

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
2	Medium Size (6.2" H*16.6" W*19.3"D)	NPR 2,500/- Annually
3	Medium Size (12.6" H*8.2" W*19.3"D)*	NPR 2,500/- Annually
4	Large Size (12.6" H*16.6" W*19.3"D)*	NPR 3,000/- Annually
4	Security Deposit*	NPR 10,000/-
5	Surrender of Locker*	NPR 3,000/-
6	Breaking of Locker/ Loss of Key by Customer*	NPR 3,000/- plus actual bill cost submitted by the vendor

* As defined by PPG

2. Kamana Sewa Visa Debit Card

S.N.	Service	Fee/ Charges
1	Issuance of Card	Free for 1st Year, Issuance fee NPR 1,000 /-(One Time payment in 2nd 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	Destruction of 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

3. Cash Withdrawal and Balance Enquiry of Debit Cards

S.N.	Service	Fee/ Charges
1	Cash withdrawal from KSBBL ATM	Free
2	Balance Enquiry from KSBBL ATM	Free
3	Cash withdrawal from Others than KSBBL ATM	NPR 30/- For All ATM Terminals with in Nepal
4	Balance Enquiry from Others 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 Processing Fee	1.5% of Loan Limit
2	Limit Renewal Fee	1% of Loan Limit (Renewal to be done annually)
3	Overdraft Card Issuance Fee	NPR 1,000/-
4	Overdraft Card Replacement Fee	NPR 500/-
5	Overdraft Card Pin Regeneration Fee	NPR 100/-
6	Overdraft Card Block Fee	NPR 150/-
7	Overdraft Card Unblock Fee	Free

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	NPR 25/- per Cheque

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. 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/-

11. Customer service

SN	Service	Fee/ Charges
1	Issuance of Cheque Book	Free
2	Issuance of Loose Cheque leaf	NPR 50/- per leaf
3	Destruction of Cheque if not collected within 6 months	NPR 200/-
4	Stop Payment of Drawn Cheque	NPR 200/- per instruction
5	Stop Payment of Undrawn Cheque (upto Entire Book)	NPR 300/- per instruction
6	Re-issuance of Cheque Book without requisition slip (if charge as per (5.) is not taken)	NPR 100/-

7	Cheque Bounce/ Cheque Return over the Counter (Due to insufficient Fund)	NPR 300/-
8	Cheque Collection	Drawn within Nepal: NPR 300/- Drawn Outside Nepal: USD 25/- or equivalent amount in NPR
9	Issuance of Good for Payment Cheque	NPR 500/- per Cheque
10	Cancellation of Good for Payment Cheque	NPR 300/- per Cheque
11	Issuance of Statement for the first time	Free
12	Issuance of Statement (Re-print)	NPR 10/- per page or NPR 50/- whichever is higher
13	Statement to be posted abroad	USD 15/- or equivalent to NPR
14	Issuance of Balance Certificate	NPR 500/- (For additional copy NPR 100/- each copy) Free Once a year for audit purpose
15	Balance Re-Confirmation Charge	NPR 500/-
16	Issuance of TDS Certificate	Free
17	Issuance of Duplicate TDS Certificate	NPR 250/-
18	Fund Management Fee	1% of managed fund
19	Duplicate Customer DR/CR advice	Up to 3 month: Free
		3 months to 1 year: NPR 100/-
		1 year to 2 years: NPR 200/-
		Above 2 years: NPR 500/-
		Above 2 years: NPR 1,000/-

20	Record Retrieval Charge	Up to 3 month: Free
		3 months to 1 year: NPR 200/-
		1 year to 2 years: NPR 500/-
		Above 2 years: NPR 1,000/-
21	CCTV Retrieval Charge	NPR 500 per request (Except regulator and local authorities)
22	Standing Instruction as per customer request (Except for Call Current Swapping and for services introduced by bank)	NPR 250/-
23	Amendment of Standing Instruction	NPR 100/- per Instruction
24	Account Closure Charge	NPR 500/- if closed within 6 month of account opening
25	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) 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.
26	Issuance of Duplicate Fixed Deposit Receipt	NPR 100/-
27	Certification Charges (other than Specifically mentioned in this STC)	NPR 500/-
28	ABBS Charge	NPR 100 flat for any transaction above NPR 500K.
		No ABBS charge for same district or within valley (or as mentioned in Product Paper).
		ABBS free for loan repayments (Installments for Term Loan)
		Free for OD Loan Account

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

S.N.	Service	Fee/ Charges
1	Administrative Fee (For Mortgage Loan, Auto Loan for Private Vehicle, Share Loan, except Loan against FD, Gold Loan & Loan mentioned in Section (2))	New: 1% of Loan Limit
		Renewal: 1% of Loan Limit
2	Administrative Fee	New/Renewal: 1.5% of Loan Limit
	For Professional Loan, Commercial and Semi Commercial Vehicle, Over Draft Card and Others	
3	Gold Loan	Gold Security Fee: 0.25% per quarter
4	Administrative Fee -Business Loan	New/Renewal: 1% of Loan Limit
5	Commitment Fee on Revolving Loan	1% of unutilized amount if average utilization during the review period is less than 60%
6	Nyuna Lagat Awash Karja	1.25%
7	Sajilo Laghu Karja (OD/Term)	New: 1.5%
		Renewal: 1%
8	DSL Rickshaw Loan	1.25%
9	Sajilo Byabashaya Karja (OD/Term)	Nil
10	Sajilo Krishi Karja (OD/ Term)	Nil
11	DSL Wholesale Lending	New: 0.75%
		Renewal: 0.5%
12	Penal Interest	Penal interest 2% on principal and/ or interest becomes overdue/ default
14	Swap Charges	2% flat on loan outstanding
15	Prepayment Fee (Term Loan)	For loan limit up to NPR 5 million: Nil
		For loan limit above NPR 5 million: 1% flat on prepayment 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
16	Collateral Replacement/ Change charge	NPR 5,000/- Flat
17	Property / Vehicle Release Charge	NPR 1,000/- (In case of Collateral replacement/Change Charge: N/A)
18	Share Release Charge	NPR 100/- per company
19	Issuance of Credit reference letter to other BFI's	NPR 1000/- per request

13. 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/-

14. 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 value and or extension of LC expiry, commission is to be charged as per new LC establishment fee or NPR1,000 whichever is higher. Other amendment NPR 500 per amendment
4	Issuance LC Acceptance Commission	0.10% per month or minimum NPR 1500 per quarter
5	Bank Guarantee Commission	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

15. 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