GARIMA BIKAS BANK LIMITED

STANDARD TARIFF OF CHARGES (STC)

	S1ANDARD TARIFF OF CHARGES (STC) Section A- Operations			
CNI				
SN	Description of Services	New		
1	Account Closure Charges	Free		
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	Free		
2.3	Uncollected cheque book destruction charges *	NPR 200 Flat		
2.4	Onconected cheque book destruction charges	INFR 200 Flat		
2.5	New cheque book issuance against lost cheque book or requisition slip	NPR 250.00 for 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 the	nen they are to be destroyed.		
2	A acquist l. Comisso			
3	Account & Services			
3.1	Issuance of Good for Payment Cheque/Manager's Cheque			
	Managers Cheque issued for Loan Disbursement and payment to the	Free		
	Good for Payment/Manager's Cheque for other Customers	Free		
3.2	Cancellation of Good for Payment/MC	NPR 500		
3.3	Issuance of NRB Cheque	Free		
3.4	Issuance of Balance Certificate	Free		
3.5	Account Statement	Duplicate Statement : NPR 30 per each page or maximum NPR 500 in total		
3.6	Withdrawal Slip Charge Counter Cheque Issue Charge (one leaf)	Free		
3.7	FD breaking charge(Prior to maturity date of Fixed Deposit)			
a.	Individual	Int rate applicable will be lowest saving published rate at the time of opening FD		
b.	Corporate	Int rate applicable will be 50% of Call Account Int rate at the time of opening FD		
3.8	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accured interest on Sunaulo Bal Niksyap Yojana account of customer.		
3.90	Garima Swornim Nikchhep Yojana Pre-mature charge	30% flat based on interest posted & accured interest on Garima Swornim Nikchhep Yojana account of customer.		
3.11	Duplicate Customer Dr/Cr Advice and Record Retrieval			
	with in 1 month of transaction	Free		
	Over 1 month to one year	Rs. 200.00 flat		
	After One Year	Rs. 300.00 flat		
_				

Cheque return Due to Insufficient Balance Charge				
ABBS				
ABBS				
ABPS	3 10	Cheque return Due to Insufficient Ba	lance Charge	
New Debit Card ATM (Yalidity 5 years)		1		300.00
New Debit Card ATM (Yalidity 5 years)				
New Debit Card ATM (Yalidity 5 years)	0.44	A PDG		7
4.1 Debit Card ATM (Validity 5 years) 4.1 Debit Card Issuance Fee NPR 1.00 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments) 4.1 Year				
A	3.12	rD Certificate Re-print		NPK 250
A	1	Visa Debit Card /ATM (Validity 5 x	rears)	
Year Card Fee Installment Amount	-	Visa Debit Card/IIIvi (Validity 5)	cars	
Year Card Fee Installment Amount				
Year Card Fee Installment Amount				
1st Year	4.1	Debit Card Issuance Fee NPR	1,100 (The validity of card will be	e for 5 years so the customer can pay the fee in 5 installments)
1st Year				
1st Year				
2nd Year		Year		Card Fee Installment Amount
3rd Year				
4th Year				
Sime as per Debit Card Issuance Fee Sard I				
4.2 Card Issuance in case of Stolen/Damage/Lost/Renewal 4.3 Card Block/Unblock 4.4 PIN Re-generation 4.5 Responsation				
A. Card Block Unblock		5th Year		NPR 200.00
A. Card Block Unblock		0.11	/I //P :	0 0 0 0 0 0
MPR 100.00	4.2	Card Issuance in case of Stolen/Dam	age/ Lost/ Kenewal	Same as per Debit Card Issuance Fee
MPR 100.00	4.2	Cand Block / Links als		NDD 100.00
4.5 Staff & Dampati Savings Account Card Issuance Fee		· · · · · · · · · · · · · · · · · · ·		1 1111
4.6 Cash Withdrawal in GBBL ATM Free Cash Withdrawal in Other Bank's ATM (Domestic) Cash Withdrawal in Other Bank's ATM (International) Cash Withdrawal in Other Bank's ATM (International) NPR 250.00 ATM Planance Enquiry in GBBL ATM Free Balance Enquiry in Other Bank's ATM (Domestic) Balance Enquiry in Other Bank's ATM (International) NPR 20.00 ABBLACE Enquiry in Other Bank's ATM (International) NPR 50.00 With Balance Enquiry in Other Bank's ATM (International) NPR 50.00 ATM PIN's and Cards are kept for collection up to 90 days, if not collected then they are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer account the Customer account of the Customer acco			. 1 1 Г.	
a Cash Withdrawal in Other Bank's ATM (Domestic) Cash Withdrawal in Other Bank's ATM (International) APR 250.00 Two Transaction Free after that per transaction NPR 20 APR 250.00 NPR 250.00 NPR 250.00 ABlance Enquiry in GBBL ATM Balance Enquiry in Other Bank's ATM (International) Balance Enquiry in Other Bank's ATM (International) NPR 20.00 Balance Enquiry in Other Bank's ATM (International) NPR 20.00 NPR 20.00 NPR 100.00 NPR 100.00 NPR 100.00 NPR 100.00 NPR 100.00 NPR 100.00 NPR 250.00 NPR 100.00 NPR 250.00 NPR 100.00 NPR 250.00 NPR 100.00 NPR 250.00 NPR 100.00 NPR 250.00 NPR 250.00		1 0	rd Issuance Fee	Free
Cash Withdrawal in Other Bank's ATM (Domestic) Two Transaction Free after that per transaction NPR 20				Evo
Cash Withdrawal in Other Bank's ATM (International) NPR 250.00	а	Cash Withdrawai in GDDL ATM		riee
Cash Withdrawal in Other Bank's ATM (International) NPR 250.00				
A Balance Enquiry GBBL ATM	b	Cash Withdrawal in Other Bank's AT	M (Domestic)	Two Transaction Free after that per transaction NPR 20
A Balance Enquiry GBBL ATM				
A Balance Enquiry GBBL ATM	C	Cash Withdrawal in Other Bank's AT	M (International)	NPR 250 00
Balance Enquiry in OBBL ATM			,	1.1.2.2.2
Balance Enquiry in Other Bank's ATM (Domestic) NPR 20.00				Free
Company Comp			(Domestic)	
ATM PINs and Cards are kept for collection up to 90 days, if not collected then they are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer account 4.9				NPR 50.00
We Customer account	4.8	Uncollected ATM Card *		NPR 100.00
1	NI a ta .	* ATM PINs and Cards are kept for c	ollection up to 90 days, if not colle	ected then they are to be destroyed and thereafter NPR 100.00 shall be charged to
Service Fee	Note:	the Customer account		
Card Issuance Fee	4.9	Visa Credit Card		
Card Annual Charge	a			Service Fee
Card Replacement/ Re-issuance Fee NPR 500.00 Pin Re-Generation Fee NPR 100.00 Limit Enhancement Fee NPR 500.00 Late Payment Fee NPR 300.00 Over Limit Fee NPR 300.00 Card Block/Unblock Fee NPR 500.00 Dispute Management Fee As per Visa Rule		Card Issuance Fee		NPR 1,000.00
Pin Re-Generation Fee				
Limit Enhancement Fee NPR 500.00 Late Payment Fee NPR 300.00 Over Limit Fee NPR 300.00 Card Block/Unblock Fee NPR 300.00 Dispute Management Fee As per Visa Rule NPR 500.00 As per Visa Rule				
Late Payment Fee NPR 300.00 Over Limit Fee NPR 300.00 Card Block/Unblock Fee NPR 500.00 Dispute Management Fee As per Visa Rule b Transaction Fee ATM Bal. Inquiry GBBL ATM NPR 100.00 NA Visa Network, Nepal NPR 250.00 NPR 50.00 Visa Network, India NPR 250.00 NPR 50.00 NPR 50.00 Visa Network, India NPR 250.00 NPR 250.00 C Interest Rate Credit Card Interest Rate 5 Electronic Clearing Charges (ECC) 5.1 Regular Clearing (Less Than NRs. 200,000) Free S.2 Regular Clearing (NRs. 200,000 and Above) S.3 Express / High Value Clearing S.4 Last Minute Presentment Charge NPR 300.00 per cheque or Available amount in the account; if less than NPR				
Over Limit Fee NPR 300.00 Card Block/Unblock Fee NPR 500.00 Dispute Management Fee As per Visa Rule Particulars Cash Advance Fee ATM Bal. Inquiry		Limit Enhancement Fee		NIPP 200 00
Card Block/Unblock Fee Dispute Management Fee As per Visa Rule Transaction Fee Particulars Cash Advance Fee ATM Bal. Inquiry GBBL ATM NPR 100.00 NA Visa Network, Nepal NPR 250.00 NPR 50.00 Visa Network, India NPR 250.00 NPR 250.00 Tinterest Rate Credit Card Interest Rate Segular Clearing Charges (ECC) Free Regular Clearing (NRs. 200,000 and Above) Segular Clearing (NRs. 200,000 and Above) Actual Charge Last Minute Presentment Charge Invard Clearing Cheque return Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR				
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b Transaction Fee Particulars Cash Advance Fee ATM Bal. Inquiry GBBL ATM NPR 100.00 NA Visa Network, Nepal NPR 250.00 NPR 50.00 Visa Network, India NPR 250.00 NPR 250.00 C Interest Rate Credit Card Interest Rate Transaction Fee ATM Bal. Inquiry NPR 50.00 NPR 50.00 NPR 250.00 Therest Rate Credit Card Interest Rate Summary Clearing Charges (ECC) Free Free Fagular Clearing (Less Than NRs. 200,000) Free Summary Clearing (NRs. 200,000 and Above) Actual Charge Last Minute Presentment Charge Actual Charge Last Minute Presentment Charge NPR 300.00 per cheque or Available amount in the account; if less than NPR NPR NPR 300.00 per cheque or Available amount in the account; if less than NPR				
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Particulars Cash Advance Fee ATM Bal. Inquiry GBBL ATM NPR 100.00 NA Visa Network, Nepal NPR 250.00 NPR 50.00 Visa Network, India NPR 250.00 NPR 250.00 C Interest Rate Credit Card Interest Rate Super annum 5 Electronic Clearing Charges (ECC) 5.1 Regular Clearing (Less Than NRs. 200,000) Free 5.2 Regular Clearing (NRs. 200,000 and Above) Actual Charge 5.3 Express / High Value Clearing Last Minute Presentment Charge NPR 300.00 per cheque or Available amount in the account; if less than NPR NPR NPR 300.00 per cheque or Available amount in the account; if less than NPR	h		Tr	ransaction Fee
GBBL ATM NPR 100.00 NPR 50.00 Visa Network, Nepal NPR 250.00 NPR 50.00 Visa Network, India NPR 250.00 C Interest Rate Credit Card Interest Rate 5 Electronic Clearing Charges (ECC) 5.1 Regular Clearing (Less Than NRs. 200,000) Free 5.2 Regular Clearing (NRs. 200,000 and Above) Actual Charge 5.3 Express / High Value Clearing 5.4 Last Minute Presentment Charge 5.5 Inward Clearing Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR		Particulars		
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Credit Card Interest Rate 5 Electronic Clearing Charges (ECC) 5.1 Regular Clearing (Less Than NRs. 200,000) 5.2 Regular Clearing (Less Than NRs. 200,000) 5.3 Express / High Value Clearing 5.4 Last Minute Presentment Charge 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) 5.6 NPR 300.00 per cheque or Available amount in the account; if less than NPR				
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5 Electronic Clearing Charges (ECC) 5.1 Regular Clearing (Less Than NRs. 200,000) Free 5.2 Regular Clearing (NRs. 200,000 and Above) Actual Charge 5.3 Express / High Value Clearing Actual Charge 5.4 Last Minute Presentment Charge Actual Charge 5.5 Inward Clearing Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR	С			Interest Rate
5.1 Regular Clearing (Less Than NRs. 200,000) Free 5.2 Regular Clearing (NRs. 200,000 and Above) Actual Charge 5.3 Express / High Value Clearing Actual Charge 5.4 Last Minute Presentment Charge Actual Charge 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR		Credit Card I	nterest Rate	30% per annum
5.1 Regular Clearing (Less Than NRs. 200,000) Free 5.2 Regular Clearing (NRs. 200,000 and Above) Actual Charge 5.3 Express / High Value Clearing Actual Charge 5.4 Last Minute Presentment Charge Actual Charge 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR				
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5.3 Express / High Value Clearing Actual Charge 5.4 Last Minute Presentment Charge Actual Charge 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) 5.5 Inward Clearing Cheque return Charge (Insufficent Fund)				
5.4 Last Minute Presentment Charge Actual Charge 5.5 Inward Clearing Cheque return Charge (Insufficent Fund) 5.6 NPR 300.00 per cheque or Available amount in the account; if less than NPR				
5.5 Inward Clearing Charge (Insufficent Fund) NPR 300.00 per cheque or Available amount in the account; if less than NPR				
	5.4	Last Minute Presentment Charge		
300.00	5.5	Inward Clearing Cheque return Char	ge (Insufficent Fund)	
			-	500.00

6	Real Time Gross Settlement (RTGS)	
	RTGS Charge	
	Morning Session	Actual Charge
	Afternoon Session	Actual Charge
	Evening Session	Actual Charge
7	Garima Digibatuwa/SMS Banking	
7.1	Subscription & Renewal Individual Customer (Expiry annually)	NPR 300.00 per annum
7.2	Subscription & Renewal Institutional customer (Expiry annually)	NPR 500.00 per annum
7.3	Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum for subscription NPR 300.00 per annum for renewal
7.4	Mobile Banking Pin Reset	NPR 50.00
	U	
8	Internet Banking Charge	
8.1	Subscription Fee	NPR 200.00 per annum
8.2	Renewal Fee	NPR 200.00 per annum
8.3	Password Reset	NPR 50.00
9	IBFT Charges (Mobile Banking & Internet Banking)	
	NPR 1 to NPR 50,000.00	Actual Charge
	NPR 50,001 to NPR 100,000.00	Actual Charge
<u> </u>	Above NPR 100,000.00	Actual Charge
10	Later Danis Daymont Criston (IDC) Charges	
10.1	Inter Bank Payment System (IPS) Charges Outward IPS	
10.1	NPR 1 to NPR 500	A start Character
-	NPR 501 to NPR 50,000	Actual Charge Actual Charge
-	Above NPR 50,000	Actual Charge Actual Charge
10.2	Inward IPS	Actual Charge
10.2	Direct Credit Up to NPR 500	Actual Charge
-	Direct Credit NPR 501 to NPR 50,000	Actual Charge
_	Direct Credit Above NPR 50,000	Actual Charge
Note:	For Dividend Payments, the transaction fee will be waived for transacti	
TTOTE	101 Dividend 1 dynients, the transaction fee will be warved for transacti	on unioun to IVI K 100.
11	ConnectIPS Transaction Fee	
11.1	General Transaction Fee	
	NPR 0.01 to NPR 500	Actual Charge
	NPR 501 to NPR 5,000	Actual Charge
	NPR 5,000 to NPR 50,000	Actual Charge
	Above NPR 50,000	Actual Charge
11.2	Special Government Tax Payment Transaction Fee	
	NPR 0.01 to NPR 500	Actual Charge
	Above NPR 10,000	Actual Charge
12	ASBA/CASBA (Application Supported By Blocked Amount/Centraliz	
	ASBA/CASBA Charge	NPR 5.00 per application
12	Safe Deposit Locker	
13	Locker Security Deposit	NPR 10,000.00 (Refundable)
	Locker Key Lost Charge	NPR 1,000.00 or Actual Bill; whichever higher
	Locker Fee	1 Tax 2,000,00 of rectain Diff, whichever inglier
	Small Size (6"*8")	NPR 2,000.00 per annum
	Medium Size(6"*16")	NPR 2,500.00 per annum
	Large Size(12"*16")	NPR 3,000.00 per annum
	Special Size (12"*8")	NPR 3,000.00 per annum
	· · · · · · · · · · · · · · · · · · ·	*
14	Others	
14.1	Publication of Death Notice	As per Actual Charge
	CCTV Footage Request	NPR 500.00 (Prior Approval from Head Office required)
14.3	Black Listing/Delisting Charge	
	Blacklisting Up to NPR 10 million	Actual Charge
	Blacklisting Above NPR 10 million	Actual Charge
	Delisting Up to NPR 10 million	Actual Charge
	Delisting Above NPR 10 million	Actual Charge
	Garima Remit	
	ash Mode Transactions	
1	NPR 1.00 to NPR 10,000.00	NPR 100.00
2	NPR 10,001.00 to NPR 25,000.00	NPR 150.00
		E OE CUADOES (STO)

STANDARD TARIFF OF CHARGES (STC)

Section B- Credit

Α		
SN	Particulars Particulars	Proposed
1	Administrative/Service Charges - New Loan and Advances	
S.No	Description of Services	Administration Charges
		rummstration charges
1	Hire Purchase/ Auto 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%
	Margin Lending Loans		1.00%
9	Demand Loan/ Short Term Loans		1.00%
10	SME Loan		1.00%
	Loan Against FD		0.00%
12	Garima Professional Loan		1.00%
13	Mortgage Loan		1.00%
	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 Faciities Limit		0.50%
2	Renewal of Loan and Advances		
S.No	Description of Services		Renewal Charges
	•		1 1 1 g
1	For All Loans		20% of Loan Administration Fees
-	Administration described and Council and I		
3	Administrative charges on Consortium Loan:		
Char	ges on Consortium Loan will be as per the terms	agreed on Lendin	g Agreement between the member banks.
	, some per time territoria		V V
	Daniel Internet		
4	Penal Interest		
a	Penal Interest shall be 2% P.A of Overdue Princ	cipal	
b	Penal for Interest on Interest will be 12% P.A of		erest
- 0	Terminal interest on interest will be 12/01/11/01	the interest on in	
5	Credit Information Charges		
a	CIC Report charges shall be charged on actual l	basis including an	y incidental cost, if any, charged by the Credit Information Centre.
	Interbank Credit information request charges		
D	interbank Credit information request charges		NPR 500 per request
6	Commission on Non-Funded Facilities		
	Bank Guarantees: Commission for issuing Ban	k Guarantooc chal	be minimum of NPR 2000 per quarter or the following rates whichever
S.No	Description	Adhoc Issue	Issue within Non funded Facility Limit
1	Bid Bond	0.25%	0.20%
2	Performance Rond (Construction Rusiness)	0.35%	0.25%
2	Performance Bond (Construction Business)	0.35%	0.25%
3	Advance Payment Guarantee	0.35% 0.40%	0.30%
	Advance Payment Guarantee		
3	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee)	0.40% 0.40%	0.30% 0.25%
3 4 5	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees	0.40%	0.30% 0.25% 0.25%
3 4 5 6	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity	0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each
3 4 5	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees	0.40% 0.40%	0.30% 0.25% 0.25%
3 4 5 6 7	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity	0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee
3 4 5 6 7 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges	0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each
3 4 5 6 7 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges	0.40 % 0.40 % 0.40 %	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored
3 4 5 6 7 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges	0.40 % 0.40 % 0.40 %	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each
3 4 5 6 7 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges	0.40 % 0.40 % 0.40 %	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of	0.40 % 0.40 % 0.40 %	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Charges Prepayment Charges Applicable for Term Nature Layers	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only.
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business
3 4 5 6 7 8 9 B	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of Prepayment Charges syment Charges ayment Charges is applicable for Term Nature L Description of Services	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges
3 4 5 6 7 8 9 B 7 Prepa S.No	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of Prepayment Charges yment Charges tyment Charges is applicable for Term Nature L Description of Services Loan Limit** Up to 5 Million	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only.
3 4 5 6 7 8 9 B 7 Prepa S.No	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Charges Terpayment Charges Terpayment Charges Terma Nature L Description of Services Loan Limit** Up to 5 Million Loan Limit above 5 Million	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00%
3 4 5 6 7 8 9 B 7 Prepa S.No	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of Prepayment Charges yment Charges tyment Charges is applicable for Term Nature L Description of Services Loan Limit** Up to 5 Million	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges
3 4 5 6 7 8 9 B 7 Prepa 5.No 1 2 a	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Charges applied by the Amendment Charges Trepayment Charges Trepayment Charges Trepayment Charges Trepayment Charges Trepayment Charges The Amendment of Services Loan Limit** Up to 5 Million Loan Limit above 5 Million Prepayment within 2 years	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Charge's is applicable for Term Nature Lance Description of Services Loan Limit** Up to 5 Million Loan Limit above 5 Million Prepayment within 2 years Prepayment within 2 to 5 years	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other of the Commission of the Commission of the Commission of Services Loan Limit** Up to 5 Million Loan Limit above 5 Million Prepayment within 2 years Prepayment within 2 to 5 years Prepayment beyond 5 years	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other of the Commission of the Commission of the Commission of Services Loan Limit** Up to 5 Million Loan Limit above 5 Million Prepayment within 2 years Prepayment within 2 to 5 years Prepayment beyond 5 years	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa 5.No 1 2 a b c * Prep ** Lin	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments: Commission other ot	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge e of prepayment
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge
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3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission of the Commission other of the Commission other of the Commission other of the Commission other of the Commission of Services Description of Services To Overdraft Nature Loans	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission of the Commission other of the Commission other of the Commission other of the Commission other of the Commission of Services Description of Services To Overdraft Nature Loans	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa 5.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission of the Commission other of the Commission other of the Commission other of the Commission other of the Commission of Services Description of Services To Overdraft Nature Loans	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1 *Com	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments: Commission other	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1 *Com	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments and Instruments of the Trade Instruments of the Trad	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1 *Com	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments Instruments: Commission other of the Trade Instruments Instruments Instruments: Commission other of the Trade Instruments Instruments Instruments: Commission other of the Trade Instruments Instrume	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60%
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3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com 9 A b	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments Instruments: Commission other of the Trade Instruments Instrumen	0.40% 0.40% 0.40% charges related to I	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business sonly. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge eo of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge 50% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep ** Lim 8 S.No 1 *Com	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments: Commission of Services Prepayment within 2 years Prepayment within 2 to 5 years Prepayment charge shall be calculated on oustanding located being based on Limit per customer. Commitment Charges Description of Services For Overdraft Nature Loans Instrument charges shall be collected at the time of SWAP Charges Outgoing Customer: Swap Charges shall be as follows: Loan swap within 2 years Loan swap between 2 to 5 years Loan swap beyond 5 years	0.40% 0.40% 0.40% charges related to I coans and Advance	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com 9 A b	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Trade Instruments: Commission of Services Prepayment within 2 years Prepayment within 2 to 5 years Prepayment charge shall be calculated on oustanding located being based on Limit per customer. Commitment Charges Description of Services For Overdraft Nature Loans Instrument charges shall be collected at the time of SWAP Charges Outgoing Customer: Swap Charges shall be as follows: Loan swap within 2 years Loan swap between 2 to 5 years Loan swap beyond 5 years	0.40% 0.40% 0.40% charges related to I coans and Advance	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 20% of the Administrative charge te of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com 9 A b c	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40% charges related to I coans and Advance	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored Letter of Credit, TT and other trade Instrument shall be as per the Business sonly. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge eo of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge 50% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com 9 A b c	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored .etter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge e of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge 20% of the Administrative charge 30% of the Administrative charge 40% of the Administrative charge 20% of the Administrative charge 30% of the Administrative charge 40% of the Administrative charge
3 4 5 6 7 8 9 B 7 Prepa S.No 1 2 a b c * Prep *** Lim 8 S.No 1 *Com 9 A b c	Advance Payment Guarantee Performance Guarantee (Suppliers Guarantee) Other Guarantees Amendments not affecting Value and Validity Amendment affecting value and Validity Bank Guarantee Cancellation Charges Claim Handling Charges Other Trade Instruments: Commission other of the Commission other	0.40% 0.40% 0.40%	0.30% 0.25% 0.25% NPR 1000 each Charges as applicable to New Guarantee NPR 1000 each NPR 2000 per claim honored .etter of Credit, TT and other trade Instrument shall be as per the Business s only. Administration Charges 0.00% 100% of the Administrative charge 50% of the Aministrative charge 20% of the Administrative charge e of prepayment Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% ent of credit facilities. 100% of the Administrative charge 50% of the Administrative charge 20% of the Administrative charge 30% of the Administrative charge 40% of the Administrative charge 50% of the Administrative charge 20% of the Administrative charge 40% of the Administrative charge

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 Million.	
3	Shares/ Other Securities held as collateral Replacement or partial	NPR 2,000 Flat per release or replacement	
11	1 Certification Charges		
Issuar	Issuance of Loan Clearance Certificates NPR 1,000 per issue		
12	Other Incidential Charges		
Any o	y charges incurred incidental to loan processing, disbursement or recovery shall be charged on actual basis to the client.		