गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited
नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

Silver Award
National Best Preseted Annual Report Award 2025

Best Managed Development Bank of the Year
Newbiz Conclave & Business Excellence Awards 2026

Corporate Development Bank of the Year 2026
Corporate Business Award 2026

GARIMA BIKAS BANK LIMITED

STANDARD TARIFF OF CHARGES (STC)

Section A- Operations

Effective Date:2083/04/01

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 (MC)**	
	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	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	Interest rate applicable will be lowest saving published rate at the time of opening FD
b.	Corporate	Interest rate applicable will be 50% of Call Account Interest rate at the time of opening FD

2.10	Sunaulo Bhabishya Bal Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accured interest on Sunaulo Bhabishya Bal Niksyap Yojana account of customer.
2.11	Garima Swornim Nikchhep Yojana Pre-mature charge	30% flat based on interest posted & accured 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	NPR 200.00 flat
	After One Year	NPR 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- If Paid at Once, NPR 1,750- If Paid in Installment (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 350.00
	2nd Year	NPR 350.00
	3rd Year	NPR 350.00
	4th Year	NPR 350.00
	5th Year	NPR 350.00
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	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
3.6	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
3.7	Uncollected Cards and Pins (if not collected within 6 months)	NPR 300.00
3.8	E- Commerce Registration/ Annual Charge	Free
4	**Visa Credit Card/Virtual Credit Card**	
a	Card Issuance Fee	NPR 1,000.00
b	Card Annual Charge (Second Year Onwards)	NPR 1,000.00
c	Card Replacement/ Re-issuance Fee	NPR 500.00

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		Free
i	Dispute Management Fee		As per Visa/Fonepay Rule
5	**Garima prepaid Dollar Card**		
a	Dollar Card Issuance Charge		NPR 500
b	Dollar Card Re-Issue Charges		NPR 500
c	Dollar Card Annual/Renewal		NPR 500
d	Amount Load Charge (Per Load)		NPR 250
6	**Interbank Teller QR Withdrawal**		
a	Withdrawal Upto NPR 50,000		NPR 50
b	Withdrawal Above NPR 50,000		NPR 100
7	**Transaction Fee**		
	Particulars	**Cash Advance Fee**	**ATM Balance Inquiry Fee**
a	Cash withdrawal from GBBL ATM	NPR 200+ (2% of transaction amount)	NA
b	Cash withdrawal from Other Bank's ATM (In Nepal)	NPR 250+ (2% of transaction amount)	NPR 50.00
c	Cash withdrawal from Other Bank's ATM (International)	NPR 250+ (2% of transaction amount)	NPR 50.00
8	**Interest Rate**		
a	Credit Card Interest Rate		2.5% Per Months
9	**Garima Sound Box**		
a.	Registration		Free
b.	Monthly Rental Charge		NPR 350.00
10	**Electronic Clearing Charges (ECC)**		
10.1	Regular Clearing (Less Than NPR 200,000)		Free
10.2	Regular Clearing (NPR 200,000 and Above)		Actual Charge
10.3	Express /High Value Clearing		Actual Charge
10.4	Late/Last Minute Presentment Charge		Actual Charge
10.5	Inward Clearing Cheque return Charge (Insufficent Fund)		NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00
10.6	Archive Fee		Actual Charge

11	**Real Time Gross Settlement (RTGS)**	
11.1	RTGS Charge	
	Morning Session	Actual Charge
	Afternoon Session	Actual Charge
	Evening Session (Treasury)	Actual Charge
12	**Garima Digibatuwa/Mobile Banking Charges**	
12.1	Registration/Annual Maintenance Fee-Individual	NPR 350.00 per annum
12.2	Registration/Annual Maintenance Fee-Institutional/OD loan Customer (Except BFI's)	NPR 500.00 per annum
12.3	X-border Customer/Internet Banking Profile	NPR 500.00 per annum
12.4	Profile Change- Individual Customer Demand	NPR 100.00
12.5	Profile Change-Company Account Holders	NPR 150.00
12.6	Account Linkage Charge-Individual (For Different Client Code)	NPR 350.00 per annum
12.7	Account Linkage Charge-Institutional (For Different Client Code)	NPR 500.00 per annum
12.8	Self Register	NPR 250 Per annum
12.9	Modification Charge (Including service reset)	NPR 100.00
13	**IBFT Charges (Mobile Banking & Internet Banking)**	
a.	Upto NPR 50,000.00	Actual Charge
b.	NPR 50,001 to NPR 100,000.00	Actual Charge
c.	Above NPR 100,000.00	Actual Charge
14	**Inter Bank Payment System (IPS) Charges**	
14.1	**Outward IPS**	
	Upto NPR 500	Actual Charge
	NPR 501 to NPR 50,000	Actual Charge
	Above NPR 50,000	Actual Charge
14.2	**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.		
15	**Connect-IPS Transaction Fee**	
15.1	**General Transaction Fee**	
	Upto NPR 500	Actual Charge
	NPR 501 to NPR 5,000	Actual Charge
	Above NPR 5,000	Actual Charge
15.2	**Special Government Tax Payment Transaction Fee**	

	Upto NPR 10,000	Actual Charge
	Above NPR 10,000	Actual Charge
16	**ASBA/CASBA (Application Supported By Blocked Amount/Centralized ASBA)**	
	ASBA/CASBA Charge	NPR 5.00 per application
17	**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
Note: *Locker Security Deposit of NPR 5000 be held in operative account of the small size lockeNPR		
18	**Others**	
18.1	Publication of Death Notice	As per Actual Charge
18.2	CCTV Footage Request	NPR 500.00 (Prior Approval from Head Office required)
18.3	**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
19	**Garima Remit**	
For Cash Mode Transactions		
1	Upto NPR 10,000.00	NPR 100.00
2	NPR 10,001.00 to NPR 25,000.00	NPR 150.00

Section B- Credit

SN	Particulars	Charges
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	0.5% on limit before approval.

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 on principal shall be 2% P.a of Overdue Principal Amount.
b	Penal on Interest shall be 2% P.a of Overdue Interest Amount

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)	0.35%	0.25%
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 Guarantee	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	Bank Guarantee Cancellation Charges	NPR 1000 each
9	Claim Handling Charges	NPR 2000 per claim honored
10	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 NPR 5 Million	0.00%
2	Loan Limit above NPR 5 Million	
a	Prepayment within 2 years	100% of the Administrative charge
b	Prepayment from 2 to 5 years	50% of the Aministrative 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 oustanding 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 propritorship 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.
**** Prepayment charge shall not applicable for the Permanent Working Capital Loan.
***** In case of Fixed interest rate loan settled with in 2(Two) years of disbursement or Project loan with grace period settled with in 2(Two) years from the date of project operation, additional 1% prepayment charge/Swap charge applicable on prepaid/Swap amount as per the provision of NRB unified Directive no 8(kha)(a)(ga) of 20/2082.
(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 unutilised 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 Adminstrative 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
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.

10	**Force Loan (Prior disbursment before Mortgage of Collateral)**	
a	Service charge of 0.50% shall be applicable except for Business Loan/SME Loan	
11	**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 NPR 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
12	**Certification Charges**	
Issuance of Loan Clearance Certificates		NPR 1,000 per issue
13	**Other Incidential Charges**	
a	Insurance Receivable Processing charge	NPR 500 per policy renewal if the policy amount is above NPR 5000
b	Letter of Intent (LOI) Issuance	Minimum 5,000 or 0.01% of the value.
Any charges incurred incidental to loan processing, disbursement or recovery shall be charged on actual basis to the client.		