

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES

SN	Particulars	Charges
1	Account Closure Charges	Nil
Note:	Cheque stop charge is applicable for Account close; NPR 5.00 per Cheque leaf	
2	Cheque Book	
2.1	Cheque Book issuance (in same Branch)	Free
2.2	Cheque Book issuance (in other Branch)	Free
2.3	Cheque Stop Payment	NPR 100
2.4	Uncollected cheque book destruction charges *	NPR 100 Flat
2.5	New cheque book issuance against lost cheque book	NPR 200.00 cheque book of upto 30 leaves; NPR 300 for above 30 leaves
Note:	*Cheque books are kept for collection up to 1 year and if not collected by then are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer	
3	Account & Services	
3.1	Issuance of Good for Payment Cheque/Manager's Cheque	
	Managers Cheque issued for Loan Disbursement and payment to the vendor	Free
	Good for Payment/Manager's Cheque for other Customers	
	Up to NPR 10 million	NPR 500 per Cheque
	Above NPR 10 million	NPR 1,000 per Cheque
3.2	Cancellation of Good for Payment/MC	NPR 250 per Cheque
3.3	Issuance of Balance Certificate	NPR 500 (NPR 100 for additional copy) (Free for Institutional clients and loan client for audit purpose at FY end)
3.4	Account Statement	For duplicate statement NPR 50 upto 3 months and NPR 100 for more than 3 months (Not applicable if NOT issued earlier for same date)
3.5	Withdrawal Slip (Not applicable for illiterate and visually impaired customer/Microfinance loan disbursement)	NPR 100 (withdrawal maximum amount NPR 200,000.00)
3.6	FD breaking charge(Prior to maturity date of Fixed Deposit)	Int rate applicable will be normal saving rate which is less than the closet prevailing rate for the completed period
3.7	Duplicate Customer Dr/Cr Advice and Record Retrieval	
	with in six months of transaction	Free
	Over six months to one year	Free
	After One year up to 2 Years	Rs. 200.00 flat
	After Two Years	Rs. 300.00 flat
3.8	Cheque return Due to Insufficient Balance Charge	NPR 200.00
3.9	ABBS	Free
3.10	Standing Instructions	NPR 100 per instruction
3.11	FD Certificate Re-print	NPR 100
4	Debit Card /ATM	
4.1	Debit Card Fees for 3 years validity (New ATM)	NPR 200.00
4.2	Renewal of ATM card	NPR 200.00
4.3	New PIN generation	NPR 100.00
4.4	Uncollected ATM Card *	NPR 100.00
Note:	* ATM PINs and Cards are kept for collection up to 90 days, if not collected by then are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer account	
5	Inter Branch Fund Transfer	
	Up to NPR 100,000	NPR 100
	NPR 100,001 to NPR 500,000.00	NPR 200
	NPR 500,001 to NPR 1,000,000.00	NPR 300
6	Clearing Charges	
	Outward Cheques (Less Than NRs. 200,000)	Nil
	Outward Cheques (NRs. 200,000 and Above)	NPR 30.00 per cheque
	Express Clearing	NPR 200.00 per cheque
	Last Minute Presentment Charge	NPR 200.00 per cheque
	Late Presentment	NPR 200.00 per cheque
7	Mobile/SMS Banking	
7.1	Subscription & Renewal Individual/Institutional Customer (Expiry annually)	NPR 200.00 per annum
7.2	Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum/ NPR 200.00 per annum
8	IPS Charges	
	Up to NPR 100	No charge
	NPR 101 to NPR 500	NPR 5.00
	NPR 501 to NPR 5000	NPR 10.00
	NPR 5,001 to NPR 50,000	NPR 30.00
	NPR 50,001 to NPR 500,000	NPR 50.00
	NPR 500,001 to NPR 5,000,000	NPR 100.00
	Above NPR 5,000,001.00	NPR 200.00
9	ASBA (Application Supported By Blocked Amount)	
	ASBA Charge	Free