation Department  ii.Head DBU	100%

### ii. Premium Interest on Deposits

For premium on interest on fixed deposits following approval is required:

Particulars	BM	CFO	COO	DCEO	CEO
Increase in FD rate (Individual Only)	As per NRB				
Change in Interest Payment Frequency	Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly	All	All

### iii. Discount on Foreign Currency (FCY) Exchange:

The branch with the recommendation of the branch manager shall forward the memorandum regarding the concession on sell of FCY exchange to the Treasury Department which shall be approved by the following authorities:

S.N.	Authorities	%
1	Chief Financial Officer	0.10/\$ or equivalent
2	Deputy Chief Executive Officer	0.20/\$ or equivalent
3	Chief Executive Officer	Above 0.20/\$

## 3. Statement of Charges – Credit Facilities

### I. Interest Rate

#### a. Basic Charge

Interest rate (base rate + premium rate) on Loan shall be as per published interest rate by “MNBBL” and may change from time to time as per the management decision. In case interest rate levied cannot exceed the published interest rate.



However, respective Credit Approving Delegation (CAD) holders can exercise interest rate (base rate + not less than 1% premium rate for new/ enhancement/ renew /interest rate revision\*) as a same way they can also exercise interest rate for which premium rate is fixed in specified product paper/ schemes.

\* Interest rate revision can be maximum up to 1% by concerned CAD holder at a one time. However, interest revision shall be made not less than 1% premium rate.

**b. Waiver**

- i. Deviation on interest rate (base rate + premium rate less than 1%) shall be approved by CEO/DECO or as authority delegated by CEO.
- ii. In case of Interest rate revision greater than 1%, same shall be approved by CEO/DCEO.

**II. Administrative (Modern Banking/Inclusive Banking)**

S.N	Description of services	Administrative Charges (%)	Remarks
<b>A.</b>	<b>Modern Banking</b>		
1	Business Loan (New)	1.00%	
2	Muktinath Sulav Bewasaya Karja (New)	1.00%	
3	Real Estate Loan (Overdraft or Term) (New)	1.00%	
4	Personal Loan (Overdraft or Term) (New)	1.00%	
5	Loan against Shares (New)	1.00%	
6	Agriculture Loan (New)	1.00%	
7	Housing Loan (New/ Enhancement) including CBHL	1.00%	
8	Hire Purchase/Auto Loan (New Vehicle)	1.00%	
9	Hire Purchase/Auto Loan (Old Vehicle)	1.00%	
10	Other Loan	1.00%	
11	Gold and Silver Loan	Not Applicable (refer section 3, subsection XII)	
12	Loan Against Fixed Deposit, Loan Against Government/ NRB Saving Bond etc.	N/A	
13	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority	
14	Professional Loan #	1.00%	
15	Social Loan	1.00%	
16	Education Loan	1.00%	
<b>B</b>	<b>Inclusive Banking</b>		
1	General Loan	1.00%	
2	Goodwill Member Loan	1.00%	
3	Energy Loan	1.00%	



4	Emergency Loan	1.00%	
5	Improving Agriculture Loan	-	
6	Foreign Employment Loan	1.00%	
7	Micro Enterprise Loan	-	
8	Homestead Loan	1.00%	
9	Small Enterprise Loan	1.00%	
10	Small Housing Loan	1.00%	
11	Personal Loan	1.00%	
12	Wholesale Loan "D" Class Bank	0.50%	
13	Wholesale Loan Others	1.00%	

# Waiver is not provided on Professional loan exposure, it shall be charge flat on approved limit.

**Note:**

- i. Administrative charge shall be charged on approved loan limit.
- ii. No administrative charges shall be levied on subsidized loan.

**Waiver**

Up to 0.25% on above mentioned rate can be approved by CEO or as authority delegated by CEO.

**III. Renewal Charges (General Banking)**

Renewal charge shall be:

SN	Particulars	Renewal Charge	Remarks
1	Business Loan	20.00% of initial Administrative Fee	
2	Muktinath Sulav Bewasaya Karja (New)	20.00% of initial Administrative Fee	
3	Personal Overdraft	20.00% of initial Administrative Fee	
4	Loan against shares	20.00% of initial Administrative Fee	
5	Real Estate Overdraft	20.00% of initial Administrative Fee	
6	Other Loans	20.00% of initial Administrative Fee	
7	Gold and Silver Loan	Not Applicable (refer section 3, subsection XII)	
8	Loan Against Fixed Deposit, Loan Against Government/NRB Saving Bond etc.	Not Applicable	
9	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority.	

**Note:** Renewal charges for existing loan shall be 20% of initial administrative charges. However, such charges shall not be more than 20% of aforementioned administrative charges.

**Waiver**

Any deviation in renewal rates shall be approved by one level higher authority of concern approving authority.



#### **IV. Loan Commitment Charge (For General Banking Only)**

**i. For Revolving/Demand Nature Loan:**

Loan commitment charge shall be 20% of administrative charge for unutilized portion of loan if average utilization falls below 60%, which shall be charged at the time of renewal/settlement of loan. For Example: If average utilization is 35% then, commitment charge shall be levied at 25% of loan limit (60%-35%=25%).

**ii. For Term Nature Loan:**

Loan commitment charge shall be **20%** of administrative charge for unutilized portion of loan if loan utilization less than approved loan limit.

**Note:**

- i. In case of account which is settled prior to expiry date of limit, commitment charge shall be obtained till expiry date proportionately.

**Waiver**

Maximum up to 0.25% on above rate by CEO/DCEO or by concerned credit approving authority as authority delegated by CEO.

#### **V. Loan Prepayment Charge:**

- i. Prepayment charge shall applicable on term nature loan only.  
ii. 1.00% if the Loan is prepaid within 2 Years.  
iii. 0.50% if the Loan is prepaid within 2 to 5 Years.  
iv. 0.20% if the Loan is prepaid after 5 Years.

**Waiver:**

Up to 0.25% on above mentioned rate, can be approved by CEO or as authority delegated by CEO.

#### **VI. SWAP Charge (For Modern Banking Only)**

- i. 1.00% if the Loan is swapped within 2 Years.  
ii. 0.50% if the Loan is swapped within 2 to 5 Years.  
iii. 0.20% if the Loan is swapped after 5 Years.

**Note:** The loan prepayment/swap charge on Term Nature Loan with fixed interest rates shall be levied 1.00% of the loan with the consent of borrower.

**Waiver**

- a. Maximum up to 0.25% on above rate by concerned credit approving authority.  
b. Maximum up to 0.50% on above rate by concerned CCO.  
c. Maximum up to 100% on above rate by CEO/DCEO or by concerned credit approving authority as authority delegated by CEO.

#### **VII. Credit Information Center (CIC) Report Charge**

- i. CIC Report Charge shall be actual & incidental cost as charged by Credit Information Center.

**Waiver**

No waiver from any authority.

#### **VIII. Inter Bank Credit Information Charge**

- i. The charge for entertainment of inter bank credit information request shall be NPR. 500 per issuance of credit information.



- ii. The charge for issuance of Loan Clearance Certificate NPR 1000/-

**Waiver**

Up to 100% by the concerned Branch Manager.

**IX. Penal Interest and Interest on Interest**

- i. Penal Interest and Interest on Interest on delayed payment shall be 2% (Two percent) p.a. of overdue amount (i.e. Overdue Principal and Overdue Interest).

**Waiver**

Waiver on Penal Interest and Interest on Interest shall be as approved by CEO/DCEO or by concerned credit approving authority as authority delegated by CEO.

**X. Re-issuance of Correspondence**

- i. For every correspondence once issued if re-issued at the request of the customer shall be charged NPR 250 per correspondence.

**Waiver**

Up to 100% by concerned Branch Manager.

**XI. Commission on Non Funded Facilities**

Basic charge for issuance of non-funded facilities/BG shall be NPR 1,000 or as per table below, whichever is higher

S.N	Non-Funded Facilities	A Class Contractor	B Class Contractor	C & D Class Contractor	Others
1	Bid Bond Guarantee (BBG)	0.20% p.q.	0.20% p.q.	0.25% p.q.	0.25% p.q.
2	Performance Bond Guarantee/ Supply Guarantee (PBG)	0.30% p.q.	0.30% p.q.	0.35% p.q.	0.35% p.q.
3	Advance Payment Guarantee (APG)	0.30% p.q.	0.35% p.q.	0.35% p.q.	0.45% p.q.
4	Credit Supply Guarantee (CSG)	0.30% p.q.	0.35% p.q.	0.35% p.q.	0.45% p.q.
5	Issuance/ Line of Credit	NPR 500	NPR 500	NPR 1,000	NPR 1,000
6	Other Guarantees Fee	0.30% p.q.	0.35% p.q.	0.35% p.q.	0.45% p.q.

**Notes:** An Additional Amendment charges on Bank Guarantees (BG) shall be levied as follows, if any amendments are to be done.

- a. Amendment Charges with increase of Values and Tenure of BG NPR 1,000/- plus applicable BG Commission.  
 b. Amendment Charges without increase of Values and Tenure of BG NPR 1,000/-

**Waiver:** Up to 0.25% on above mentioned rate, can be approved by CEO or as authority delegated by CEO.

**XII. Insurance Charge (Gold and Silver Loan)**

Insurance charges of 1% on Gold and silver Loan amount shall charge every year until the settlement of loan.



### **XIII. Letter of Credit & Allied Charges**

Charges related to Letter of Credit & Allied charges, shall be as per the agreement with the concerned commercial banks.

### **XIV. Non Submission of Documents - Charges**

- i. Non Submission of the either Audited Financial Statements/Tax Clearance Certificate (TCC) of extension approval form IRD within Ashwin End: NPR 1,000/-
- ii. Non Submission of the Audited Financial Statements and TCC after Poush End: NPR 2,000/-

### **Waiver**

Up to 100% by concerned Branch Manager.

### **XV. Other Incidental Charges**

- i. Temporary handover of land ownership certificate NPR 500/- after 7 working days.
- ii. All charges that are incidental to processing of loan, disbursement of loan or recovery of loan shall be charged to client at actual cost incurred for such loan.

### **XVI. Delegation of Authority**

The chief executive officer may designate the waiver authority as per the requirements.

### **XVII. Others**

- I. Proposed standard charges shall be effective from the date of approval by the CEO.
- II. Terms and conditions other than penal rate already approved and as already included in issued loan offer letter accepted by borrower shall be as per the existing approval

### **4. Waiver/Concessions in services availed by Staffs**

Free Mobile Banking, Internet Banking, VISA Card, Cheque Clearing Charges, IPS, Balance Certificate issuance Charges, Good for Payment Cheque issuance, 50% waiver on annual fee for the locker facilities and 100 % waiver on security deposit of locker to permanent staff and CEO.

### **5. Waiver Register**

All the waiver register shall be properly recorded and maintained by branch offices of the bank and it must contain the following:

- Types of Waiver
- Section of STC for the waiver.
- Amount Waived
- Reason of Waiver

#### **Disclaimer:**

- i. The charges mentioned above is governed by bank's internal policy, "Standard Tariff of Charges".
- ii. The decision of the bank shall be final in case any dispute regarding the amount of charges/fees.
- iii. All the charges/fees shall be consistent with NRB directives, circulars and other regulatory authority's circulars.

