

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES (STC)

Section B- Credit

A			
SN	Particulars	Proposed	
1	Administrative/Service Charges - New Loan and Advances		
S.No	Description of Services	Administration Charges	
1	Hire Purchase/ Auto Loan	1.00%	
2	Business Loan	1.00%	
3	Education Loan	0.75%	
4	Home Loan	1.00%	
5	Personal Loan	1.00%	
6	Agriculture Loan	1.00%	
7	Real Estate loan	1.00%	
8	Margin Lending Loans	1.00%	
9	Demand Loan/ Short Term Loans	1.00%	
10	SME Loan	1.00%	
11	Loan Against FD	0.00%	
12	Garima Professional Loan	1.00%	
13	Mortgage Loan	1.00%	
14	Subsidy Loan Products	0.00%	
15	Wholesale Lending	0.50%	
16	Deprived Sector Loan	1.00%	
17	Gold and Sliver Loan	1.00%	
18	Non Funded Facilities Limit	0.50%	
2	Renewal of Loan and Advances		
S.No	Description of Services	Renewal Charges	
1	For All Loans	20% of Loan Administration Fees	
3	Administrative charges on Consortium Loan:		
Charges on Consortium Loan will be as per the terms agreed on Lending Agreement between the member banks.			
4	Penal Interest		
a	Penal Interest shall be 2% P.A of Overdue Principal		
b	Penal for Interest on Interest will be 12% P.A of the Interest on Interest		
5	Credit Information Charges		
a	CIC Report charges shall be charged on actual basis including any incidental cost, if any, charged by the		
b	Interbank Credit information request charges	NPR 500 per request	
6	Commission on Non-Funded Facilities		
A	Bank Guarantees: Commission for issuing Bank Guarantees shall be minimum of NPR 2000 per quarter or		
S.No	Description	Adhoc Issue	Issue within Non funded Facility Limit
1	Bid Bond	0.25%	0.20%
2	Performance Bond (Construction Business)	0.35%	0.25%
3	Advance Payment Guarantee	0.40%	0.30%
4	Performance Guarantee (Suppliers Guarantee)	0.40%	0.25%
5	Other Guarantees	0.40%	0.25%
6	Amendments not affecting Value and Validity	NPR 1000 each	
7	Amendment affecting value and Validity	Charges as applicable to New Guarantee	
8	Bank Guarantee Cancellation Charges	NPR 1000 each	
9	Claim Handling Charges	NPR 2000 per claim honored	
B	Other Trade Instruments: Commission other charges related to Letter of Credit, TT and other trade		
7	Prepayment Charges		

Prepayment Charge* is applicable for Term Nature Loans and Advances only.		
S.No	Description of Services	Administration Charges
1	Loan Limit** Up to 5 Million	0.00%
2	Loan Limit above 5 Million	
a	Prepayment within 2 years	100% of the Administrative charge
b	Prepayment within 2 to 5 years	50% of the Administrative charge
c	Prepayment beyond 5 years	20% of the Administrative charge
* Prepayment charge shall be calculated on outstanding loan amount at the time of prepayment		
** Limit being based on Limit per customer.		
8 Commitment Charges		
S.No	Description of Services	Commitment Charges
1	For Overdraft Nature Loans	0.20% of unutilized portion, if average utilization falls below 60%
*Commitment charges shall be collected at the time of renewal/ settlement of credit facilities.		
9 SWAP Charges		
A Outgoing Customer:		
Swap Charges shall be as follows:		
a	Loan swap within 2 years	100% of the Administrative charge
b	Loan swap between 2 to 5 years	50% of the Administrative charge
c	Loan swap beyond 5 years	20% of the Administrative charge
Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment		
B Incoming Customer:		
Arrangement fee 0.30% of the force Loan booked for the Swap Purpose		
10 Collateral Replacement or Partial Release		
S.No	Description of Services	Administration Charges
1	Real Estate collateral Replacement	NPR 10,000 Flat per replacement for loan up to 10 Million, NPR 15,000 Flat for loan above 10 Million.
2	Real Estate collateral partial release	NPR 5,000 Flat per release for loan up to 10 Million, NPR 10,000 Flat for loan above 10
3	Shares/ Other Securities held as collateral Replacement or partial Release	NPR 2,000 Flat per release or replacement
11 Certification Charges		
Issuance of Loan Clearance Certificates		NPR 1,000 per issue
12 Other Incidental Charges		
Any charges incurred incidental to loan processing, disbursement or recovery shall be charged on actual basis to		