

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES (STC)

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 leaf Stop Payment	NPR 100.00
2.4	Uncollected cheque book destruction charges *	NPR 100.00 Flat
2.5	New cheque book issuance against lost cheque book	NPR 200.00 cheque book of upto 30 leaves; NPR 300.00 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 500.00 per Cheque
	Above NPR 10 million	NPR 1,000.00 per Cheque
3.2	Cancellation of Good for Payment/MC	NPR 250.00 per Cheque
3.3	Issuance of Balance Certificate	NPR 500.00 (NPR 100.00 for additional copy) (Free for Institutional clients and loan client for audit purpose at FY end; 1 copy only)
3.4	Account Statement	For duplicate statement NPR 50.00 upto 3 months and NPR 100.00 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)	NPR 100.00 (withdrawal maximum amount NPR 200,000.00)
3.6	Counter Cheque (one leaf)	NPR 100.00

3.7	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
3.8	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	25% flat based on interest posted on Sunaulo Bal Niksyap Yojana account of customer.
3.10	Duplicate Customer Dr/Cr Advice and Record Retrieval	
	with in six months of transaction	Free
	Over six months to one year	Rs. 200.00 flat
	After One Year	Rs. 300.00 flat
3.11	Cheque return Due to Insufficient Balance Charge	NPR 200.00
3.12	ABBS	Free
3.13	Standing Instructions	NPR 100.00 per instruction
3.14	FD Certificate Re-print	NPR 100.00
4	Visa Debit Card /ATM (Validity 5 years)	
4.1	Visa Debit Card Subscription Fee	NPR 300.00
4.2	Renewal	NPR 300.00
4.3	Stolen/Damage/Lost Card	NPR 300.00
4.4	Card Mangement Fee	NPR 200.00 per annum
4.5	Card Block/Unlock	NPR 100.00
4.6	PIN Re-generation	NPR 100.00
4.7	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	Electronic Clearing Charges (ECC)	
5.1	Outward Cheques (Less Than NRs. 200,000)	Nil
5.2	Outward Cheques (NRs. 200,000 and Above)	NPR 30.00 per cheque
5.3	Express Clearing	NPR 200.00 per cheque
5.4	Last Minute Presentment Charge	NPR 200.00 per cheque
5.5	Late Presentment	NPR 200.00 per cheque
6	Garima Smart Mobile/SMS Banking	
6.1	Subscription & Renewal Individual/Institutional Customer (Expiry annually)	NPR 200.00 per annum
6.2	Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum/ NPR 200.00 per annum

6.3	Mobile Banking Pin Reset	NPR 20.00
7	Inter Bank Payment System (IPS) Charges	
	Outward IPS	
	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	NPR 200.00
	Inward IPS *	
	Direct Credit Up to NPR 100	No charge
	Direct Credit NPR 101 to NPR 500	NPR 5.00
	Direct Credit NPR 501 to NPR 5,000	NPR 10.00
	Direct Credit NPR 50,001 to NPR 500,000	NPR 25.00
	Direct Credit Above NPR 500,000	NPR 50.00
Note:	* For Dividend Payment/IPO Refund Payment/Salary Payment/Pension Payment/Social Security Payment/Government Payment etc.	
8	ASBA/CASBA (Application Supported By Blocked Amount/Centralized ASBA)	
	ASBA/CASBA Charge	Free
9	Safe Deposit Locker	
	Locker Security Deposit	NPR 10,000.00 (Refundable)
	Locker Key Lost Charge	NPR 1,000.00 or Actual Bill; whichever higher
	Locker Size	
	Small (6"*8")	NPR 2,000.00 per annum
	Medium (6"*16")	NPR 2,500.00 per annum
	Large (12"*16")	NPR 3,000.00 per annum
10	Internet Banking Charge	
10.1	Subscription /Renewal (Free for Corporate)	Nil/NPR 100.00 per annum
10.2	Password Reset	NPR 50.00
11	Others	
11.1	Publication of Death Notice	As per Actual Cost

11.2	CCTV Footage Request	NPR 500.00 (Prior Approval from Head Office)
11.3	Black Listing/Delisting Charge	
	Blacklisting Up to NPR 10 million	NPR 2000.00 (Actual Basis)
	Blacklisting Above NPR 10 million	NPR 3000.00 (Actual Basis)
	Delisting Up to NPR 10 million	NPR 2000.00 (Actual Basis)
	Delisting Above NPR 10 million	NPR 3000.00 (Actual Basis)
12	Garima Remit	

1. For Cash Mode Transactions

SN	From	To	Service Charge
1	NPR 1.00	NPR 10,000.00	NPR 100.00
2	NPR 10,000.01	NPR 25,000.00	NPR 150.00
3	NPR 25,000.01	NPR 50,000.00	NPR 200.00
4	NPR 50,000.01	NPR 100,000.00	NPR 250.00
5	NPR 100,000.00	NPR 200,000.00	NPR 300.00

2. For Account Deposit Mode Transaction

SN	From	To	Service Charge
1	NPR 1.00	NPR 10,000.00	NPR 100.00
2	NPR 10,000.01	NPR 25,000.00	NPR 150.00
3	NPR 25,000.01	NPR 50,000.00	NPR 200.00
4	NPR 50,000.01	NPR 100,000.00	NPR 250.00
5	NPR 100,000.1	NPR 200,000.00	NPR 300.00
6	NPR 200,000.1	NPR 300,000.00	NPR 350.00
7	NPR 300,000.1	NPR 400,000.00	NPR 400.00
8	NPR 400,000.1	NPR 500,000.00	NPR 500.00
9	NPR 500,000.1	NPR 600,000.00	NPR 600.00
10	NPR 600,000.1	NPR 700,000.00	NPR 700.00
11	NPR 700,000.1	NPR 800,000.00	NPR 800.00
12	NPR 800,000.1	NPR 900,000.00	NPR 900.00
13	NPR 900,000.1	NPR 1000,000.00	NPR 1000.00

CREDIT

1	Interest Rate	Base Rate + Premium (Published from time to time)
2	Service Charge (New Loan)	
	Business Loan	1%
	Personal Loan	1.25%
	Hire Purchase Loan	1.25%
	Home Loan	1%
	Agriculture Loan	1%
	Real Estate Loan	1.25%
	Margin Lending Loan	1.25%
	Deprived Sector Loan	1.50%
3	Renewal Charge	
	Personal OD	1%
	Business/Real Estate	0.75%
4	Pre-payment Charge	1%
5	Over due Interest Penal Rate	2%
6	Over due Principal Penal Rate	2%
7	Off Balance Sheet Item Commision	1-1.5%
8	CIC Charge	As per CIC provision
9	Credit Enquiry (Internal CIC)	NPR 200.00
10	Share Pledge	
	Issue Letter	NPR 100.00
	Release Letter	NPR 100.00