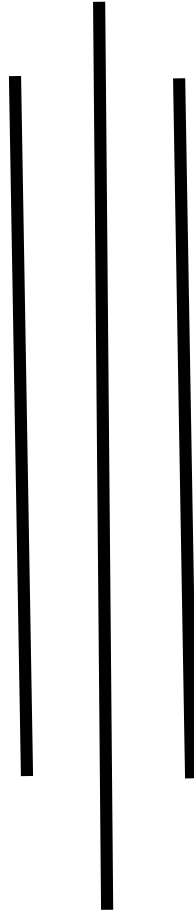




कामना सेवा विकास बैंक लि.  
Kamana Sewa Bikas Bank Ltd.



**Standard Tariff of Charges Version V**  
**FY 2077/78**

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## 1. Safe Deposit Locker

S.N.	Service	Fee/ Charges
1	Small Size (6.2" H*8.2" W*19.3"D) *	NPR 2,000/- Annually in advance
2	Medium Size (6.2" H*16.6" W*19.3"D)	NPR 2,500/- Annually in advance
3	Medium Size (12.6" H*8.2" W*19.3"D) *	NPR 2,500/- Annually in advance
4	Large Size (12.6" H*16.6" W*19.3"D) *	NPR 3,000/- Annually in advance
5	Security Deposit* (to be held in operative account of the customer)	NPR 10,000/-
6	Key Replacement charge while surrender of Locker	NPR 3,000/-
7	Break open of Locker due to loss of Key by Customer	NPR 3,000/- plus actual bill cost submitted by the vendor

\* As defined by the respective PPG

## 2. Kamana Sewa Visa Debit Card

S.N.	Service	Fee/ Charges
1	Issuance of Card	Free for 1 <sup>st</sup> Year
		Issuance fee NPR 1,000 /-(One Time payment in 2 <sup>nd</sup> Year) Or Customers can pay in 4 installments (NPR 250/- per year starting from 2nd Year) Validity of card shall be 5 years.
2	Re-issuance of (Lost Card/Damaged)	NPR 250/-
3	Card Block Fee	NPR 100/-
4	Card Unblock Fee	NIL
5	Pin Re-generation	NPR 100/-
6	Uncollected Cards and Pins (if not collected within 6 months)	NPR 250/-
7	Cards not returned at the time of account closure (if validity of card remaining)	NPR 100/-
8	Wrong Claim Charge	NPR 250/- per claim
9	Card link to overdraft Card Account	NPR 750 /-
10	Card Link to another account of Same Costumer other than initially issued Card	NPR 50/-

### 3. Cash Withdrawal and Balance Enquiry of Debit Cards

S.N.	Service	Fee/ Charges
1	Cash withdrawal from KSBBL ATM	Nil
2	Balance Enquiry from KSBBL ATM	Nil
3	Cash withdrawal from Other than KSBBL ATM*	<u>For the Period of One Month</u> For first Two Withdrawals: Free From the third withdrawal: NPR 20/- per transaction For All ATM Terminals with in Nepal
4	Balance Enquiry from Other than KSBBL ATM	NPR 20/- For All ATM Terminals with in Nepal
5	Cash withdrawal within VISA ATMs in India	NPR 250/-
6	Balance Enquiry within VISA ATMs in India	NPR 50/-

### 4. Kamana Sewa Overdraft Card

S.N.	Service	Fee/ Charges
1	Overdraft Card Issuance Fee	NPR 1,000/-
2	Overdraft Card Replacement Fee	NPR 500/-
3	Overdraft Card Pin Regeneration Fee	NPR 100/-
4	Overdraft Card Block Fee	NPR 150/-
5	Overdraft Card Unblock Fee	Free
6	Overdraft Card Relink Fee	NPR 750/-

### 5. Mobile Banking (Kamana Smart)

S.N.	Service	Fee/ Charges
1	Registration	Free for First Year
2	Annual Maintenance Fee	NPR 200/-
3	Pin Regeneration	NPR 50/-
4	Mobile Number Modification	NPR 50/-

### 6. Internet Banking (I-Banking)

S.N.	Service	Fee/ Charges
1	Registration	Free for First Year
2	Annual Maintenance Fee for Individual	NPR 250/-
3	Annual Maintenance Fee for Institutions (Except BFIs)	NPR 500/-
4	Pin Re-generation (Except BFIs)	NPR 50/-
5	Mobile number Modification (Except BFIs)	NPR 50/-

## 7. Kamana Sewa Remit

S.N.	Service	Fee/ Charges
1	Up to NPR 10,000	NPR 100/-
2	NPR 10,001 to 25,000	NPR 125/-
3	NPR 25,001 to 50,000	NPR 150/-
4	NPR 50,001 to 60,000	NPR 175/-
5	NPR 60,001 to 75,000	NPR 200/-
6	NPR 75,001 to 100,000	NPR 225/-

## 8. ECC (Electronic Cheque Clearing) Processing

S.N.	Service	Fee/ Charges
1	Cheque below NPR 2 Lakhs	Free
2	Cheque of NPR 2 Lakhs	As per actual NCHL charge
3	Cheque above NPR 2 Lakhs	As per actual NCHL charge
4	Express Clearing	As per actual NCHL charge
5	Late Presentment charge	As per actual NCHL charge
6	High Value Clearing	As per actual NCHL charge
7	Inward Clearing Cheque Return (Insufficient fund only)	NPR 300/-
8	FCY Cheque Presentment	As per actual NCHL charge

## 9. NCHL IPS Transactions

S.N.	Service	Fee/ Charges
1	Up to NPR 500	As per actual NCHL charge
2	NPR 501 to 5,000	As per actual NCHL charge
3	NPR 5,001 to 50,000	As per actual NCHL charge
4	Above 50,000	As per actual NCHL charge

## 10. RTGS (Real Time Gross Settlement)

SN	Service	Fee/ Charges
1	For Transaction settled in Morning Exchange	NPR 10/-
2	For Transaction settled in Afternoon Exchange	NPR 20/-
3	For Transaction settled in Evening Exchange	NPR 100/-
4	Special Membership for clearing House / DNS Mechanism/ Central Securities Depository / Organizations appointed by NRB	Free

## 11. Issuance of Managers Cheque

S.N.	Service	Fee/ Charges
1	Account Holder	NPR 250/-
2	Non-Account Holder	NPR 500/-
3	Financial Institutions	NPR 250/-
4	Credit Client/ Loan Disbursement	Free
5	Stop Payment/ Cancellation of Manager's Cheque	NPR 500/-

## 12. Customer Service

SN	Service	Fee/ Charges
1	Uncollected Chequebook within 6 months	NPR 200/-
2	Cheque Bounce/ Cheque Return over the Counter (Due to insufficient Fund)	NPR 300/-
3	Issuance of Statement (Re-print)	NPR 10/- per page or NPR 100/- whichever is higher
4	CCTV Retrieval Charge	NPR 500 per request (Except regulator and local authorities)
5	Fund Management Fee	1 % of the managed fund
6	Record Retrieval Charge	Free- up to 3 months
		3 months to 1 year - NPR 500/-
		Above 1 year- NPR 1,000/-
7	FD Premature or Liquidation	i) If Pre-matured within 3 months interest rate of normal saving less penalty 2%p.a will be applicable. ii) <u>Applicable interest Rate:</u> (Minimum interest of Saving account -2)%
		ii) If after 3 months applied interest rate at the time of placing FD will be applicable for the period actually held less penalty 2% p.a. <u>Applicable interest Rate:</u> (Coupon Rate-2)%
8	Uncollected Cheque Book during Account Closure	NPR 200/-

### 13. Lending Fees (Business, Retail & Micro Loans)

S.N.	Service	Fees/ Charges
1	Administrative Fees - Retail Loans including Overdraft Card (Except Loan against FD, Loan against Insurance policy and Gold Loan)	New 1% of Loan Limit Renewal: 0.2 % of Loan Limit
2	Gold Loan	Gold Security Fee- 0.25% per quarter
3	Administrative Fee- Loan against Insurance policy	0.25% of the Loan Limit
4	Administrative Fee -Business Loan	New: 1% of Loan Limit Renewal: 0.2 % of Loan Limit
5	Administrative Fee – Micro Loan (Except DSL Wholesale Lending and Group based Loan)	New: 1% of Loan Limit Renewal: 0.2 % of Loan Limit
6	DSL Wholesale Lending	0.25% of Loan Limit
7	Interest Subsidized Loan	Nil
8	Commitment Fee on Revolving Loan	0.2% of unutilized amount if average utilization during the review period is less than 60%
9	Penal Interest	Penal interest 2% on principal and/ or interest becomes overdue/ default
10	Swap Charges	<p><b>a. Floating Rate</b>                      Swap within 2 Years: 1% of outstanding                      Swap after 2 years but within 5 Years: 0.5% of outstanding.                      Swap after 5 years: 0.2% of outstanding</p> <p><b>b. Fixed Rate</b>                      1% of outstanding</p>
11	Prepayment Fee (Term Loan)	<p>For loan limit up to NPR 5 million: Nil</p> <p>For loan limit above NPR 5 million:</p> <p><b>a. Floating Rate</b>                      Prepayment Fee within 2 Years: 1% of Prepaid amount.                      Prepayment Fee after 2 years but within 5 Years: 0.5% of prepaid amount.                      Prepayment Fee after 5 years: 0.2% of prepaid amount.</p> <p><b>b. Fixed Rate</b>                      1% of prepaid amount</p> <p>In case of loan limit above NPR 5 million:                      If customer repays the loan from his/her own source due to changes in initial terms and condition: Nil</p>
12	Share Release Charge	As per actual cost
13	Issuance of Credit reference letter to other BFIs	NPR 1000/- per request

#### 14. NRB Cheque (Issuance of NPR Cheque)

S.N.	Service	Fee/ Charges
1	Account Holder	NPR 500/-
2	Non Account Holder	NPR 1,000/-
3	Financial Institutions	Free
4	Cancellation of Cheque	NPR 500/-

#### 15. Non-Funded Business

S.N.	Service	Fee/ Charges
1	Admin Fee for both LC & BG	0.25% of Total Loan Limit
2	LC Issuing Commission (Usage/ Sight)	For FCY, INR and NPR 0.25% per quarter or NPR 1500 whichever is higher
3	LC and BG Amendment Charges	For increase in LC/ BG Value or extension of LC/ BG Expiry, commission is to be charged as per new LC establishment fee or NPR 1500 whichever is higher. Other Amendment NPR 1000 per amendment
4	Usance LC Acceptance Commission	0.10% per month or minimum NPR 1500 per quarter
5	Bank Guarantee Commission (For Big contractor) BG limit 100 million	BBG: 0.25% per quarter or minimum NPR 1500 whichever is higher PBG: 0.30% per quarter or minimum NPR 1500 whichever is higher APG: 0.375% per quarter or minimum NPR 1500 whichever is higher Supply Credit Guarantee: 0.45% P.Q. or min NPR 1500 whichever is higher
6	Cash Margin (For Big Contractor)	BBG: NIL PBG: 10% APG: 15% Supply Credit Guarantee: 100%



7	Bank Guarantee Commission (for Medium Contractor) ( BG limit more than 50 million less than 100 million)	BBG: 0.25% P.Q. or min NPR 1500 whichever is higher PBG:0.30% P.Q. or min NPR 1500 whichever is higher APG :0.375% P.Q. or min NPR 1500 whichever is higher Supply credit Guarantee: 0.45% P.Q. or min NPR 1500 whichever is higher
8	Cash Margin (for Medium Contractor)	BBG:5% PBG:25% APG:30% Supply credit Guarantee: 100%
9	Bank Guarantee Commission (for Small size Contractor) BG limit Less than 50 million	BBG: 0.25% P.Q. or min NPR 1500 whichever is higher PBG:0.30% P.Q. or min NPR 1500 whichever is higher APG :0.375% P.Q. or min NPR 1500 whichever is higher Supply Credit Guarantee: 0.45% P.Q. or min NPR 1500 whichever is higher.
10	Cash Margin (for Small Size Contractor)	BBG:10% PBG:50% APG:50% Supply credit Guarantee: 100%
11	BG Issued for the purpose of Exim Code Guarantee: Max BG Limit NPR 300,000/	PBG:0.30% P.Q. or min NPR 1500 whichever is higher
12	BG Claim Charge	NPR 1000 Per Claim
13	Import Trade Instrument (LC/TT/DAP/DAA)	For FCY, NPR & INR Currency: 0.25% per quarter or min NPR 1500 whichever is higher
14	Swift Charges	NPR 1500 per LC NPR 500 for other swift messages

## 16. Staff Facilities

S.N.	Service	Fee/ Charges
1	Customer Service Related Charges	100% waiver
2	M-bank, I-bank, Cards Fee	100% waiver
3	On Security Deposit Locker and Locker Surrender Charge	100% waiver
4	Commitment fee and Pre-payment charge	100% waiver
5	Others mentioned in STC	50% waiver

Note: Above mentioned (STC) charges can be waived up to 100% or as per NRB regulation by CEO or as delegated by CEO.