

STANDARD TARIFF OF CHARGES



NMB Bank Limited

STANDARD TARIFF OF CHARGES

May 2020

STANDARD TARIFF OF CHARGES

S.No	Product / Service	Fee / Charges	
1	Loan Administrative Service Fee		
1.1	Revolving Loans	New Limit Sanction	Existing Limit Continuation
1.1	Corporate / Project	0.25%	0.25%
1.1.1	Mid-Corporate	0.50%	Total Limit Up to Rs.100 Mio :0.45% (Unit/Group) Total Limit Above Rs.100 Mio:0.35% (Unit/Group)
1.1.2	SME	Total Limit Above Rs 20 Mio- 0.75% (Unit/Group)	Total Limit Above Rs 20 Mio- 0.60% (Unit/Group)
		Total Limit Up To Rs 20 Mio- 1.00% (Unit/Group)	Total Limit Up To Rs 20 Mio- 0.75%(Unit/Group)
1.1.3	Swap Loan (SME/MS/AG)	0.50%	
1.1.4	MSME	1.00%	0.75%
1.1.5	Personal Business Loan (PBL)	1.25%	1.00%
1.1.6	Direct Micro Finance	1.00%	1.00%
1.1.7	Wholesale Micro Finance	0.25%	0.25%
1.1.8	Renewal Energy	1.00%	0.25%
1.1.9	Margin Lending	1.00%	0.75%
1.2	Term Loans	New Limit Sanction	Existing Limit Continuation
1.2.1	Corporate / Project	0.75%	NA
1.2.2	Hydro Project (without consortium)	1.25%	NA
1.2.3	Mid-Corporate	0.90%	NA
1.2.4	SME	1.00%	NA
1.2.5	MSME	1.00%	NA
1.2.6	Personal Business Loan (PBL)	1.25%	NA
1.2.7	Direct Micro Finance	1.00%	NA
1.2.8	Wholesale Micro Finance	0.25%	NA
1.2.9	Renewal Energy	1.00%	NA

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1.3	Retail Loans	New Limit Sanction	Existing Limit Continuation
1.3.1	Personal Overdraft (POD)	1.25%	1%
1.3.2	Loan Against Property (LAP)*	1.00%	NA
1.3.3	Land Purchase Loan (LPL)*	1.00%	NA
1.3.4	Direct Property Exposure (DPE)*	1.25%	NA
1.3.5	Auto Loan (Except Electric Vehicle)	1.00%	NA
1.3.6	Talab Karja	1.00%	1.00%
1.3.7	Housing Loan	1.00%	NA
1.3.8	Loan Against Fixed Deposit (FD)	2% over FD coupon rate or 2% over prevailing base rate of the Bank, whichever is higher	

Notes:

- If the proposed limit of LPL & LAP exceeds the limit as defined in respective product papers, Loan Administration Fees of DPE shall be applicable.
- Above rate is not applicable for consortium financing and non-performing loans.
- Loan Administrative Fees for subsidized loans shall be as guided by NRB.
- Administrative fee for agriculture loan shall be as per the respective segment under which the particular loans falls under
- Standard Commitment charges shall be 1% flat for all segments

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S.No	Product / Services	Fee / Charges
2	Account Services	
2.1	Good for Payment	
	Up to NPR 1 million	NPR 500 per cheque
	Above NPR 1 million	NPR 1,000 per cheque
2.2	Cancellation of Good for Payment	NPR 250 per cheque
2.3	Issuance of Balance Certificate	<ul style="list-style-type: none"> • NPR 1000 for accounts opened within last six months • NPR 500 for accounts opened six months and older (NPR 100 for additional copy) (Free for Institutional clients and loan client for audit purpose)
2.4	Account Statement	For duplicate statement NPR 50 up to last 3 months and NPR 50 per page for period beyond 3 months. (Not applicable if NOT issued earlier for same date)
2.5	Account Scheme Change: (Customer induced- from higher to lower minimum balance account // lower to higher interest rate account // to accounts with multiple features) (No charge for scheme change from payroll account type to other savings)	NPR 150
2.6	Cheque Book issuance against lost cheque book (By stopping cheque)	NPR 350
2.7	Cheque book Issued without requisition slip	NPR 100
2.8	Uncollected Cheque Book (For 6 months)	NPR 250
2.9	Destruction of uncollected debit card (If charges are not obtained from customer during issuance)	NPR 250
2.10	Stop Payment	<ul style="list-style-type: none"> • NPR. 250 for one leaf • NPR. 500 for more than one leaf.
2.11	Withdrawal Slip (Not applicable for illiterate and visually impaired customer)	NPR 100 (At discretion of BM)
2.12	FD breaking charge (Prior to maturity date of Fixed Deposit)	Differential of prevailing published interest rate (for the same tenure as per FD certificate or nearest greater tenure) and coupon interest rate or flat 2% whichever is higher on the remaining maturity days. (For coupon rate higher than published rate, flat 2% shall be applied)
2.13	Document/record Retrieval charge For document/record older than 6 months	NPR 300 Flat(up to 3 months) NPR 500 Flat (After 3 months and up to 1 year) NPR 1000 Flat (After 1 year) per document
2.14	Standing Instruction	NPR 500 per instruction

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S.No	Product / Services	Fee / Charges
2.15	Cheque Clearing Services	
	Electronic Clearing(NCHL)	
	Local cheque above NPR 200,000	NPR 25 per Cheque
	FCY cheque (Transaction Fee)	NPR 25 per Cheque
	Express Clearing	NPR 100 per Cheque
2.15.1	Special Clearing (Manual)	
	Both Inward & Outward	NPR 2500 per Cheque
2.15.2	Late Presentment Charge (ECC)	NPR 200 per Cheque
2.16	Cheque Collection	
	Local Cheque	0.15% or Minimum NPR 250 per Cheque
	INR Cheque	0.10% or Minimum NPR 1000 per Cheque
	FCY cheque (other than INR)	NPR 0.20% or Minimum NPR 1250 per Cheque
	<i>In addition to above charge postage/courier charge shall be levied as per STC</i>	
2.17	Cheque Purchase	
	FCY Cheque / TCs	0.55% flat or minimum NPR 2500/-
	Local Cheque	0.58% flat or minimum NPR 1000/-
	Cheque Return Charges	15% p.a. from date of Purchase
	Overdue Charges	15% p.a. from 16 th day from date of purchase
2.18	INR Cash Management -	
	INR Outwards Bills for Collection	0.25% of Bill amount or NPR 300.00 flat whichever is higher plus courier charge
	INR outward bills return charge	NPR 500 flat plus courier charge
	INR cheque/bills collection in India	0.25% on Cheque/bill amount
	Bills return charge	NPR 500.00 flat
2.19	Any Branch Banking Service (ABBS)	
	Home Cheque Deposit	NIL
	Cash Deposit and Withdrawal above 2 lakhs	0.05 % of Value amount (No ABBS charges within same provincial branches)

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S.No	Product / Services	Fee / Charges	
2.20	Cards & Alternate Delivery Channels		
2.20.1	Debit Card Fee Description	NMB BANK Visa Debit Card	NMB BANK Delight Card
	Issuance Fee(Primary/supplementary)	NPR 1250 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 250 per year)	NPR 2,500 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 500 per year)
	Installment fee(to be paid every year)	NPR 250	NPR 500
	Replacement Card(lost/damaged)	NPR 500	NPR 500
	Card Block Request	NPR 150	NPR 150
	PIN Reissuance	NPR 150	NPR 150
	Transaction fee		
	ATM Cash withdrawal from NMB Bank	NIL	NIL
	ATM Cash withdrawal from HBL and its Associate partner	NPR 150	NIL
	ATM Cash withdrawal at SCT ATMs	NPR 35	NIL
	ATM Cash withdrawal at other ATMs in Nepal	NPR 150	NIL
	ATM Cash withdrawal in India	NPR 150	NPR 150
	Balance inquiry at NMB Bank ATMs	NIL	NIL
	Balance inquiry at HBL and its Associate partners	NPR 50	N/A
	Balance inquiry at other ATMs in Nepal	NPR 50	N/A
	Balance inquiry in India	NPR 50	NPR 50
	Foreign cards in NMB Bank ATMs (ATM access Fee)	NPR 500	
2.20.2	Credit Card Fee Description	NMB BANK Visa Credit Card	NMB BANK VISA Credit Card (Platinum)
	Joining Fees	NPR 700	For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter
	Installment Fee (card validity with 5 years)	NPR 3500 or annual installment of NPR 700.00	For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter
	Supplementary Card	NPR 3500 or annual installment of NPR 700.00	NPR 17,500 or annual installment of NPR 3,500
	Replacement Fee	NPR 750	NPR 2,000 per card
	Renewal Fee (at expiry)	NPR 3500 or annual installment of NPR 700.00	NPR 17,500 or annual installment of NPR 3,500
	PIN Reissuance	NPR 150	NPR 500

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S.No	Product / Services	Fee / Charges	
	Credit Card Fee Description	NMB BANK Visa Credit Card	NMB BANK VISA PLATINUM Credit Card
	Transaction Fee		
	Cash withdrawal (At NMB & and other Bank's ATMs in Nepal)	NPR 200 or 4% whichever is higher	NPR 200 or 4% whichever is higher
	Cash withdrawal in India	300 or 5% whichever is higher for both credit and platinum credit card	
	Balance inquiry	NPR 50	NPR 50
	Late Payment Fee	NPR 300 or 2% whichever is higher	NPR 300 or 2% whichever is higher
	Overdrawn fee	NPR 500	NPR 500
	Limit Enhancement		
	Temporary	NPR 500	NPR 500
	Permanent	NPR 750	NPR 750
	Interest rate (per annum)		
	I billing cycle	24%	24%
	II billing cycle	27%	27%
	III billing cycle	30%	30%
2.20.3	VISA International Prepaid Card		
	Subscription Fee		USD 5
	Recharge or Reload Fee		USD 5
	Exception Listing Fee (Stop/Unblock)		NIL
	Pin Reissuance Fee		USD 3
	Card Reissuance or Replacement Fee		USD 5
	Transaction Fee <i>(Valid worldwide except Nepal & India)</i>		
	Balance inquiry from NMB Bank ATMs		NIL
	Balance inquiry from Other Bank ATMs		USD 1
	Cash advance from NMB Bank ATMs		NIL
	Cash advance from Other Bank ATMs		USD 5
2.21	Online Payment through Card		
	Transaction Upto USD 5000		NPR 500
	Transaction > USD 5,000 to USD 10,000		NPR 1000
2.22	Internet Banking		
	Subscription		NPR 250
	Annual membership Fee		NPR 250
	PIN reissuance		NPR 100
2.22.1	Corporate Internet Banking Charges		NPR 500
2.23	Mobile Banking		
	Subscription & Renewal (Expiry annually)		NPR 200
	Additional Account Number for Existing Mobile Banking Customer		NPR 200
	PIN reissuance		NPR 100
	Amendment Charge		NPR 50

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S.No	Product / Services	Fee / Charges
2.24	REMITTANCES	
2.24.1	NRB and MC Cheque Issuance	NPR 250 per Cheque
2.24.2	NRB and MC Cheque Cancellation	NPR 250 per Cheque
2.24.3	INR Draft Issuance	
	Customer	0.10% or Minimum NPR 500/- per draft
	Non Customer	0.25% or Minimum NPR 1000/- per Draft
2.24.4	Draft Issuance FCY (other than INR)	
	Customer	0.10% or Minimum NPR 500/- per draft
	Non Customer	0.25% or Minimum NPR 1000/- per draft
2.24.5	Draft Issuance charge for GBP denominated drafts	NPR 1000 per draft (flat)
2.25	Outward Transfer (SWIFT) - International	
	Customer	0.10% or minimum NPR 500 plus SWIFT charge
	Non Customer	0.25% or minimum NPR 500 plus SWIFT charge
	Outward transfer(SWIFT) -Local	NPR 500 plus SWIFT charge Correspondent bank's charge and other charges shall be applicable on actual basis
2.26	RTGS to India (TT Charge)	NPR 500 per transaction
2.27	Corresponding Bank Charge (to be taken in equivalent NPR):	USD: USD 25
		EUR: EUR 35
		AUD: AUD 50
		JPY: JPY 7,500
		INR: NPR 500
	Other: 50 in same currency	
2.28	Cancellation of FCY Draft/OTT	NPR 500 plus SWIFT charge
2.29	Advance Payment (Import)	
	TT	0.10% or Minimum NPR 500 plus SWIFT charge
	DD	0.10% or Minimum NPR 1,000
2.30	Inward Remittances	
	Credit to own account	NIL
	Credit to other Bank account	NPR 2000
2.30.1	Refund of Inward Remittance	USD 10 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000
2.31	Cash Management with Partner institutions	NPR 100 per transaction
2.32	Certificate of Deposit for Exporters	
	Customer	NPR 500 per Certificate
	Non Customer	NPR 1000 per Certificate
2.34	Certificate issued to the customer : (Other than Balance Confirmation Certificate, Advance payment certificate and account open certificate)	NPR 500

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S.No	Product / Services	Fee / Charges
2.35	COMMUNICATION & SWIFT CHARGES	
2.35.1	SWIFT Charges :	
	LC issuance	NPR 1,500
	LC amendment	NPR 500
	Remittance OTT & others	
	TT	NPR 500
	OTHERS	NPR 500
	Trade Document Payment (LC/DAP/DAA)	NPR 1000
2.35.2	Courier Charges:	
	Local	NPR 250
	India	NPR 500
	Other Countries	NPR 2500
2.35.3	Postage	
	Local	NPR 50
	India	NPR 50
	Other Countries	NPR 75
2.36	Safe Deposit Lockers	
	Minimum Security Deposit (Non interest bearing margin account)	NPR 10,000/- Type 1 - 5 NPR 15,000/- Type 6 - 7 NPR 25,000/- Type 8 - 11
2.36.1	Annual fees	
	Type	Size
	1	H 4.92 W 6.88 D19.37
	2	H 4.9 W 13.8 D19.3
	3	H 6.25 W 8.26 D19.37
	4	H 4.92 W 15.43 D19.37
	5	H 7.44 W 10.35 D19.37
	6	H 6.25 W 16.69 D19.37
	7	H 12.63 W 8.26 D19.37
	8	H 10.94 W 13.85 D19.37
	9	H 7.44 W 20.86 D19.37
	10	H 12.63 W 16.69 D19.37
	11	H 15.
2.36.2	Locker Surrender/ Key Replacement Charge	NPR 5,500/-
2.37	ASBA Fees & Charges	
	For all bid amounts	Free
2.38	Account Closing Charge:	
	(if closed before 6 months from the date of account opening)	NPR 500
2.39	CCTV Footage Retrieval Charge	NPR 500 for footage copy as per customer request. (No charge in case of request received from law enforcement agencies)

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S.No	Product / Services	Fee / Charges			
2.40	Inter Bank Payment System (IPS) [Branch, Internet Banking, Mobile Banking]	Transaction Amount Based Slab			
S.No.	Price Scheme	Up to 500	> 500 - 5K	>5K - 50K	>50K
1.	NPR Transaction (Fee in NPR) - Others	2	5	10	15
2.	NPR Transaction (Fee in NPR) - RTPS	15			
3.	FCY Transaction (Fee in NPR)	15			

Charge Application Process guided by Nepal Clearing House Limited (NCHL)

S.No.	Product/ Purpose	Code	Txn Type	Who Pays	Txn Type	Who Pays
1	Customer Transfer	CUST	Direct Credit	Debtor (ODFI)		
2	Treasury Payment	TREA	Direct Credit	Debtor (ODFI)		
3	Government Payment	GOVT	Direct Credit	Creditor (RDFI)		
4	Remittance Payment	REMI	Direct Credit	Debtor (ODFI)		
5	Dividend Payment	DIVI	Direct Credit	Creditor (RDFI)		
6	IPO Refund Payment	IPOR	Direct Credit	Creditor (RDFI)		
7	Salary Payment	SALA	Direct Credit	Creditor (RDFI)		
8	Insurance Payment	INSU	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
9	Installment Payment	INSM	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
10	Credit Card Payment	CCRD	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
11	Salary Payment Corporate	SALC	Direct Credit	Debtor (ODFI)		
12	Fees Payment	FEEO	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
13	Supplier Party Payment	SUPP	Direct Credit	Creditor (RDFI)	Direct Debit	Debtor (RDFI)
14	Collection Payment	COLL			Direct Debit	Creditor (ODFI)
15	Real Time Payment Systems	RTPS	Direct Credit	Debtor (ODFI)		

Other Charges and Fees published by NCHL to be followed appropriately.

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S.N.	Product / Services	Fee / Charges
3	TRADE FINANCE	
3.1	Import Letters of Credit – Issuance	
	Normal LC	
	Manufacturing	0.15% per quarter or part thereof, minimum NPR 2,000
	Trading	0.20% per quarter or part thereof, minimum NPR 2,000
	Revolving LC	
	Manufacturing	0.25% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.15% will be levied on all drawing under the credit or min. Rs.2,000/-
	Trading	0.30% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.20% will be levied on all drawing under the credit or min. Rs.2,000/-
	LC confirmation	As per actual basis.
	Cancellation of LC(Prior to expiry)	NPR 1500 plus swift charge
3.2	Import Letters of Credit – Amendment	
	Time Extension/Value Enhancement	As issuance charges
	Other Amendments	NPR 1000/- plus SWIFT charge per amendment.
	Time extensions under Revolving LC	As per issuance
3.3	Export Letters of Credit	
	Advising LC & amendment	NPR 1,000/- per LC/ Amendment + NPR 2,000/- authentication charge which shall be refunded if the export documents under the LC be presented at NMB Bank.
	Confirming LC	As per International standard charges or minimum NPR 5,000
	LC Transfer	NPR 2,000/- per transfer. In case of partial transfer 0.15 % or minimum NPR 2,000/-
3.4	Import Bills	
	Acceptance Commission	0.075% per month or minimum NPR 2,000
	Payment Commissions/document handling charges	NPR 1,000/- per document
	Discrepancy Fees (LC)	NPR 1,500.00 for Local LC. USD 60/- for FCY LC, INR 2,500.00 for INR LC.
	Delivery Order Issuance	As per document handling charge (Copy Doc)
	Import Bills return	NPR 5,000/- plus SWIFT charge and postage charges.
	Document against Payment (DAP)	
	Import Collection Bills - Sight	0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges.
	Document against Acceptance (DAA)	
	Import Collection Bills - Usance	0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges.

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S.N.	Product / Services	Fee / Charges
3.5	Export Bills- Negotiation	
	Sight Bills – Clean	0.53% or minimum 2,500/-
	Sight Bills – Discrepant	0.65% or minimum 2,500/-
	Usance Bills – Clean	0.53% or minimum 2,500/- plus interest as per the Bank's published TR Rate on usance Period after 15 days.
	Usance Bills- Discrepant	0.75% or minimum 2,500/- plus interest as per the Bank's published Rate on usance Period after 15 days.
	Overdue Export Bills	Highest Interest Rate Of The Bank
	Returned Documents	Highest Interest Rate Of The Bank From The Date Of Negotiation
3.6	Export Bill collection without LC (Letter issuance to custom office)	NPR 2,000
3.7	Export Bill collection (without LC)	
	Cash against Document - Sight	0.25% - Minimum NPR 2,500/- plus courier and swift charge
	Cash against Document - Usance	0.35% - Minimum NPR 2,500/- plus courier and swift charge
	Export Bills Collection under LC	
	Sight	0.25% - Minimum NPR 2,500/- plus courier and swift charge
	Usance	0.35% - Minimum NPR 2,500/- plus courier and swift charge
3.8	Export Incentive Processing Fee	
	UPTO NPR 100,000.00	NPR 2,500
	ABOVE NPR 100,000.00	0.5% on incentive claim or minimum NPR 5,000
	Export Incentive Settlement Fee	NPR 1,500 Flat
	Export Document handling charges (For Negotiation)	NPR 1,500
3.9	Business Credit Information (D&B)	As per actual basis.
3.10	Bank Guarantee – Local	
	Bid Bonds	0.25% per quarter or minimum NPR 2,500
	Performance Bond	1.5% per annum or minimum NPR 2,500 (For the purpose of dealership / suppliers credit = 2% per annum or min NPR 2,500)
	Advance payment Guarantee	1.5% per annum or minimum NPR 2,500

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S.N.	Product / Services	Fee / Charges
3.11	Bank Guarantee Amendment – Local	
	Amendment Value & time	Same as issuance
	Other Amendments	NRR 1,000
3.12	Guarantees – International	
	Upto USD 50,000	0.375% to 0.50% per quarter or part thereof or minimum USD 200 plus USD 50 communication charge
	Above USD 50,000	0.30% to 0.50% per quarter or part thereof minimum USD 200 plus USD 50 communication charge
3.13	Shipping Guarantee	NPR 5,000
3.14	Guarantees Cancellation Before Expiry	
	International	USD 50
3.15	International Guarantee/amendments advising charges:	USD 100 to 200
3.16	NRB Cheque Re Issuance- Trade	NPR 500 per Cheque

*****END OF DOCUMENT*****