

---

# SUNRISE BANK LIMITED

---

Schedule of Charges 2076/2019



## • Contents

(1)	IMPORT LETTER OF CREDIT: .....	2
(2)	EXPORT LETTER OF CREDIT: .....	3
(3)	GUARANTEE:.....	5
(4)	BANK GUARANTEE CHARGES FOR CONTRACTOR CUSTOMERS: .....	6
(5)	REMITTANCE:.....	6
(6)	CUSTOMER SERVICE / BUSINESS DESK: .....	9
(7)	CASH & TRANSFERS: .....	10
(8)	ASBA CHARGE: .....	10
(9)	OUTWARD CLEARING:.....	11
(10)	NCHL-IPS & Connect IPS TRANSACTION FEES SCHEDULE: .....	11
(11)	CLEAN BILLS PURCHASE: .....	11
(12)	CLEAN BILLS COLLECTION: .....	11
(13)	LOCKER: .....	12
(14)	COMMUNICATION AND POSTAGE: .....	13
(15)	CREDIT:.....	13
(16)	CARD, MOBILE BANKING & E-BANKING:.....	15

## (1) IMPORT LETTER OF CREDIT:

S.N.	Particulars	Fees & Charges
1.1	Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> <li>0.12% or Minimum NRs.1,000.00 per quarter.</li> </ul> <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> <li>0.24% or Minimum NRs. 2,000.00 per quarter</li> </ul>
1.2	LC establishment in IRs and Local Currency (LCY)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> <li>0.20% or Minimum NRs. 1,000.00 per quarter.</li> </ul> <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> <li>0.40% or Minimum NRs. 2,000.00 per quarter.</li> </ul>
1.3	LC Amendment	<ul style="list-style-type: none"> <li>Amendment Commission of NRs.1,000.00 plus applicable LC Issuance Commission as per new LC establishment fee (On increased value of LC in case value increment, waiving minimum commission reqd. and/or extension of LC expiry, if such amendment crosses other quarter.</li> </ul>
1.4	Discrepancy (Import LC)	<p><u>For LC of INR:</u></p> <ul style="list-style-type: none"> <li>INR 2000.00 per discrepancy</li> </ul> <p><u>For LC of USD:</u></p> <ul style="list-style-type: none"> <li>Below USD 25,000.00: USD 35 for discrepancy and USD 10 for cable charge.</li> <li>Between USD 25,000.00 and USD 75,000.00: USD 60 for discrepancy and USD 10 for cable charge.</li> <li>Between USD 75,000.00 and USD 100,000.00: USD 70 for discrepancy and USD 10 for cable charge.</li> <li>Between USD 100,000.00 and USD 200,000.00: USD 80 for discrepancy and USD 10 for cable charge.</li> <li>USD 200,000.00 and above: USD 90 for discrepancy and USD 10 for cable charge.</li> </ul> <p>Note: For those LC other than NPR, INR and USD, discrepancy charge of 70 (respective currency of LC) and cable charge of 10 respective currency. In case of JPY Discrepancy commission of JPY 7,000.00 and Cable Charge of JPY 1,000.00.</p>
1.5	Advance payment for TT upto Ceiling affix by NRB for import of goods from 3rd countries;	<p><u>For Limit Holders:</u></p> <p>0.15% or minimum NRs. 1,000.00 per transaction</p> <p><u>For Non-Limit Holders:</u></p> <p>0.15% or minimum NRs.2,000.00 per transaction</p> <p>Both cases above commission 0.05% shall be lesser, and 50% waiver on Minimum Commission, if the customer is not enjoying FCY rebate)</p>
1.6	Usance Document Under LC if not paid upon maturity	<ul style="list-style-type: none"> <li>At par with rate applicable on Bills under Import LC (Normal BLC) plus 2%.</li> <li>For Usance BLC, Normal BLC plus 2% additional for penal for actual number of days up to regularization/ settlement.</li> </ul>
1.7	Usance LC Acceptance Commission	<ul style="list-style-type: none"> <li>0.08% per month or Minimum NRs.500.00 per month.</li> </ul>
1.8	i. Document Settled by FCY transferred from other Banks	<ul style="list-style-type: none"> <li>(i) NRs.0.20 per USD.</li> </ul>

	ii. From USD A/C with the Bank	<ul style="list-style-type: none"> <li>(ii) Processing fee of NRs.1,000.00 per set of documents.</li> </ul>
1.9	Inward Document Collection ( DAP)	<p><b><u>For DAP</u></b></p> <ul style="list-style-type: none"> <li>0.15% or Minimum NRs.1,000.00 (Retirement from own source).</li> <li>0.20% or Minimum NRs.1,000.00 (Retirement from bank source).</li> </ul> <p><b><u>For DAA</u></b></p> <ul style="list-style-type: none"> <li>0.20% or Minimum NRs.1,000.00</li> </ul> <p>➤ (Both cases above commission 0.05% shall be lesser if the customer is not enjoying FCY rebate</p>
1.10	Test Authentication Charge	<ul style="list-style-type: none"> <li>Reciprocal or Minimum NRs.3,000.00.</li> </ul>
1.11	L/C Document Handling Charge	<ul style="list-style-type: none"> <li>NRs.750.00 per set.</li> </ul>
1.12	LC Cancellation Charge ( if unutilized)	<ul style="list-style-type: none"> <li>NRs.1,000.00 plus other Bank charges plus Communication charges.</li> </ul>
1.13	Overdrawn commission under Import LC	<ul style="list-style-type: none"> <li>0.25% per quarter on overdrawn amount or Minimum NRs.1,000.00 whichever is higher.</li> </ul>
1.14	Export Cash Incentive Processing Fees	<ul style="list-style-type: none"> <li>NRs. 5,000.00 flat per set of documents</li> </ul>

Note: Relevant Communication and Postage charges are to be levied as per section (14).

## (2) EXPORT LETTER OF CREDIT:

S.N.	Particulars	Fees & Charges
2.1	Advising Commission	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>NRs.500.00</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>NRs.2,500.00</li> <li>No charge for LC advised by another Bank &amp; negotiated with us.</li> </ul>
2.2	Advising Amendment	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>NRs.500.00</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>NRs.1,500.00</li> <li>No charge for LC advised by another Bank &amp; negotiated with us.</li> </ul>
2.3	Confirmation Commission	0.50% or Minimum NRs.2,000.00 per quarter.
2.4	LC Transfer Charge	<ul style="list-style-type: none"> <li>Transfer to sister concern's account in our Bank: No charge.</li> <li>Transfer to third party account in our Bank NRs.1,000.00.</li> <li>Transfer to other Bank: NRs. 2,500.00 plus SWIFT charges.</li> </ul>
2.5	Negotiation of Export Bills (Sight)	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>Equal to rate of export loan for 15 days.</li> <li>If Limit Holders are not availing export loan, equivalent to Trust Receipt (TR) rate for 15 days.</li> <li>If Limit Holders are not availing import or export facility, highest T/R published rate for 21 days.</li> </ul>

		<ul style="list-style-type: none"> <li>Additional 1% penal to be levied charged from 22nd day if not realized within 30th day's period. Thereafter 3% penal rate.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>1% additional on above rate per annum for 21 days and if it is not realized within that period, additional 2% per annum to be levied from 22nd day. Thereafter normal penal rate.</li> </ul>
2.6	Negotiation of Export Bills (Usance)	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>Equal to rate of export loan.</li> <li>If Limit Holders are not availing export loan, equivalent to TR rate.</li> <li>If Limit Holders are not availing import or export facility, highest T/R rate per annum for usance period.</li> <li>Additional 1% per annum to be levied beyond usance period.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>Equivalent to TR rate per annum for usance period and additional 3% per annum to be levied beyond usance period.</li> </ul>
2.7	Negotiation of documents against our own LC	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>Rate of export loan plus 1% per annum.</li> <li>If Limit Holders are not availing export loan, equivalent to Trust Receipt rate plus 1% per annum.</li> <li>If Limit Holders are not availing import or export facility, equivalent to Trust Receipt rate per annum.</li> </ul>
2.8	Outward Document Purchase not under LC (BILTY/CAD)	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>Equal to rate of export loan.</li> <li>If Limit Holders are not availing export loan, equivalent to T/R rate.</li> <li>If Limit Holders are not availing import or export facility, T/R interest per annum for actual number of days or Minimum NRs. 1,000.00 to be charged</li> <li>Additional 1% per annum to be levied beyond usance period.</li> </ul>
2.9	Outward Document Collection	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.15% or Minimum NRs. 1,000.00.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.15% or Minimum NRs. 1,500.00.</li> </ul>
2.10	Duplicate Advise/ Realization Certificate/ Advance Payment Certificate (Walk-in Customer)	<ul style="list-style-type: none"> <li>NRs. 1,000.00 flat.</li> </ul>
2.9	Freight Permit Charge	<ul style="list-style-type: none"> <li>NRs. 500.00 per permit.</li> </ul>

Note: Relevant Communication and Postage charges are to be levied as per section (14).

### (3) GUARANTEE:

S.N.	Particulars	Fees & Charges
3.1	Bid Bond	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.25% per quarter or Minimum NRs. 1,000.00 per quarter.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.4% per quarter or Minimum NRs.1,500.00 per quarter.</li> </ul>
3.2	Performance Bond	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.25% per quarter or Minimum NRs. 1,000.00 per quarter.</li> <li>For Supply guarantee 0.40 % per quarter per quarter.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.4% per quarter or Minimum NRs.1,500.00 per quarter.</li> </ul>
3.3	Advanced Payment Guarantee	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.375% per quarter or Minimum NRs.1,000.00 per quarter.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.5% per quarter or Minimum NRs.1,500.00 per quarter.</li> </ul>
3.4	Bonded Warehouse Guarantee (Customs Guarantee)	<p><b><u>For Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.375% per quarter or Minimum NRs.1,000.00 per quarter.</li> </ul> <p><b><u>For Non-Limit Holders:</u></b></p> <ul style="list-style-type: none"> <li>0.5% per quarter or Minimum NRs. 1,500.00 per quarter.</li> <li>Guarantee Expired but not released/extended at maturity to be charged 0.375% per quarter till released / surrendered of original guarantee.</li> </ul>
3.5	Credit Line Commitment	<ul style="list-style-type: none"> <li>0.1% per quarter</li> </ul>
3.6	Credit Line Certificate	<ul style="list-style-type: none"> <li>NRs 500.00 per certificate</li> </ul>
3.7	Guarantee against Counter Guarantee of top 1000 Banks	<ul style="list-style-type: none"> <li>0.25% per quarter or Minimum USD 100.00 p.q. and communication charges if applicable.</li> </ul>
3.8	Guarantee against counter guarantees of other Banks	<ul style="list-style-type: none"> <li>0.375% per quarter or Minimum USD 100.00 p.q. and communication charges if applicable.</li> <li>0.375% per quarter or Minimum INR 2,000.00 p.q. and communication charges if applicable. (if Guarantee is in Indian currency)</li> </ul>
3.9	Amendment: a) Not effecting value & expiry as well as for time extension within the quarter b) Effecting value & expiry as well as for time extension within the quarter	<ul style="list-style-type: none"> <li>Flat NRs. 500 per amendment.</li> <li>Fresh commission as per issuance.</li> </ul>
3.10	Counter Guarantee Amendment: a) Not affecting time & value b) Affecting time & value	<ul style="list-style-type: none"> <li>USD 50.00 and communication charges if applicable.</li> <li>INR 1,000.00 and communication charges if applicable for Guarantee in INR</li> <li>Fresh commission as per issuance.</li> </ul>
3.10	Endorsing Guarantee to other Bank or relaying claims	<ul style="list-style-type: none"> <li>USD 100.00 per event.</li> </ul>
3.11	Shipping Indemnity	<ul style="list-style-type: none"> <li>NRs.1,000.00 flat.</li> </ul>

#### (4) BANK GUARANTEE CHARGES FOR CONTRACTOR CUSTOMERS:

S.N.	Particulars	Fees & Charges	
	Loan Size	Loan Processing Fee	Renewal Fee
15.4.1	Up to NPR 5 M	<ul style="list-style-type: none"> <li>0.25% or minimum NPR 5,000. However, not exceeding NPR 500,000</li> </ul>	<ul style="list-style-type: none"> <li>0.15% or minimum NPR 5,000. However, not exceeding NPR 500,000</li> </ul>
15.4.2	NPR 5 M to NPR 10 M		
15.4.3	NPR 10 M to NPR 50 M		
15.4.4	NPR 50 M and above		

\* Guarantee Charges for Contractor Customers

#### (5) REMITTANCE:

S.N.	Particulars	Fees & Charges
5.1	Domestic Remittance Charge (For non-a/c holders)	<ul style="list-style-type: none"> <li>No charges to Individual Account only.</li> </ul>
5.2	Fund Management	<ul style="list-style-type: none"> <li>Not less than Note Kosh charge; based on the volume of deposit, the concerned Branch Managers can charge fee taking the consent of depositors in written.</li> </ul>
5.3	INR Draft	<ul style="list-style-type: none"> <li>Regular Client NRs.100.00 flat.</li> <li>Walk-in-client 0.10% or Minimum NRs.500.00 flat.</li> </ul>
5.4	USD Draft	<ul style="list-style-type: none"> <li>0.10% or NRs.250.00 whichever is higher</li> </ul>
5.5	Other FCY Draft	<ul style="list-style-type: none"> <li>0.10% or NRs.250.00 whichever is higher</li> </ul>
5.6	INR Telex/SWIFT Transfer	<ul style="list-style-type: none"> <li>NRs. 800.00 (flat) upto INR 1.00 Million</li> <li>0.075% for more than INR 1.00 Million</li> <li>Swift Charge: Rs. 700.00</li> </ul>
5.7	USD/Other FCY Swift/TT	<ul style="list-style-type: none"> <li>NRs. 800.00 (flat) upto USD 20K</li> <li>NRs. 1,400.00 (flat) between USD 20K to USD 40K</li> <li>Telex/ SWIFT charge of NRs. 700.00</li> </ul>
5.8	Telex/ SWIFT Transfer for Tatopani imports for Limit Holders	<ul style="list-style-type: none"> <li>0.05% or NRs.500.00, whichever is higher plus Telex/ SWIFT charge.</li> </ul>
5.9	Draft Cancellation	<ul style="list-style-type: none"> <li>Up to 3 months from the date of draft issuance: NRs. 500.00 per draft.</li> <li>3 to 6 months from the date of draft issuance: NRs. 1,000.00 per draft.</li> <li>More than 6 months: NRs. 2,000.00 per draft.</li> <li>Plus SWIFT &amp; other Bank charges as applicable (Telex/ SWIFT charge of NRs. 700.00.)</li> <li>Refund will be made at the prevailing rate on the date of refund.</li> </ul>
5.11	Transfer to another Bank in Nepal	<p><b>For Limit Holders:</b></p> <ul style="list-style-type: none"> <li>0.1% or Minimum NRs.250.00 and Maximum NRs.5,000.00</li> </ul> <p><b>For Non- Limit Holders:</b></p> <ul style="list-style-type: none"> <li>0.25% or Minimum NRs.500.00 and Maximum NRs.7,500.00</li> </ul>

5.12	Refund of Inward Remittance	<b>Related Nostro A/c :</b> <ul style="list-style-type: none"> <li>• USD15.00 plus communication charges</li> </ul> <b>Vostro Remittance A/C :</b> <ul style="list-style-type: none"> <li>• USD 5.00 or as per agreement plus communication charges</li> </ul>
5.12	FCY Cash Sales/Purchase	<ul style="list-style-type: none"> <li>• NIL</li> </ul>
5.13	Issuance of Advance Payment Certificate	<ul style="list-style-type: none"> <li>• NPR 500 in flat</li> </ul>

# Additional charges for SWIFT transfer in case of “OUR” mode of payment (sender to pay the charge):

For USD payments (MT 103) sent via Standard Chartered Bank (SCB), NY

Amount From	Amount To	Fee
\$501.00	\$2,500.99	\$10.00
\$2,501.00	\$10,000.99	\$15.00
\$10,001.00	\$50,000.99	\$20.00
\$50,001.00	\$1,000,000.99	\$30.00
\$1,000,001.00	Greater	\$35.00

For EUR payments (MT 103) sent via SCB, Frankfurt

Amount From	Amount To	Fee
\$501.00	\$50,000.99	EUR 20.00
\$50,001.00	\$1,000,000.99	EUR 30.00
\$1,000,001.00	Greater	EUR 35.00

For GBP payments (MT 103) sent via SCB, London

Amount From	Amount To	Fee
\$501.00	\$50,000.99	GBP 25.00
\$50,001.00	\$1,000,000.99	GBP 30.00
\$1,000,001.00	Greater	GBP 35.00

For USD payments (MT 103) sent via HAB Bank, NY

Amount From	Amount To	Fee
\$0.00	\$2,500.99	\$15.00
\$2,501.00	\$10,000.99	\$15.00
\$10,001.00	\$50,000.99	\$20.00
\$50,001.00	\$1,000,000.99	\$30.00
\$1,000,001.00	Greater	\$35.00



For JPY payments (MT 103) sent via SCB, Tokyo

SCB, Tokyo charges for MT 103

Amount from...	Amount to...	Fee	Amount from...	Amount to...	Fee
1	5,000	-	550,000,001	600,000,000	300,000
5,001	10,000	2,000	600,000,001	650,000,000	325,000
10,001	25,000	3,000	650,000,001	700,000,000	350,000
25,001	5,000,000	3,000	700,000,001	750,000,000	375,000
5,000,001	6,000,000	3,000	750,000,001	800,000,000	400,000
6,000,001	7,000,000	4,500	800,000,001	850,000,000	425,000
7,000,001	8,000,000	4,500	850,000,001	900,000,000	450,000
8,000,001	9,000,000	4,500	900,000,001	950,000,000	475,000
9,000,001	10,000,000	4,500	950,000,001	1,000,000,000	500,000
10,000,001	15,000,000	5,000	1,000,000,001	1,500,000,000	750,000
15,000,001	20,000,000	7,500	1,500,000,001	2,000,000,000	1,000,000
20,000,001	30,000,000	10,000	2,000,000,001	2,500,000,000	1,250,000
30,000,001	40,000,000	15,000	2,500,000,001	3,000,000,000	1,500,000
40,000,001	50,000,000	20,000	3,000,000,001	3,500,000,000	1,750,000
50,000,001	60,000,000	25,000	3,500,000,001	4,000,000,000	2,000,000
60,000,001	70,000,000	30,000	4,000,000,001	4,500,000,000	2,250,000
70,000,001	80,000,000	35,000	4,500,000,001	5,000,000,000	2,500,000
80,000,001	90,000,000	40,000	5,000,000,001	5,500,000,000	2,750,000
90,000,001	100,000,000	45,000	5,500,000,001	6,000,000,000	3,000,000
100,000,001	150,000,000	75,000	6,000,000,001	6,500,000,000	3,250,000
150,000,001	200,000,000	100,000	6,500,000,001	7,000,000,000	3,500,000
200,000,001	250,000,000	125,000	7,000,000,001	7,500,000,000	3,750,000
250,000,001	300,000,000	150,000	7,500,000,001	8,000,000,000	4,000,000
300,000,001	350,000,000	175,000	8,000,000,001	8,500,000,000	4,250,000
350,000,001	400,000,000	200,000	8,500,000,001	9,000,000,000	4,500,000
400,000,001	450,000,000	225,000	9,000,000,001	9,500,000,000	4,750,000
450,000,001	500,000,000	250,000	9,500,000,001	10,000,000,000	5,000,000
500,000,001	550,000,000	275,000	10,000,000,001	and over	5,000,000

## (6) CUSTOMER SERVICE / BUSINESS DESK:

S.N.	Particulars	Fees & Charges
6.1	Account Closure/ Transfer	<ul style="list-style-type: none"> <li>• Nil</li> </ul>
6.2	Balance Certificate Charge	<ul style="list-style-type: none"> <li>• Nil</li> </ul>
6.4	Balance Reconfirmation Request	<ul style="list-style-type: none"> <li>• NRs. 1,000.00 flat.</li> </ul>
6.5	Any certification issued on behalf of customer other than mentioned in SOC	<ul style="list-style-type: none"> <li>• NRs. 500.00 flat.</li> </ul>
6.6	CICL Administration Charge	<ul style="list-style-type: none"> <li>• Actual Charge for CIB plus NRs. 2,500.00 per recommendation for listing and delisting.</li> </ul>
6.7	Standing Instructions (Other than Current -Call Link)	<ul style="list-style-type: none"> <li>• NRs. 100.00 per request</li> </ul>
6.6	Statement to be posted abroad	<ul style="list-style-type: none"> <li>• USD 10.00 or equivalent in NRs.</li> </ul>
6.7	Statement to be faxed abroad	<ul style="list-style-type: none"> <li>• USD 5.00 plus USD 3.00 per page or equivalent in NRs.</li> </ul>
6.8	Statement Fee after Six months	<ul style="list-style-type: none"> <li>• NIL</li> </ul>
6.9	Statement Print /Re-print	<ul style="list-style-type: none"> <li>• NIL for the printing of statement as per the circular of NRB</li> <li>• For the re-printing of statement NPR 10.00 per page shall be charged</li> </ul>
6.10	Account Activation charge for Dormant Accounts	<ul style="list-style-type: none"> <li>• Nil</li> <li>• As per the circular of NRB.</li> </ul>
6.11	Penalty on Premature Fixed Deposit Encashment	<ul style="list-style-type: none"> <li>• Lowest Normal Saving rate till the date of maturity.</li> </ul>
6.12	Maintenance of minimum balance requirement:	
	<b>i. <u>Current Account:</u></b> NPR, USD, GBP, CHF, JPY, AUD, CAD, SGD, HKD, DKK, SEK, CNY YUAN, EURO, NOK, THB & other currencies	<ul style="list-style-type: none"> <li>• Current Account NPR 5,000.00</li> <li>• In case of Current Account having OD Limit - Zero (Nil)</li> <li>• In USD: USD 100.00</li> <li>• In Euro: EUR 100.0</li> <li>• In GBP: GBP 100.00</li> <li>• In JPY: JPY 12,000.00</li> <li>• In CHF: CHF 200.00</li> <li>• In other currencies: Equivalent to NRs.5,000.00</li> </ul>
	<b>ii. <u>Savings Accounts:</u></b> NPR, USD, GBP, CHF, JPY, AUD, CAD, SGD, HKD, DKK, SEK, CNY YUAN, EURO, NOK, THB & other currencies	<ul style="list-style-type: none"> <li>• In NPR. 100.00</li> <li>• In NPR. 5,000.00 for Mahabachat</li> <li>• Zero Balance for Relief Savings Account</li> <li>• Zero Balance for SSF Account</li> <li>• In USD: USD 10.00</li> <li>• In Euro: EUR 10.00</li> <li>• In GBP: GBP 10.00</li> <li>• In JPY: JPY 2,000.00</li> <li>• In other currencies: Equivalent to NRs.1,000.00 or as per bank's policy.</li> </ul>
6.13	Charge for Current account balance less than minimum balance (For any currencies)	<ul style="list-style-type: none"> <li>• Nil</li> </ul>

## (7) CASH & TRANSFERS:

S.N.	Particulars	Fees & Charges
7.1	Cheque Returned due to insufficient fund	<ul style="list-style-type: none"><li>• Nil</li></ul>
7.2	Stop Payment request	<ul style="list-style-type: none"><li>• Nil</li></ul>
7.3	Good for Payment	<ul style="list-style-type: none"><li>• Nil</li></ul>
7.4	Good for Payment Cancellation	<ul style="list-style-type: none"><li>• NRs.250.00 flat</li></ul>
7.5	Loose Cheque Issuance	<ul style="list-style-type: none"><li>• NRs. 100.00 per leaf</li></ul>
7.6	Issuance of Cash withdrawal Slip	<ul style="list-style-type: none"><li>• Per Slip: NRs. 100;</li><li>• Free for account holders who have not taken cheques/ATM Cards or in case of withdrawal where ATM of branch is not functioning or due to technical error on ATM Terminals.</li></ul>
7.7	Cheque book issuance against lost Cheque Book	<ul style="list-style-type: none"><li>• Cheque book shall be issued after executing stop payment of unused cheque leaf after recovery of charges as NRs.250.00 up to 25 leaves and NRs. 500.00 above 25 leaves.</li></ul>
7.8	Cheque book issuance against without Requisition Slip	<ul style="list-style-type: none"><li>• NRs. 250 if requisition slip is lost.</li></ul>
7.9	Charge against uncollected cheques if not collected within 90 days of request	<ul style="list-style-type: none"><li>• NRs.250.00</li></ul>
7.10	FCY Cash Deposit	<ul style="list-style-type: none"><li>• 1.00% on total value (as per NRB)</li></ul>
7.11	NRB Cheques Issuance	<ul style="list-style-type: none"><li>• For Financial Institutions: Nil</li><li>• For Non-Limit Holders: NRs. 250.00 per cheques</li></ul>
7.12	NRB Cheques Cancellation	<ul style="list-style-type: none"><li>• NRs.100.00 flat</li></ul>
7.13	Manager's Cheques	<ul style="list-style-type: none"><li>• NRs. 250.00 per Manager's Cheque for all MC application form filled by customer.</li></ul>
7.14	Manager's Cheques Cancellation	<ul style="list-style-type: none"><li>• NRs.100.00 flat</li></ul>
7.15	Account maintenance Fee Applicable to dormant account	<ul style="list-style-type: none"><li>• Nil</li></ul>
7.16	Commission relating to forwarding Limit Holders application to purchase NSB to be recovered from NRB	<ul style="list-style-type: none"><li>• 0.05% or Minimum NRs. 250.00</li></ul>
7.17	Commission relating to forwarding Limit Holders application to collect interest to be recovered from NRB	<ul style="list-style-type: none"><li>• 0.05% or Minimum NRs. 250.00</li></ul>

## (8) ASBA CHARGE:

S.N.	Particulars	Fees & Charges
8.1	Applying through C-ASBA visiting the bank	<ul style="list-style-type: none"><li>• NRs. 25</li></ul>
8.2	Applying through MERO SHARE LOG IN	<ul style="list-style-type: none"><li>• NRs. 10</li></ul>

## (9) OUTWARD CLEARING:

S.N.	Particulars	Fees & Charges
9.1	FCY Clearing cheque	• NRs. 15.00 per cheque
9.2	Express Clearing Cheque	• NRs. 100.00 per cheque
9.3	Late presentment	• NRs. 200.00 per cheque
9.4	Above NRs. 200,000.00	• NRs. 15.00 per cheque
9.5	High Value Clearing (NRs. 200 Mil to 300 Mil)	• NRs. 100.00 per cheque
9.6	Inward Clearing Cheque Returned Charge	• NRs. 250.00 per cheque

## (10) NCHL-IPS & Connect IPS TRANSACTION FEES SCHEDULE:

S.N.	Particulars	Fees & Charges
10.1	NPR Transactions Details	
	i. Up to 500	• NRs. 2
	ii. More than 500 to 50K	• NRs. 5
	iii. More than 50K	• NRs. 10
10.2	FCY Transactions	• NRs. 15
<i>*For Dividend and IPO Refund payments, the transaction fee will be waived for transaction amount up to NRs 100.</i>		

## (11) CLEAN BILLS PURCHASE:

S.N.	Particulars	Fees & Charges
11.1	INR Bills/ Demand Draft (DD) Purchase	<p><b>Payable at Metros of India:</b></p> <ul style="list-style-type: none"> <li>• 0.25% or NRs.1000.00 for 21 days.</li> <li>• If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter.</li> </ul> <p><b>Non-Metros:</b></p> <ul style="list-style-type: none"> <li>• 0.75% or Minimum NRs.1,500.00 for 30 days.</li> <li>• If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter.</li> </ul>

## (12) CLEAN BILLS COLLECTION:

S.N.	Particulars	Fees & Charges			
12.1	Currency Cheque				
	i. INR	• 0.125%, Minimum NPR 500, Maximum NRs. 5,000.00			
	ii. GBP				
	iii. EUR				
	iv. USD				
Fees and Commission					
Currency	Fees/Commission-0.125%, Minimum NPR	Communication and Postage	Transaction Charge (FCY)- (C)	Cheque Return Charge (FCY)-(D)	Lien Amount (Including Cheque Return Charge)

	500, Maximum Rs. 5,000 (A)	Charge (NPR)- (B)			
INR	500.00	125.00	0.00	200.00	A+B+C+D
GBP	500.00	1,700.00	8.00	50.00	A+B+C+D
EUR	500.00	2,000.00	8.00	50.00	A+B+C+D
USD	500.00	500.00	7.00	25.00	A+B+C+D

Note:

- i. All the related charges to be lien marked at the time of processing of the transaction in Equivalent NPR as per the prevailing market rate.
- ii. On actual settlement of the charges by the Nostro, the final settlement should be done on the prevailing rate on that particular day.

• **MT1nn Receipts/ Payments via SCB, New York (Fed/Chips/Book) charge:**

Product Name	Pricing (USD)
MT1nn Payments (Fed/Chips/Book)	15.00
MT1nn Receipts (Fed/Chips/Book)	10.00

**(13) LOCKER:**

S.N.	Particulars	Fees & Charges
13.1	Locker size A (H" X W" X D") 6.3 X 8.4 X 17.6	<ul style="list-style-type: none"> <li>• Annual Rent NRs. 2,500.00</li> <li>• Key Deposit NRs. 15,000.00</li> </ul>
13.2	Locker size B (H" X W" X D") 5 X 14 X 17.6	<ul style="list-style-type: none"> <li>• Annual Rent NRs. 3,000.00</li> <li>• Key Deposit NRs. 15,000.00</li> </ul>
13.3	Locker size C (H" X W" X D") 11 X 14X 17.6	<ul style="list-style-type: none"> <li>• Annual Rent NRs. 3,500.00</li> <li>• Key Deposit NRs. 17,500.00</li> </ul>
13.4	Locker size D (H" X W" X D") 7.5 X 21 X 17.6	<ul style="list-style-type: none"> <li>• Annual Rent NRs. 4,000.00</li> <li>• Key Deposit NRs. 20,000.00</li> </ul>
13.5	Locker size E (H" X W" X D") 13.4 X 21.2 X 17.6	<ul style="list-style-type: none"> <li>• Annual Rent NRs. 6,500.00</li> <li>• Key Deposit NRs. 25,000.00</li> </ul>
13.6	Breaking of Lockers in case of lost keys	<ul style="list-style-type: none"> <li>• NRs. 2,500.00 or actual cost of lock replacement whichever is higher.</li> </ul>
13.7	Locker Closure and replacement (change) Charge	<ul style="list-style-type: none"> <li>• Nil</li> </ul>

Note:

- No Key Deposit for the staffs availing the locker facility.
- 50% discount on Annual Rental charges for staffs availing the locker facility.

## (14) COMMUNICATION AND POSTAGE:

S.N.	Particulars	Fees & Charges
14.1	<b><u>Limit Holders Duplicate Debit/Credit Advice</u></b>	
	• Within 3 months of transaction	• Free
	• From 3 months to 1 year	• NRs. 100.00
	• From 1 year to 2 years	• NRs. 250.00
	• After 2 years	• NRs. 500.00
14.2	<b><u>Record Retrieval Charges</u></b>	
	• Within 3 months of transaction	• Free
	• From 3 months to 1 year	• NRs. 100.00
	• From 1 year to 2 years	• NRs. 250.00
	• After 2 years	• NRs. 500.00
14.3	<b><u>Record Retrieval Charges</u></b>	
	• Simple Payment swift message ( For NPR)	• NRs. 500.00 per message
	• Simple Payment swift message (other than NPR)	• NRs. 1,000.00 per message
	• Other Message	• NRs. 750.00 per message
	• Letter of Credit/Guarantee message	• NRs. 1,500.00 per message
	• LC payment message (via MT 202)	• NRs. 1,500.00 per message
14.4	<b><u>Courier (for each packet up to 500 gms)</u></b>	
	• Nepal	• NRs. 100.00
	• India	• NRs. 500.00
	• Other Countries	• NRs. 2,000.00

## (15) CREDIT:

### 15.1 Funded & Non-Funded Facilities:

S.N.	Particulars	Fees & Charges
	<b>Loan Size</b>	<b>Loan Processing Fee</b>
<b>A</b>	<b><u>Funded Facilities</u></b>	
15.1.1	Loan Processing Fee for Loan above 100mio (Corporate)	• 0.25% of Approved Limit
15.1.2	Loan Processing Fee for all credit facilities except (a) above	• 0.75% of Approved Limit
15.1.3	<b>Ad-hoc/Excess over limit/Bridge Gap Loan (case to case basis)</b>	
	• Corporate	• 0.25% (on monthly pro rata basis)
	• Others	• 0.75% (on monthly pro rata basis)
<b>B</b>	<b><u>Non-Funded Facilities</u></b>	
15.1.4	Loan Processing Fee	• 0.25%
15.1.5	Ad-hoc/Excess over limit	• 0.25% (on monthly pro-rata basis)

## 15.2 Loan Renewal / Time Extension Charges: (Both Funded and Non-Funded Facilities)

S.N.	Particulars	Fees & Charges
15.2.1	Renewable Fee/Time Extension Charges	<ul style="list-style-type: none"> <li>0.15% or as directed by NRB from time to time</li> </ul>

## 15.3 Other Fees & Charges:

S.N.	Particulars	Fees & Charges
15.3.1	Swap / Prepayment Charge	<p><b>For Floating Interest Rate:</b></p> <ol style="list-style-type: none"> <li>0.75% or as directed by NRB from time to time, if Swapped / Prepaid within 2 years from the date of disbursement.</li> <li>0.375% or as directed by NRB from time to time, if Swapped / Prepaid between 2-5 years from the date of disbursement.</li> <li>0.15% or as directed by NRB from time to time, if Swapped / Prepaid after 5 years from the date of disbursement.</li> </ol> <p><b>For Fixed Interest Rate (For Term Loan):</b></p> <ol style="list-style-type: none"> <li>0.75% or as directed by NRB from time to time, if Swapped / Prepaid.</li> </ol> <p>Note: Swap / Prepayment fee should be incorporated in CFOL (Credit Facility Offer Letter).</p>
15.3.1	Commitment Fee	<ol style="list-style-type: none"> <li>Working Capital Limit: 0.15% or as directed by NRB from time to time, if average utilization is below 60% of approved limit.</li> <li>Term Loan: 0.15% or as directed by NRB from time to time, if utilization is below approved limit</li> </ol>

## 15.4 Deprived Sector Loans:

S.N.	Particulars	Fees & Charges	
		Loan Processing Fee	Renewal Fee
15.4.1	Deprived Sector Loan - Direct Lending	<ul style="list-style-type: none"> <li>0.75% of approved limit</li> </ul>	<ul style="list-style-type: none"> <li>0.15% of Renewal Limit</li> </ul>
15.4.2	Deprived Sector Loan - Wholesale Lending	<ul style="list-style-type: none"> <li>0.25% of approved Limit</li> </ul>	<ul style="list-style-type: none"> <li>0.15% of Renewal Limit</li> </ul>

Note:

- ❖ Deprived sector wholesale lending to be treated as corporate lending.
- ❖ Deviation Of 0.25% on LPF would require approval of bank's competent authority as per Credit Authority Delegation Document of the Bank.

## 15.5 Other Charges:

S.N.	Particulars	Fees & Charges
15.5.1	No Objection Letter Charge (From SrBL to Other BFIs)	• NPR 5,000/letter
15.5.2	Credit Information Report Charge	• NPR 500/letter
15.5.3	Replacement of Pledged Shares (Margin Lending)	• NPR 2,000 per replacement
15.5.4	Replacement of Mortgaged Fixed Asset Collateral	• NPR 5,000

## (16) CARD, MOBILE BANKING & E-BANKING:

S.N.	Particulars	Fees & Charges
16.1	<b>a) Domestic Visa Debit Card Fees and Charges (in NRS)</b>	
	Issuance Fee	• NPR 1,750 for 5 years valid card or can be divided into 5 equal installment of NPR 350 each year
	Re-PIN	• NRs. 100.00
	Card Replacement Fee	• NRs. 500.00
	Supplementary Card Fee	• NRs. 350.00
	<b>b) Cash Withdrawal Fee</b>	
	• Own Terminal	• NIL
	• Visa Network - within Nepal	• NRs. 30*
	• Visa Network - in India and Bhutan	• NRs. 250
	<b>c) Domestic Visa Debit Card Fees and Charges (in NRS)</b>	
	• Balance Inquiry	
	Own Terminal	• NIL
	Visa Network - within Nepal	• NRs. 20.00
	Visa Network - in India and Bhutan	• NRs. 50.00
16.2	<b>VISA International Card (In USD)</b>	
	Issuance Fee	• USD 10.00
	Annual Fee	• USD 10.00
	Re-PIN	• USD 1.00
	<b>Cash Withdrawal Fee</b>	
	Own Terminal	• NIL
	Visa Network	• USD 5.00
	<b>Balance Enquiry</b>	
	Own Terminal	• NIL
	Visa Network	• USD 0.75
16.3	<b>International Card against travel Quota</b>	
	Issuance Fee	• NRs. 1,000.00
	Reload Fee	• NRs. 500.00
	Re-PIN	• USD 1.00
	Validity of Card	• 5 Years
	<b>Cash Withdrawal Fee</b>	
	Own Terminal	• NIL



	Visa Network	• USD 5.00
	<b>Balance Enquiry</b>	
	Own Terminal	• NIL
	Visa Network	• USD 0.75
16.4	<b>Mobile Banking Facility</b>	
	Mobile Banking Registration Fee	• NRs. 350.00
	Renewal Fee	• NRs. 350.00
	PIN Reset Charge (Log In and/or Transaction Password/PIN)	• NIL
	<b>Inter Bank Fund Transfer Fee</b>	
	NPR 100 - NPR 1,000	• NRs. 10.00
	NPR 1,001 - NPR 10,000	• NRs. 20.00
	NPR 10,001 - NPR 20,000	• NRs. 30.00
	NPR 20,001 - NPR 30,000	• NRs. 40.00
	NPR 30,001 - NPR 40,000	• NRs. 50.00
	NPR 40,001 - NPR 50,000	• NRs. 60.00
	NPR 50,001 - NPR 100,000	• NRs. 75.00
16.5	<b>Credit Card</b>	
	Joining fee	• NRs. 500.00
	Subscription fee	• NRs. 3,500.00*
	Supplementary Card fee	• NRs. 3,500.00*
	Replacement fee (Lost, Damaged)	• NRs. 500.00
	On us Cash advance fee	• NRs. 200 + 2% P.M on Amount
	Off us Cash advance fee (Nepal)	• NRs. 250 + 2% P.M on Amount
	Offus Cash advance fee (India)	• NRs. 300 + 2% P.M on Amount
	Balance Enquiry in Sunrise ATM	• Nil
	Balance Enquiry in other Bank ATM	• NRs. 50.00
	Temporary Limit Enhancement	• NRs. 500.00
	Permanent Limit Enhancement	• NRs. 750.00
	Interest on remaining dues (POS)	• 2% per month
	Late Payment fee	• NRs. 300.00 or 1% of due amount whichever is higher; Maximum Ceiling: NRs. 2,000.00
	Hot Listing Fee (Card block fee)	• Nil
	PIN Re-Generation Fee	• NRs. 150.00
	Auto Debit Reversal Fee/Cheque Return Fee	• Nil
	Overdrawn Fee (Card holders can use 10% in excess to their total credit limit)	• NRs. 500.00
	Statement Receipt fee	• NRs. 100.00

Note:

**\*\*Subscription Fee of NPR 3000 for 5 years valid card if fee is paid upfront or can be divided into 5 equal installment of NPR 700 each year as per customer convenience.**

**\* Free during COVID Period as per NRB.**