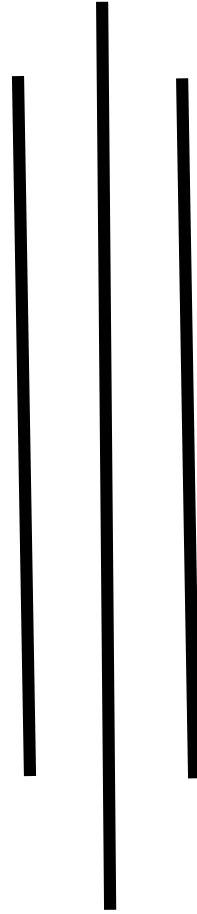




कामना सेवा विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.



Standard Tariff of Charges

FY 2079/80

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Abbreviations

APG	Advanced Payment Guarantee
ATM	Automated Teller Machine
BBG	Bid Bond Guarantee
BG	Bank Guarantee
CASBA	Centralized Application Supported by Blocked Amount (ASBA)
CEO	Chief Executive Officer
Dr/ Cr	Debit/ Credit
DSL	Deprived Sector Loan
ECC	Electronic Cheque Clearing
FCY	Foreign Currency
FD	Fixed Deposit
INR	Indian Rupee
KSBBL	Kamana Sewa Bikas Bank Ltd.
LC	Letter of Credit
NCHL	Nepal Clearing House Ltd.
NPR	Nepalese Rupee
P.Q	Per Quarter
PBG	Performance Bond Guarantee
PSO	Payment System Operator
SPG	Supply Payment Guarantee
STC	Standard Tariff of Charges
UPI	Union Pay International
TDS	Tax Deducted at Source

1 . Customer Service

SN	Service	Fee/ Charges
1	Uncollected Cheque book within 6 months	NPR 200/-
2	Cheque Bounce/ Cheque Return over the Counter (Due to insufficient Fund)	NPR 500/-
3	Issuance of Statement (Re-print)	NPR 50/- per page or NPR 250/- whichever is higher
4	Cancellation of Good for Payment	NPR 500 /-
5	CASBA Charge	NPR 5/- per application- For Customers & Staffs
6	Standing Instruction (As per customer request)	NPR 500 /- Free in case of call/current and recurring account transfer
7	Cheque Book Issuance against loss of Cheque book	NPR 250/- (Maximum up to 10 leaves), additional NPR 50/- above 10 leaves
8	Cheque Book Issuance against loss of requisition slip	NPR 150 /- (Maximum up to 10 leaves), additional NPR 50/- above 10 leaves
9	Single leaf cheque Print	NPR 50/-
10	Remittance Cancellation	NPR 100 /-
11	CCTV Footage Retrieval Charge	NPR 1000/- per request (Except regulator and local authorities)
12	Duplicate FD receipt	NPR 500 /-
13	Duplicate TDS certificate	NPR 250 /-
14	Duplicate Cr/ Dr Advice	NPR 500 /-
15	Fund Management Fee	1 % of the managed fund
16	Record Retrieval Charge	Up to 3 months- NPR 500/-
		3 months to 1 year - NPR 750/-
		Above 1 year- NPR 1,000/-
16	FD Premature or Liquidation	i) If Pre-matured within 3 months interest rate of saving less penalty 2%p. a will be applicable. <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) %
17	Uncollected Cheque Book during Account Closure	NPR 200/-
18	Withdrawal Slip	NPR 100 /-

2. Safe Deposit Locker

S.N.	Service	Fee/ Charges
1	Small Size (6.2" H*8.2" W*19.3"D) *	NPR 2,199/- Annually in advance
2	Medium Size (6.2" H*16.6" W*19.3"D)	NPR 2,999/- Annually in advance
3	Medium Size (12.6" H*8.2" W*19.3"D) *	
4	Large Size (12.6" H*16.6" W*19.3"D) *	NPR 4,499/- Annually in advance
5	Security Deposit* (to be held in operative account of the customer)	NPR 10,000/-
6	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

3. Kamana Sewa Visa Debit Card

SN	Service	Fee/ Charges
1	Issuance of Card	Free for 1 st Year
		Issuance fee NPR 1400 /-(One Time payment in 2 nd Year)
		Or
		Customers can pay in 4 installments (NPR 350/- per year starting from 2 nd Year) Validity of card shall be 5 years.
2	Re-issuance of (Lost Card/Damaged)	NPR 350/-
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 Customer other than initially issued Card	NPR 100/-
11	E- Commerce Registration	NPR 100/-
12	E- Commerce Renewal Fee	NPR 100/-
13	Cash withdrawal from KSBBL ATM	Nil
14	Balance Enquiry from KSBBL ATM	Nil
15	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
16	Balance Enquiry from Other than KSBBL ATM	NPR 20/-
		For All ATM Terminals with in Nepal
17	Cash withdrawal within VISA ATMs in India	NPR 250/-
18	Balance Enquiry within VISA ATMs in India	NPR 50/-

4. UPI Debit Card

S.N.	Product / Service	Fee/ Charges
1	Issuance of Card	Free for 1st Year
		Issuance fee NPR 750/-
		(One Time payment in 2nd Year)
		OR
		Customers can pay in 3 installments
		(NPR 250/- per year starting from 2 nd year)
		Validity of card shall be 4 years
2	Re-issuance of (Lost Card/Damaged/Replacement)	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 customer other than initially issued Card	NPR 100/-
11	Cash withdrawal from KSBBL ATM	Nil
12	Balance Enquiry from KSBBL ATM	Nil
13	Cash withdrawal from other than KSBBL ATM	<u>For the Period of One Month</u> For the first two withdrawals: Free From the third withdrawal: NPR 20/- per transaction
14	Balance Enquiry from other than KSBBL ATM	NPR 20/- for all ATM terminals within Nepal
15	Cash withdrawal within VISA ATMs in India	NPR 300/-
16	Balance Enquiry within VISA ATMs in India	NPR 50/-
17	E-Commerce Registration	NPR 100/-
18	E-Commerce Renewal Fee	NPR 100/-

5. KSBBL Visa Credit Card

S.N	Service	Fee/Charges
1	Joining Fee	NPR 1000 /-
2	Issuance Fee	NPR 1000 /-
3	Credit Card Annual Fee	NPR 1000 /-
4	Replacement Fee	NPR 1000 /-
5	Pin Regeneration Fee	NPR 250 /-
6	Limit enhancement (Temporary/ Permanent)	NPR 1000 /-
7	E Commerce Activation	NPR 100 /-
8	E Commerce Renewal fee	NPR 100 /-
9	Interest rate (beyond payment date)	2% per Month
10	Minimum Payment	10% of due amount or NPR 1000/- whichever is higher
11	Uncollected Credit cards and PIN (if not collected within 6 months)	NPR 250 in case card has been provided with discount
12	Credit Card Blocking Fee	NPR 100/-
	Transaction Fees	
13	Cash withdrawal from KSBBL ATM (10% credit limit)	NPR 100+2% of withdrawal amount
14	Cash withdrawal from other Bank's ATM (10% credit limit)	NPR 250+2%
15	Balance Inquiry (on us)	Nil
16	Balance Inquiry (off us including ATM in India)	NPR 100/-
17	Late payment Fee	NPR 500/-
18	Over the Limit Fee	NPR 500/-

6. 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/-

7 . Mobile Banking/ Internet banking (KS iMobile)

S.N.	Service	Fee/ Charges
1	Registration	NPR 100/-*
2	Annual Maintenance Fee- Individual	NPR 350 /-
3	Annual Maintenance Fee- Institutional (Except BFIs)	NPR 350 /-
4	Profile Change	NPR 100/-
5	Account Linkage Charge- Individual	NPR 350/- (Per year)
6	Account Linkage Charge- Institutional	NPR 350/- (Per year)
7	Pin Regeneration	NPR 50/-
8	Mobile Number Modification	NPR 50/-

*As defined by PPG

8. 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	Agency Commission	As per the Agreement

9. DEMAT Services

S.N	Service	Fee/Charges
1	Account Opening	Free
2	Annual Maintenance Charge (Charged at the time of Account Opening)	NPR 100 /-
3	BO- BO transfer	NPR 25 /-
4	Pledge	NPR 50 /-
5	Rematerialization	NPR 50 /-
6	Freeze	NPR 25 /-
7	Family Transfer	2% of Paid-up Capital or, Minimum Rs. 200
8	Death Transfer	Paid-up Capital
	Rs.100000	0.5% or Minimum NPR 25 /-
	Rs.100001-Rs. 500000	0.2% or Minimum NPR 500 /-
	Rs.500001-Rs.1000000	0.15 % or Minimum NPR 1000 /-
	Rs.1000001 - Above	0.1 % or Minimum NPR 1500 /-
9	Meroshare registration and renewal (Annually In advance)	Rs.50

10. QR Code

S.N.	Product / Service	Fee/ Charges
1	Registration Charge	Free
2	Standee Charge Issuance	As per actual cost
3	Standee Charge Re-Issuance	NPR 150/-
4	Transaction & Other Charges	As per actual charge by PSO

11. 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	FCY Cheque Presentment	As per actual NCHL charge
8	Inward Cheque Return	As per actual NCHL charge

For Dividend and IPO refund payments, the transaction fee will be waived for transaction amount up to NPR 100/-

12. 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

13. 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

14. Issuance of Managers Cheque

S.N.	Service	Fee/ Charges
1	Account Holder	NPR 1000/-
2	Non-Account Holder	NPR 1000/-
3	Financial Institutions	NPR 1000/-
4	Credit Client/ Loan Disbursement	NPR 1000/-
5	Stop Payment/ Cancellation of Manager's Cheque	NPR 1000/-

15. NRB Cheque (Issuance of NRB Cheque)

S.N.	Service	Fee/ Charges
1	Account Holder	NPR 1000/-
2	Non-Account Holder	NPR 1,000/-
3	Financial Institutions	NPR 1000/-
4	Cancellation of Cheque	NPR 1000/-

16. Lending Fees (Business, Retail & Micro Loans)

S.N	Service	Fee/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 in advance (If loan is approved for 1 year, fee for 4 quarter is to be obtained in advance)
3	Administrative Fee- Loan against Insurance policy	New: 0.25% of the Loan Limit Renewal: 0.2% 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	New: 0.50% of Loan Limit Renewal: 0.2% 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	a. Floating Rate
		Swap within 2 years: 1% of outstanding limit. Swap after 2 years but within 5 Years: 0.5% of outstanding limit.
		Swap after 5 years: 0.2% of outstanding limit.
		b. Fixed Rate
		1% of outstanding limit.
11	Prepayment Fee (Term Loan)	For loan limit up to NPR 5 million: Nil For loan limit above NPR 5 million:
		a. Floating Rate
		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.
		b. Fixed Rate
		1% of prepaid amount
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		
12	Share Release Charge	As per actual cost
13	Issuance of Credit reference letter to other BFIs	NPR 1000/- per request
14	Replacement of Collateral	Nil
16	Replacement of Pledged Share	Nil
17	Temporary handover of LORC	Nil
18	Issuance of Halsabik Letter	Nil
19	CICL charges	As per actual

17. 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) (Turnover of NPR 100 Million & above)	BBG: 0.30% per quarter or minimum NPR 1500 whichever is higher PBG: 0.375 % per quarter or minimum NPR 1500 whichever is higher APG: 0.45% 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) (Turnover of more than NPR 50 Million & less than NPR 100 Million)	BBG: 0.30 % P.Q. or min NPR 1500 whichever is higher PBG:0.375% P.Q. or min NPR 1500 whichever is higher APG :0.45% 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) (Turnover of less than NPR 50 Million)	BBG: 0.30% P.Q. or min NPR 1500 whichever is higher PBG:0.375% P.Q. or min NPR 1500 whichever is higher APG :0.45% 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	Bank Guarantee Commission (For Company other than Contactor)	BBG: 0.30% P.Q. or min NPR 1500 whichever is higher PBG:0.375% P.Q. or min NPR 1500 whichever is higher APG :0.45% P.Q. or min NPR 1500 whichever is higher Supply Credit Guarantee: 0.45% P.Q. or min NPR 1500 whichever is higher.
12	Cash Margin (For Company other than Contactor)	10%
13	BG Issued for the purpose of Exim Code Guarantee: Max BG Limit NPR 300,000/	PBG:0.50% P.Q. or min NPR 1500 whichever is higher
14	BG Claim Charge	NPR 1000 /- Per Claim
15	Import Trade Instrument (LC/TT/DAP/DAA)	For FCY, NPR & INR Currency: 0.25% per quarter or min NPR 1500 whichever is higher
16	Swift Charges	NPR 1500 per LC NPR 500 for other swift messages
17	LC Cancellation Charge	NPR 1000 /-
18	BG Cancellation Charge	NPR 1000 /-
19	Credit Commitment Charge in BG (If required)	0.01% of BG

18. Communication Charge

S.N.	Product / Service	Fee/ Charges
1	Courier Charge for Instruments (Nepal and Outside Nepal)	As per actual
2	Postage Charge for Instruments (Nepal and Outside Nepal)	As per actual

19. Staff Facilities

S.N.	Product / Service	Fee/ Charges
1	Customer Service Related Charges	50% waiver
2	Mobile -Banking, Internet Banking, Debit Card Fee	100% waiver
3	KSBBL VISA Credit Card*	50% waiver
4	Transaction fee on KSBBL VISA Credit Card	As per STC
5	Locker Security Deposit	100% waiver
6	Commitment fee and Pre-payment charge	50 % waiver
7	Others mentioned in STC	50% waiver

*50% discount to staffs and members of KSBBL family except for charges mentioned in transaction fee

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