

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES (STC)

Section A- Operations

SN	Description of Services	Charges
1 Cheque Book		
1.1	Cheque Book issuance (in same Branch)	Free
1.2	Cheque Book issuance (in other Branch)	Free
1.3	Cheque leaf Stop Payment	Free
1.4	Uncollected cheque book destruction within 1 year or at the time of Account Closure	NPR 200.00 Flat
1.5	New cheque book issuance against lost cheque book or requisition slip	NPR 250.00
2 Account & Services		
2.1	Account Closure Charges	Free
2.2	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	Free
2.3	Cancellation of Good for Payment/MC	NPR 500.00 per Cheque
2.4	Issuance of NRB Cheque	Free
2.5	Issuance of Balance Certificate	Free
2.6	Account Statement	For 1st time: Free Duplicate Statement : NPR 30 per each page or maximum NPR 500 in total
2.7	Fund Withdrawal from withdrawal slip	NPR 200.00
2.8	Loose cheque/Counter Cheque Issue	NPR 200.00
2.9	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
2.10	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accrued interest on Sunaulo Bal Niksyap Yojana account of customer.
2.11	Garima Swornim Nikchhep Yojana Pre-mature charge	30% flat based on interest posted & accrued interest on Garima Swornim Nikchhep Yojana account of customer.
2.12	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
2.13	Cheque return Due to Insufficient Balance Charge	NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00

2.14	ABBS	Free
2.15	FD Certificate Re-print	NPR 250.00
3 Visa Debit Card /ATM (Validity 5 years)		
3.1	Debit Card Issuance Fee	NPR 1,500 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments)
	Year	Card Fee Installment Amount
	1st Year	NPR 300.00
	2nd Year	NPR 300.00
	3rd Year	NPR 300.00
	4th Year	NPR 300.00
	5th Year	NPR 300.00
3.2	Card Issuance in case of Stolen/Damage/Lost/Renewal	Same as per Debit Card Issuance Fee
3.3	Card Block/Unblock	NPR 100.00
3.4	PIN Re-generation	NPR 100.00
3.5	Staff Savings Account Card Issuance Fee	Free
3.6	Cash Withdrawal Fee	
a	Cash Withdrawal in GBBL ATM	Free
b	Cash Withdrawal in Other Bank's ATM (Domestic)	NPR 15.00 per transaction*
c	Cash Withdrawal in Other Bank's ATM (International)	NPR 250.00*
3.7	Balance Enquiry	
a	Balance Enquiry in GBBL ATM	Free
b	Balance Enquiry in Other Bank's ATM (Domestic)	NPR 15.00*
c	Balance Enquiry in Other Bank's ATM (International)	NPR 50.00*
3.8	Uncollected Cards and Pins (if not collected within 3 months)	NPR 300.00
<i>*Subject to change as per Regulatory changes and change in Card Network rules</i>		
4 Visa Credit Card		
4.1	Service Fee	
a	Card Joining Fee	NPR 1,000.00
b	Card Annual Charge	NPR 1,000.00 (Free for 1st year)
c	Card Replacement/ Re-issuance Fee	NPR 1,000.00
d	Pin Re-Generation Fee	NPR 100.00
e	Limit Enhancement Fee	NPR 500.00
f	Late Payment Fee	NPR 300.00
g	Over Limit Fee	NPR 300.00
h	Card Block/Unblock Fee	NPR 100.00
i	Dispute Management Fee	As per Visa Rule
4.2	Transaction Fee	
	Particulars	Cash Advance Fee
a	Cash withdrawal from GBBL ATM	NPR 200+ (2% of transaction amount)
b	Cash withdrawal Other Bank's ATM (In Nepal)	NPR 250+ (2% of transaction amount)
		ATM Bal. Inquiry
		NA
		NPR 50.00

c	Cash withdrawal Other Bank's ATM (International)	NPR 250+ (2% of transaction amount)	NPR 50.00
4.3 Interest Rate			
a	Credit Card Interest Rate		30% per annum
5 Garima Sound Box			
a.	Registration		Free
b.	Monthly Rental Charge		NPR 350.00
6 Electronic Clearing Charges (ECC)			
6.1	Regular Clearing (Less Than NRs. 200,000)		Free
6.2	Regular Clearing (NRs. 200,000 and Above)		Actual Charge
6.3	Express /High Value Clearing		Actual Charge
6.4	Late/Last Minute Presentment Charge		Actual Charge
6.5	Inward Clearing Cheque return Charge (Insufficient Fund)		NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00
6.6	Archive Fee		Actual Charge
7 Real Time Gross Settlement (RTGS)			
7.1	RTGS Charge		
	Morning Session	Actual Charge	
	Afternoon Session	Actual Charge	
	Evening Session (Treasury)	Actual Charge	
8 Garima Digibatuwa/SMS Banking			
8.1	Registration/Annual Maintenance Fee-Individual		NPR 350.00 per annum
8.2	Registration/Annual Maintenance Fee-Institutional/OD loan Customer (Except BFI's)		NPR 500.00 per annum
8.3	Xborder Customer/Internet Banking Profile		NPR 500.00 per annum
8.4	Profile Change-Customer Demand		NPR 100.00
8.5	Account Linkage Charge-Individual (For Different Client Code)		NPR 350.00
8.6	Account Linkage Charge-Institutional (For Different Client Code)		NPR 350.00
8.7	Modification Charge (Including service reset)		NPR 100.00
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
	Above NPR 100,000.00		Actual Charge
10 Inter Bank Payment System (IPS) Charges			
10.1	Outward IPS		
	NPR 1 to NPR 500		Actual Charge

	NPR 501 to NPR 50,000	Actual Charge
	Above NPR 50,000	Actual Charge
10.2	Inward IPS	
	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 transaction amount upto NPR 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
	Above NPR 5,000	Actual Charge
11.2	Special Government Tax Payment Transaction Fee	
	NPR 0.01 to NPR 10,000	Actual Charge
	Above NPR 10,000	Actual Charge
12 ASBA/CASBA (Application Supported By Blocked Amount/Centralized ASBA)		
	ASBA/CASBA Charge	NPR 5.00 per application
13 Safe Deposit Locker		
	Locker Security Deposit (to be held in operative account of the customer)	NPR 10,000.00
	Locker Key Lost Charge	NPR 10,000.00 or Actual Bill; whichever higher
	Locker Fee	
	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
14.2	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
15 Garima Remit		
For Cash 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

Section B- Credit

SN	Description of Services	Charges
1	Administrative/Service Charges - New/Enhancement Loan and Advances	
S.No	Description of Services	Administration Charges on Approved Limit
1	Hire Purchase/ Auto Loan	1.00%
2	Business Loan	1.00%
3	Education Loan	1.00%
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	Up to 0.5%
16	Deprived Sector Loan	1.00%
17	Gold and Sliver Loan	1.00%
18	Non Funded Faciities Limit	0.50%
19	Line of Credit	1.00%
2	Renewal of Loan and Advances	
S.No	Description of Services	Renewal Charges
1	For All Loans	20% of Loan Administration Fees
In case of subsidy termination on renewal nature agricultural subsidy loan due to any reason, the renewal fee shall be same as renewal fee of normal agriculture loan.		
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	Interest on Interest (i.e Penal for overdue interest) shall be Base Rate+ Premium Rate as published for the force loan.	
5	Credit Information Charges	
a	CIC Report charges shall be charged on actual basis including any incidental cost, if any, charged by the Credit Information Centre.	
b	Interbank Credit information request charges	NPR 500 per request
c	Outstanding Loan conformation for Loan SWAP	NPR 1000 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 the following rates whichever is higher.		
S.No	Description	Adhoc Issue	Issue within Non funded Facility Limit
1	Bid Bond	0.25%	0.20%
2	Performance Bond (For contract award to construction clients)	0.25%	0.20%
3	Advance Payment Guarantee	0.40%	0.30%
4	Performance Guarantee (For Supply of Goods or Services)	0.40%	0.25%
5	All other Performance Guarantees	0.45%	0.30%
6	Amendments not affecting Value and Validity	NPR 1000 each	
7	Amendment affecting value and Validity	Charges as applicable to New Guarantee	
8	Claim Handling Charges	NPR 2000 per claim honored	
9	Line of Credit Issuance charges	NPR 5000 per issue	
B	Other Trade Instruments: Commission other charges related to Letter of Credit, TT and other trade Instrument shall be as per the Business Sharing Agreement with the Commercial Bank.		

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
d	For Fixed Interest Term Loans***	100% of the Administrative charge

* Prepayment charge shall be calculated on outstanding loan amount at the time of prepayment

**Limit shall be Limit per customer group under a single undivided family. I.e all personal retail loan and business loan under proprietorship of such single undivided family members shall also be considered to calculate the limit for applicability of these charges.

***Prepayment charge for Hybrid term loans(fixed and variable) shall be applicable as per the nature of interest rate on the date of settlement.

(Charges shall not be applicable, if prepayment is due to the change in terms and conditions)

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.

** Commitment charge for settlement before expiry shall be calculated assuming the unutilized period as zero percentage utilization.

9 SWAP Charges

A Outgoing Customer:

Swap Charges* shall be as follows:

a	Loan swap within 2 years	100% of the Administrative charge
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b	Loan swap between 2 to 5 years	50% of the Administrative charge
c	Loan swap beyond 5 years	20% of the Administrative charge
d	For Fixed Interest Term Loans**	100% of the Administrative charge

*Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap of Loan to Other BFIs by the customer. It is applicable for all type swapped loan.

**Swap Charge for Hybrid term loans (fixed and variable) shall be applicable as per the nature of interest rate on the date of settlement.

No pre-payment charges/commitment charge shall be charged for such cases.

B	Arrangement Fee for SWAP Loan (Incise of Incoming Customer):
Arrangement fee 0.50% of the Swap Loan booked for the Loan Swap Purpose	

10	Collateral Replacement or Partial Release
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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 Release	NPR 2,000 Flat per release or replacement

11	Other Incidental Charges
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a	Insurance Receivable Processing charge	NPR 500 per policy renewal
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Any charges incurred incidental to loan processing, disbursement or recovery shall be charged on actual basis to the client.