

Summary of Standard Tariff of Charges, 2079

1. 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 nd Copy of the same period)	1 st 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)
	Record Retrieval Charges#	NPR 500/-	In other cases.

12		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/-	

*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
A.	ECC		
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	>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
A.	VISA/E-com Card Related		
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. Mobile Banking			
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	
C. E- Banking			
1	First time subscription	NPR 200/-	
2	Annual Renewal	NPR 200 /-	
3	Internet Banking Password Reset	NPR 50/-	
V. Transaction Fees			
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	
VI. Locker Charges			
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	
VII. Remittances			
S.N.	Description of Services	Amount	Remarks
1	Up to 15,000	NPR 100/-	
2	15,001-25,000	NPR 150/-	
Other Remit			
1.	As per the charges of remittance companies.		
VIII. Others			
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	
6	C-ASBA/ASBA Charges	NPR 5/-	

2. Statement of Charges – Credit Facilities

I. Administrative (General Banking/Inclusive Banking)

S.N	Description of services	Administrative Charges (%)	Remarks
A.	General Banking		
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 XI)	
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	Inclusive Banking		
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%	

Note:

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

II. 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 XI)	
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.

III. 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.

IV. 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.

V. 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.

VI. Credit Information Center (CIC) Report Charge

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

VII. 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/-

VIII. 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).

IX. 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.

X. 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/-

XI. 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.

XII. Letter of Credit & Allied Charges

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

XIII. 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/-

XIV. 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.

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.

