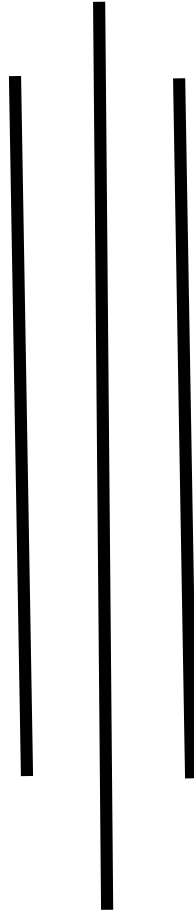




कामना सेवा विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.



Standard Tariff of Charges

FY 2078/79

TABLE OF CONTENTS

Abbreviations.....	1
1. Safe Deposit Locker.....	2
2. Kamana Sewa Visa Debit Card.....	2
3. Cash Withdrawal and Balance Enquiry of Debit Cards.....	3
4. Kamana Sewa Overdraft Card	3
5. Mobile Banking/ Internet banking (KS iMobile	3
6 . Kamana Sewa Remit.....	4
7. ECC (Electronic Cheque Clearing) Processing.....	4
8. NCHL IPS Transactions.....	4
9. RTGS (Real Time Gross Settlement).....	5
10. Issuance of Managers Cheque.....	5
11. Customer Service	6
12. Lending Fees (Business, Retail & Micro Loans).....	7
13. NRB Cheque (Issuance of NRP Cheque).....	9
14. Non-Funded Business	9
15. Staff Facilities	11

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
SPG	Supply Payment Guarantee
STC	Standard Tariff of Charges
TDS	Tax Deducted at Source

1. Safe Deposit Locker

S. N.	Service	Fee/ Charges
1	Small Size (6.2" H*8.2" W*19.3"D) *	NPR 3,000/- Annually in advance
2	Medium Size (6.2" H*16.6" W*19.3"D)	NPR 5,000/- Annually in advance
3	Medium Size (12.6" H*8.2" W*19.3"D) *	NPR 5,000/- Annually in advance
4	Large Size (12.6" H*16.6" W*19.3"D) *	NPR 6,000/- 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 5,000/-
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 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 2nd 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/-

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*	For the Period of One Month 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/ Internet banking (KS iMobile)

S.N.	Service	Fee/ Charges
1	Registration	Free for First Year
2	Annual Maintenance Fee- Individual	NPR 500/-
3	Annual Maintenance Fee- Institutional (Except BFIs)	NPR 500/-
4	Profile Change	NPR 100/-
5	Account Linkage Charge- Individual	NPR 500/- (Per year)
6	Account Linkage Charge- Institutional	NPR 500/- (Per year)
7	Pin Regeneration	NPR 50/-
8	Mobile Number Modification	NPR 50/-

6. 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 200/-
5	NPR 60,001 to 75,000	NPR 250/-
6	NPR 75,001 to 100,000	NPR 300/-

7. 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
8	FCY Cheque Presentment	As per actual NCHL charge

8. 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

9. 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

10. 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/-

11. 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	Standing Instruction (As per customer request)	NPR 500 /-
6	Remittance Cancellation	NPR 100 /-
7	CCTV Footage Retrieval Charge	NPR 1000/- per request (Except regulator and local authorities)
8	Duplicate FD receipt	NPR 500 /-
9	Duplicate TDS certificate	NPR 250 /-
10	Duplicate Cr/ Dr Advice	NPR 500 /-
11	Fund Management Fee	1 % of the managed fund
12	Record Retrieval Charge	Up to 3 months- NPR 500/-
		3 months to 1 year - NPR 750/-
		Above 1 year- NPR 1,000/-
14	FD Premature or Liquidation	i) If Pre-matured within 3 months interest rate of normal 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)%
15	Uncollected Cheque Book during Account Closure	NPR 200/-
16	Withdrawal Slip	NPR 100 /-

12. DEMAT Services

S.N	Service	Fee/Charges
1	Account Opening	Free
2	Annual Maintenance Charge	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% of Paid Up Capital or Minimum NPR 25 /-
	Rs.100001-Rs. 500000	0.2% of Paid Up Capital or Minimum NPR 500 /-
	Rs.500001-Rs.1000000	0.15 % of Paid Up Capital or Minimum NPR 1000 /-
	Rs.1000001 - Above	0.1 % of Paid Up Capital or Minimum NPR 1500 /-
9	Meroshare registration and renewal (Annually In advance)	NPR 50 /-
10	CASBA charge	NPR 20 /-

* The Fees shall be charged after the official launch of DEMAT account.

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 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	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>a. Floating Rate 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. Fixed Rate 1% of outstanding</p>
11	Prepayment Fee (Term Loan)	For loan limit up to NPR 5 million: Nil
		For loan limit above NPR 5 million: <p>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.</p> <p>b. Fixed Rate 1% of prepaid amount</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
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 NRP 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/-

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: 0.30% 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) (BG limit more than 50 million less than 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) BG limit Less than 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 other than except mentioned above)	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 other than except mentioned above)	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
15	Swift Charges	NPR 1500 per LC NPR 500 for other swift messages
16	LC Cancellation Charge	NPR 1000 /-
17	BG Cancellation Charge	NPR 1000 /-
18	Credit Commitment Charge in BG (If required)	0.01% of BG

16. Staff Facilities

S.N.	Service	Fee/ Charges
1	Customer Service Related Charges	50% waiver
2	Mobile -Banking, Internet Banking, Cards Fee	100% waiver
3	On Security Deposit Locker and Locker Surrender Charge	50% waiver
4	Commitment fee and Pre-payment charge	50 % 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.