

KARNALI DEVELOPMENT BANK LTD.
Standard Charges Applicable from 2075/07/21

1		CUSTOMER SERVICES RELATED
1.1	Stop Payments	NPR 200/- per Instruction
1.2	Standing Instructions	NPR 50/- per Instruction per Transaction
1.3	Cheques certified "Good For Payment"	NPR 200/- per cheque (on request of customer)
	Cancelation of GFP	NPR 200/- per cheque.
1.4	Cheques returned unpaid	NPR 100/- per Cheque
1.5	Issuance of Balance Certificate	NPR 100/- per Certificate. (Calculated on basis of cost of Printing, preparing & approval staff time cost). Free for companies & Institutions once a year. Free for BFI.
		NPR 50/- per slip
1.6	Withdrawal Slip	However, it's requirement should be justified with reason;
1.8	Cheque Book	
1.8.1	Cheque Book Issuance against lost Cheque	NPR. 200/-
1.8.2	Single Leaf Cheque Print	NPR 50/- (If on Request of Customer)
1.8.3	Cheque Not Received in 6 Months	NPR 200/- On Destroyable
1.8.4	Requisition Lost Charge	NPR 50/- per New Issue
1.9	Account Statement	
1.9.1	Saving Account	Nil
1.9.2	Call/Current Account	Nil
1.9.3	Duplicate Statements	NPR 100/- per each 5 pages
1.13	Blacklisting Charge	As per actual
1.14	Account Closure within 6 Months	Rs. 500
1.14	Cheque Cancellation/Card Blocked at the time of A/C Closed	Rs. 500/-
2		REMITTANCE / FUND TRANSFER
2.1	Transfer to/from another Bank	As per agreement with the respective Banks
2.2	Outward Transfer through Money Trasfer Agents	As per agreement with the respective Money Transfers.
2.3	Local Interbank Transfers (At the Request of one Bank to another)	
	Up To 100,000	Rs. 100
	125,001-200000	Rs. 150
	2,00,001 – 3,00,000	Rs. 200
	Above 3,00,000	0.05%
2.3.1	If the beneficiary is a Bank	Rs. 100
2.4	Cheque Issue	
2.4.1	Cheque Issue of other Banks	
	On Demand of other Banks	Free
	On Demand of Customers	NPR 100 or 0.02% whichever is Higher
2.5	Inter Branch Fax Transfer	

	Up To 50,000	Rs. 50
	50,001 – 125,000	Rs. 100
	125,001-200000	Rs. 150
	2,00,001 – 3,00,000	Rs. 200
	Above 3,00,000	0.05%
2.7	ABBS Charges(Except Loan Ac Deposit)Within same district	Free
	Up To 2,00,000	Free
	2,00,001 – 500,000	Rs. 100
	Above 5,00,001	0.03%
2.8	IPS Payment Fees:	
2.8.1	Up to 100	Free
2.8.2	Dividend Payment of our Customers	
	Upto 500	Rs. 5
	500-5T	Rs. 10
	5T-50T	Rs.15
	>50L	Rs.30
2.8.3	IPO Refund payment of our Customer	
	Upto 500	Rs. 5
	500-5T	Rs. 10
	5T-50T	Rs.15
	>50L	Rs.30
2.8.4	Customer Transfer to other Bank Account	
	Upto 500	Rs. 5
	500-5T	Rs. 10
	5T-50T	Rs.20
	>50L	Rs.50
2.9	Clearing /Collection	Free
2.9.1	200,000	Rs.10
2.9.2	More than 200,000	Rs.50
2.9.3	More than 10,00,000	Rs. 100
2.9.4	Express	Rs.200
3	TRANSACTIONAL BANKING RELATED	
3.1	Bundle Service (ATM / Mobile Banking)	Rs. 500 /Year
3.2	ATM Charges	
3.2.1	First Time Subscription	Rs. 500
3.2.2	Charge on expiry of card	Rs. 500
3.2.3	RE-PIN Request	Rs. 150 per Request
3.2.4	Re-Embossing of Card	Rs. 500 per Card on Request
3.2.5	Card Stoppage Request on Lost	Rs. 100 per Request
3.2.6	Wrong PIN Reset	Rs. 50 per Request
3.2.7	Account Link Change Charge	RS. 50 per Request
3.2.8	ATM Card Not Received in 6 Months	Rs. 500 on destroyal
3.2.9	Supplementary Card	Rs. 500 per Card
3.3	Mobile Banking	

3.3.1	Registration Fee	Free
3.3.2	Annual Charge	Rs. 200\ 300 (SMS Alert 5000 Above\SMS Alert 2000 Above)
3.3.3	Yearly Renewal Charges	Rs. 200\ 300 per Year
3.3.4	Pin Reset	Rs. 50\-
3.3.5	Change Mobile No.	Rs. 50\-
3.3.6	Change Account No.	Rs. 50\-
4	CREDIT RELATED CHARGE	
4.1	Creation of a mortgage and registration of a mortgage document at registration office	As per Actual
4.2	Service Charge	1.5-1.75% (1-1.25% Renewal)
4.3	Commitment Charge	1% of the unutilized amount if loan not utilized for minimum of 50% of sanctioned loan in average.
4.4	Partial Release & Remortgage Charge	NPR 1000 – 5000
4.5	CIB Charge	As per Actual
4.6	Valuation Fee	As per Actual
4.7	Prepayment Charge	
	Within 1/3 of Period	3%
	within 2/3 of period	2%
	After 2/3 of period	1%
4.8	Follow Up Charges	Free
4.9	Subsequent Service Charge on Revolving Loans	Free
4.1	Interbank CIB Query Charge	Rs.100 for Loan
4.11	Penalty Charges	2%p.a. on Overdue Principal
4.12	Inter-set on Interest	2% p.a. on Overdue Interest
4.13	Issuance of Bank Guarantees, Bin-Bond, Performance Bond	1.5-1.75% p.a.
4.14	Insurance Charge	As per tariff of insurance company.

Applicable from 2075-07-21

The Charges and fees are subject to change from time to time.