

KARNALI DEVELOPMENT BANK LTD.
CENTRAL OFFICE NEPAGUNJ, BANKE
STANDARD TARIFF OF CHARGES

S.N.	CUSTOMER SERVICES RELATED	CHARGES
1. STOP PAYMENTS		
1.1	Cheque Stop Payment	NPR 100/-
2. STANDING INSTRUCTIONS		
2.1	Standing Instructions For Transaction	NRP 250/-
2.2	Cheques certified "Good For Payment (GFP)"	Free
	Cancelation of GFP	NRP 500/-
2.3	Cheque returned unpaid at Cash Counter and NCHL ECC	NPR 500/-
2.4	Issuance of Balance Certificate for regular Purpose (Quarterly)	Free
	Issuance of Balance Certificate for previous day	NPR 500/-
	Re-Issuance of Balance Certificate Charge	NPR 500/-
2.5	Issuance of Balance Certificate for same day (Special Purpose)	NPR 700/-
2.6	Cheque Book	Free
	Cheque Book Issuance against lost Cheque	NRP 250/-
2.7	Single Leaf Cheque Print	NPR 50/-
2.8	Requested cheque not received by Customer within 6 Months	NRP 250/-
	Cheque Requisition slip Lost Charge	NPR 50/-
3. ACCOUNT STATEMENT		
3.1	Saving Account	Free
3.2	Call/Current Account	Free
3.3	Duplicate Statements	Maximum Rs 100 and Per Page Rs 10
3.4	Issue of Duplicate FD Receipt	NPR 500/-
3.5	Blacklisting Charge	As per actual
3.6	Delisting of Blacklist Charge	As per actual
3.7	Account Closure Charge	Free
3.8	Cheque Cancellation/Card Blocked at the time of A/C Closed	NPR 500/-
3.9	Duplicate Customer Debit/Credit Advice	NPR 100/-
3.10	Cross Branch Cheque Issuance on Cheque Requisition slip	Free (Max.5 Leaf Only)
4. ELECTRONIC CHEQUE CLEARING (ECC)/INTERBANK PAYMENT SYSTEM (IPS)/CHEQUE COLLECTION		
4.1	Nepal Clearing House Ltd -Electronic Cheque (NCHL-ECC)Transaction Fees	As per NCHL-ECC Transaction Fees Schedule
4.2	Amount Based Presentment Fees(Below 200,000)Regular	
4.3	Amount Based Presentment Fees(Rs.200,000) Regular	
4.4	Amount Based Presentment Fees (Above 200,000) Regular	
4.5	Presentment Fees(Above Equivalent NPR200,000) Regular	
4.6	Presentment Fees Express	
4.7	High Value Presentment Fee (Above NPR 10 Crore up to NPR 20 Crore)Express	
4.8	High Value Presentment Fee(Above USD 1 Million to USD 2 Million) Express	
4.9	Late Presentment Charge of Cheque	
4.10	Regular Clearing FCY	
5. NEPAL CLEARING HOUSE LTD -INTER BANK PAYMENT SYSTEM (NHCL-IPS) TRANSACTION FEES		
5.1	NPR Transaction upto500	As per NCHL Charge Slab
5.2	NPR Transaction above 500 upto 5,000	
5.3	NPR Transaction above 5,000	
5.4	Government Payment Transactions	
6. INWARD CHEQUE COLLECTION		
6.1	Inward Cheque collection from outstation branches of other Banks	NPR 500/-plus courier charge
7. OUTWARD CHEQUE COLLECTION		
7.1	Cheque Collection Outstation -NPR other bank	NPR 500/-plus courier charge
7.2	Cheque Collection Outstanding -NPR our branches	Rs.75/- plus courier charge
7.3	Issuance of NRB Cheque	NPR 500/-
7.4	ABBS	Free
8. LOCKER CHARGES		
8.1	Locker Charges	Small A - (19.5**7.5**10.5 D*H*W) Rs 2,500/- and Security Deposit Rs 5000/-
		Small B- (19.5**7.5**21" D*H*W) Rs 4,000/- and Security Deposit Rs 10,000/-
		Large- (19.5**15.0**21" D*H*W) Rs 7,000/- and Security Deposit Rs 15,000/-
8.2	Locker Breaking Charge/Key Lost	NPR 1000/- Plus Actual cost of Breaking
8.3	Locker Surrender Charge	NPR 1,000/-
9. REMITTANCE / FUND TRANSFER		
9.1	Transfer to/from another Bank	As per agreement with the respective Banks/agency
9.2	Outward Transfer through Money Trasfer Agents	As per agreement with the respective Money Transfers.
10. LOCAL INTERBANK TRANSFERS (AT THE REQUEST OF ONE BANK TO ANOTHER)		

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10.1	Up To 1,00,000	Rs. 100
10.2	1,25,001-2,00,000	Rs. 150
10.3	2,00,001 – 3,00,000	Rs. 200
10.4	Above 3,00,000	0.05%
10.5	If the beneficiary is a Bank	Rs. 100
11. CHEQUE ISSUE OF OTHER BANKS		
11.1	On Demand of other Banks	Free
11.2	On Demand of Customers	NPR 100 or 0.02% whichever is Higher
12. IPS PAYMENT FEES:		
12.1	NPR Transaction upto Rs 500	As Per NCHL Charge Slab
12.2	NPR Transaction >500 to 50, 000.00	
12.3	NPR Transaction >50,000.00	
12.4	NPR Transaction RTPS	
12.5	FCY Transaction Fee in NPR	
12.6	Connect IPS (Fund Transfer, Government Payment, Credit Card Payment, Stock Broker Payment, Wallet Topup)	
12.7	RTGS	
13. DIVIDEND PAYMENT OF OUR CUSTOMERS		
13.1	Upto 500	Rs. 5
13.2	500-5K	Rs. 10
13.3	5K-50K	Rs.15
13.4	>50K	Rs.30
14. IPO REFUND PAYMENT OF OUR CUSTOMER		
14.1	Upto 500	Rs. 5
14.2	500-5K	Rs. 10
14.3	5K-50K	Rs.15
14.4	>50K	Rs.30
15. ATM CHARGES		
15.1	First Time Subscription	NPR 500/-
15.2	Annual Charge	NPR 500/-
15.3	RE-PIN Request	Rs. 100 per Request
15.4	Re-Embossing of Card	Rs. 400 per Card on Request
15.5	Card Stoppage Request on Lost	Rs. 100 per Request
15.6	Wrong PIN Reset	Rs. 50 per Request
15.7	Account Link Change Charge	RS. 50 per Request
15.8	ATM Card Not Received within 6 Months	NPR 500 On Destroyal
15.9	Supplementary Card	Rs. 400 per Card
15.10	Urgent Card Issue Fee	NPR 500 per Card
15.11	Urgent PIN Generation Fee	Rs. 100 per Card
16. MOBILE BANKING		
16.1	Registration Fee for Alert Only (Alert Above Rs.5000/-)	Free for First Year
16.2	Registration Fee for Special Mobile Banking (Alert Above 999.99)	Rs.300/-
16.3	Yearly Renewal Charges	Rs. 200/ Year
16.4	Pin Reset	Rs. 50/-
16.5	Change Mobile No.	Rs. 50/-
16.6	Change Account No.	Rs. 50/-
17. CREDIT RELATED CHARGE		
17.1	Creation of a mortgage and registration of a mortgage document at registration office	As per Actual
17.2	Service Charge	1% p.a. for fresh loan and upto 0.20% for renewal
17.3	Commitment Charge	0.20%
17.4	Partial Security Release or Replace of security by other security	NPR 1000/- (Per Plot)
17.5	Re-mortgage Charge	NPR 1000/-
17.6	Whole Mortgaged Security Replacement Charge	NPR 5000/-
17.7	Force Loan	Highest Publised Rate + upto 2%
17.8	Postal/currier Charge	Actual Bill Amount
17.9	CIB Charge	As per Actual
17.10	Valuation Fee	As per Valuation Guideline
17.11	Mortgage Re-Confirmation Charge	As per Actual
18. PREPAYMENT CHARGE		
18.1	Loan pre Paid Within 2 years Period	1% on Outstanding Amount
18.2	Loan pre Paid Within 2 years to 5 years Period	0.5% on Outstanding Amount
18.3	Loan pre Paid after 5 years Period	0.2% on Outstanding Amount
18.4	Loan PrePaid Charge Upto Limit 50 Lakhs	Free
18.5	Loan Swap Charge Within 2 years Period	1% on Outstanding Amount
18.6	Loan Swap Chare Within 2 years to 5 years Period	0.5% on Outstanding Amount
18.7	Loan Swap Charge after 5 years Period	0.2% on Outstanding Amount
18.8	Fixed Interest Rate Related Term Loan	As per NRB Guideline
18.9	Follow Up Charges	Free
18.10	Subsequent Service Charge on Revolving Loans	Free
18.11	Interbank CIB Query Charge	Rs.100 for Loan
18.12	Penalty Charges	2%p.a. on Overdue Principal
18.13	Interset on Interest	2% p.a. on Overdue Interest
18.14	Issuance of Bank Guarantees, Bid-Bond, Performance Bond	1.5-1.75% p.a.
18.15	Insurance Charge	As per tariff of insurance company.

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18.16	Inter Bank Credit Information Charge (Local Bank)	Rs. 200/-
19. BID BOND G'TT		
19.1	Prime Customrs	Minimum Rs 1000 and maximum 0.20% per Qtr on monthly Prorate basis
19.2	Other Customers	Minimum Rs 1000 and maximum 0.25% per Qtr on monthly Prorate basis
20. PERFORMANCE BOND G'TT		
20.1	Prime Customrs	Minimum Rs 1000 and maximum 0.25% per Qtr on monthly Prorate basis
20.2	Other Customers	Minimum Rs 1000 and maximum 0.30% per Qtr on monthly Prorate basis
20.3	PB Commission (Supply Nature)	Minimum Rs 1000 and maximum 0.35% per Qtr on monthly Prorate basis
20.4	Other G'tt	Minimum Rs 1000 and maximum 0.50% per Qtr on monthly Prorate basis
21. Others Charges		
21.1	CC TV Footage Retrival (Below One Week)	Rs. 200/-
21.2	CC TV Footage Retrival (Above One Week)	Rs. 600/-
21.3	Publication of death Notice Charge	As Per Actual Cost