

**KARNALI DEVELOPMENT BANK LTD.**

CENTRAL OFFICE NEPAGUNJ, BANKE

**STANDARD TARRIFF OF CHARGES**

S.N.	CUSTOMER SERVICES RELATED	CHARGES
<b>1. STOP PAYMENTS</b>		
1.1	Cheque Stope Payments	NPR 350/-
<b>2. STANDING INSTRUCTIONS</b>		
2.1	Standing Instructions For Transection	NRP 250/-
2.2	Cheques certified "Good For Payment"	NPR 500/-
	Cancelation of GFP	NRP 250/-
2.3	Cheques returned unpaid at Cash Counter and NCHL ECC	NPR 500/-
2.4	Issuance of Balance Certificate for regular Purpose (once a Year)	Null
	Issuance of Balance Certificate for previous day	NPR 500/-
2.5	Issuance of Balance Certificate for same day (Special Purpose)	NPR 1000/-
2.6	Cheque Book	Null for First time
	Cheque Book Issuance against lost Cheque	NRP 250/-
2.7	Single Leaf Cheque Print	NPR 50/-
2.8	Cheque Not Received in 6 Months	NRP 250/-
	Cheque Requisition slip Lost Charge	NPR 50/-
<b>3. ACCOUNT STATEMENT</b>		
3.1	Saving Account	Null
3.2	Call/Current Account	Null
3.3	Duplicate Statements	Maximum Rs 100 and Per Page Rs 10
3.4	issue of Duplicate FD Received	NPR 500/-
3.5	Blacklisting Charge	As per actual
3.6	Delisting of Bcklist Charge	As per actual
3.7	Account Closure within 6 Months	NPR 500/-
3.8	Account Closure after 6 Months	Null
3.9	Cheque Cancellation/Card Blocked at the time of A/C Closed	NPR 500/-
3.10'	Duplicate Customer Devit/Credit Advice	NPR 100/-
3.11	Cross Branch Cheque Issuance	Free
<b>4. ELECTRONIC CHEQUE CLEARING (ECC)/INTERBANK PAYMENT SYSTEM (IPS)/CHEQUE COLLECTION</b>		
4.1	Nepal Clearing House Ltd -Electronic Cheque (NCHL-ECC)Transaction Fees	Null
4.2	Amount Based Presentment Fees(Below 200,000)Regular	Null
4.3	Amount Based Presentment Fees(Rs.200,000) Regular	Rs.15/-
4.4	Amount Based Presentment Fees (Above 200,000) Regular	Rs.30/-
4.5	Presentment Fees(Above Equivalent NPR200,000) Regular	Rs. 15/-
4.6	Presentment Fees Express	Rs. 100/-
4.7	High Value Presentment Fee(Above NPR 10 Crore up to NPR 20 Crore)Express	Rs. 100/-
4.8	High Value Presentment Fee(Above USD 1 Million to USD 2 Million ) Express	Rs. 100/-
4.9	Late Presentment Charge of Cheque	Rs. 200/-
4.10	Regular Clearing FCY	Rs. 100/-
<b>5. NEPAL CLEARING HOUSE LTD -INTER BANK PAYMENT SYSTEM (NHCL-IPS)TRANSACTION FEES</b>		
5.1	NPR Transaction upto500	Rs.2/-
5.2	NPR Transaction above 500upto5000	Rs.5/-
5.3	NPR Transaction above 5000upto50,000	Rs.10/-
5.4	NPR Transaction above 50,000	Rs.15/-
5.5	FCY Transaction	Rs.15/-
5.6	Note : For Dividend and IPO refund amounting up to Rs.10000,charge will free	Null
<b>6. INWARD CHEQUE COLLECTION</b>		
6.1	Inward Cheque collection from outstation branches of other Banks-NPR	NPR 500/-plus courier charge
6.2	Inward Foreign currency Cheque Collection	NPR 500/-plus courier charge
<b>7. OUTWARD CHEQUE COLLECTION</b>		
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
<b>8. LOCKER CHARGES</b>		
8.1	Locker Renewal Charges	Small A - (19.5*7.5*10.5 D*H*W) Minimum Rs 2500/- and Deposit Rs 5000/- Small B- (19.5*7.5*21' D*H*W) Minimum Rs 2500/- and Deposit Rs 5000/- Large- (19.5*15.0*21' D*H*W) Minimum Rs 2500/- and Deposit Rs 5000/-
8.2	Locker Breaking Charge/Key Lost	NPR 1000/- Plus Actual cost of Breaking
8.3	Locker Surrendor Charge	NPR 500/-

<b>9. REMITTANCE / FUND TRANSFER</b>		
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.
<b>10. LOCAL INTERBANK TRANSFERS ( AT THE REQUEST OF ONE BANK TO ANOTHER )</b>		
10.1	Up To 100,000	Rs. 100
10.2	125,001-200000	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
<b>12. CHEQUE ISSUE OF OTHER BANKS</b>		
12.1	On Demand of other Banks	Free
12.2	On Demand of Customers	NPR 100 or 0.02% whichever is Higher
<b>13. INTER BRANCH FAX TRANSFER</b>		
13.1	Up To 50,000	Rs. 50
13.2	50,001 – 125,000	Rs. 100
13.3	125,001-200000	Rs. 150
13.4	2,00,001 – 3,00,000	Rs. 200
13.5	Above 3,00,000	0.05%
13.6	ABBS Charges(Except Loan Ac Deposite)Within same district	Free
13.7	Up To 2,00,000	Free
13.8	2,00,001 – 500,000	Rs. 100
13.9	Above 5,00,001	0.03%
<b>14. IPS PAYMENT FEES:</b>		
14.1	NPR Transaction upto Rs 500	Rs. 2.0/-
14.2	NPR Transaction >500 to 50, 000.00	Rs. 5.0/-
14.3	NPR Transaction >50,000.00	Rs. 10.0/-
14.4	NPR Transaction RTPS	Rs. 15.0/-
14.5	FCY Transaction Fee in NPR	Rs. 15.0/-
14.6	Connect IPS (Fund Transfer, Government Payment, Credit Card Payment, Stock Broker Payment, Wallet Topup)	As per Nepal Clearing Hosue Limited
14.7	RTGS	As per NRB Guideline
<b>15. DIVIDEND PAYMENT OF OUR CUSTOMERS</b>		
15.1	Upto 500	Rs. 5
15.2	500-5T	Rs. 10
15.3	5T-50T	Rs.15
15.4	>50L	Rs.30
<b>16. IPO REFUND PAYMENT OF OUR CUSTOMER</b>		
16.1	Upto 500	Rs. 5
16.2	500-5T	Rs. 10
16.3	5T-50T	Rs.15
16.4	>50L	Rs.30
<b>17. CUSTOMER TRANSFER TO OTHER BANK ACCOUNT</b>		
17.1	Upto 500	Rs. 5
17.2	500-5T	Rs. 10
17.3	5T-50T	Rs.20
17.4	>50L	Rs.50
17.5	Clearing /Collection	Free
17.6	200,000	Rs.10
17.7	More than 200,000	Rs.50
17.8	More than 10,00,000	Rs. 100
17.9	Express	Rs.200
<b>18. TRANSACTIONAL BANKING RELATED</b>		
18.1	Bundle Service ( ATM / Mobile Banking )	NPR 500 per Year
<b>19. ATM CHARGES</b>		
19.1	First Time Subscription	NPR 500/-
19.2	Charge on expiry of card	Rs. 400
19.3	RE-PIN Request	Rs. 100 per Request
19.4	Re-Embossing of Card	Rs. 400 per Card on Request
19.5	Card Stoppage Request on Lost	Rs. 100 per Request
19.6	Wrong PIN Reset	Rs. 50 per Request
19.7	Account Link Change Charge	RS. 50 per Request
19.8	ATM Card Not Received in 6 Months	NPR 500 On Destroyal
19.9	Supplementary Card	Rs. 400 per Card
19.10	Uncollected Free Issued Card after Six months	NPR 500 per Card
19.11	Urgent Card Issue Fee	NPR 500 per Card
19.12	Urgent PIN Generation Fee	Rs. 100 per Card
<b>20. MOBILE BANKING</b>		
20.1	Registration Fee	Free
20.2	Annual Charge	Rs. 200\ 300 (SMS Alert 5000 Above\SMS Alert 2000Above)
20.3	Yearly Renewal Charges	Rs. 200\ 300 per Year

20.4	Pin Reset	Rs. 50\-
20.5	Change Mobile No.	Rs. 50\-
20.6	Change Account No.	Rs. 50\-
<b>21. CREDIT RELATED CHARGE</b>		
21.1	Creation of a mortgage and registration of a mortgage document at registration office	As per Actual
21.2	Service Charge	1% p.a. for fresh loan and upto 0.20% for renewal
21.3	Commitment Charge	0.20%
21.4	Partial Security Release or Replace of security by other security	NPR 1000/-
21.5	Remortgage Charge	NPR 1000/-
21.6	Whole Mortgaged Security Replacement Charge	NPR 5000/-
21.7	Force Loan	Highest Published Rate + upto 2%
21.8	Postal/currior Charge	Actual Bill Amount
21.9	CIB Charge	As per Actual
21.10	Valuation Fee	As per Valuation Guideline
<b>22. PREPAYMENT CHARGE</b>		
22.1	Loan pre Paid Within 2 years Period	1% on Outstanding Amount
22.2	Loan pre Paid Within 2 years to 5 years Period	0.5% on Outstanding Amount
22.3	Loan pre Paid after 5 years Period	0.2% on Outstanding Amount
22.4	Loan Swap Charge Within 2 years Period	1% on Outstanding Amount
22.5	Loan Swap Chare Within 2 years to 5 years Period	0.5% on Outstanding Amount
22.6	Loan Swap Charge after 5 years Period	0.2% on Outstanding Amount
22.7		
22.8	Follow Up Charges	Free
22.9	Subsequent Service Charge on Revolving Loans	Free
22.10	Interbank CIB Query Charge	Rs.100 for Loan
22.11	Penalty Charges	2%p.a. on Overdue Principal
22.12	Interstet on Interest	2% p.a. on Overdue Interest
22.13	Issuance of Bank Guarantees, Bin-Bond, Performance Bond	1.5-1.75% p.a.
22.14	Insurance Charge	As per tariff of insurance company.
22.15	Inter Bank Credit Information Charge (Local Bank)	Rs. 200/-
<b>23. BID BOND G'TT</b>		
23.1	Prime Customrs	Minimum Rs 1000 and maximum 0.20% per Qtr on monthly Prorate basis
23.2	Other Customers	Minimum Rs 1000 and maximum 0.25% per Qtr on monthly Prorate basis
<b>24. PERFORMANCE BOND G'TT</b>		
24.1	Prime Customrs	Minimum Rs 1000 and maximum 0.25% per Qtr on monthly Prorate basis
24.2	Other Customers	Minimum Rs 1000 and maximum 0.30% per Qtr on monthly Prorate basis
24.3	PB Commission (Supply Nature)	Minimum Rs 1000 and maximum 0.35% per Qtr on monthly Prorate basis
24.4	Other G'tt	Minimum Rs 1000 and maximum 0.50% per Qtr on monthly Prorate basis
<b>25. Others Charges</b>		
25.1	CC TV Footage Retrival (Below One Week)	Rs. 100/-
25.2	CC TV Footage Retrival (Above One Week)	Rs. 500/-
25.3	Publication of death Notice Charge	As Per Actual Cost