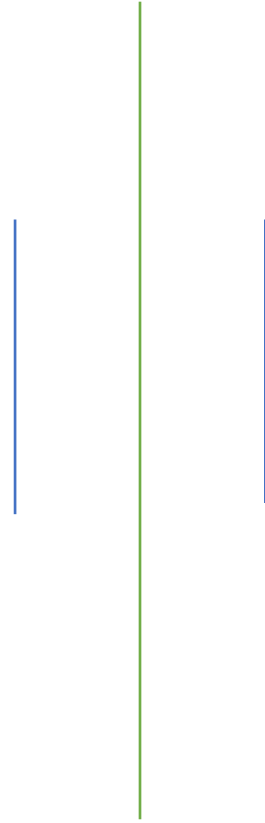




कामना सेवा
विकास बैंक लि. 
Kamana Sewa Bikas Bank Ltd.

STANDARD TARIFF AND CHARGES (STC)



Kamana Sewa Bikas Bank Limited
Bhadra 2080

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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 Services Related Service Charges

S.N.	Service	Fee/ Charges
1. Cheque Book / Cheque		
1.1	Issuance of Cheque Book (Same Branch or Another Branch)	Free
1.2	Cheque Book Issuance against loss of Cheque book/Single leaf cheque print	
	1.2.1 For Leaf up to 15	NPR 50/- per leaf or NPR 250/- whichever is lower
	1.2.2 For Leaf above 15	NPR. 50/- per leaf or NPR. 500 whichever is lower in addition to charge mentioned in 1.2.1.
1.3	Reissuance of Cheque Book (Without Requisition Slip / Loss of Requisition Slip)	NPR 100 /-
1.4	Destruction of Uncollected Cheque book within 6 months or at the time of Account Closure	Up to 10 Leaves: NPR 100
		Above 10 Leaves: NPR 200
1.5	Cheque Bounce/ Cheque Return over the Counter (Due to insufficient Fund)	NPR 500/-
1.6	Cheque Stop Payment instruction	Free
2. Balance Certificate		
2.1	Issuance of Balance Certificate	Free
Note: NPR 500 shall be charged for subsequent issuance of Balance Certificate for same date.		
3. Account Statement		
3.1	Issuance of Account Statement (same branch as well as another branch)	Free
3.2	Re-print of Account Statement	NPR 50/- per page or NPR 250/- whichever is lower
		NPR. 500 for above 20 Page
Note:		
<ul style="list-style-type: none"> • Re-print here means request to print account statement for same date range. • If the range of subsequent request is already covered in first statement issuance range then subsequent request shall be chargeable. 		
4. Good for Payment		
4.1	Issuance of Good for Payment	Free
4.2	Cancellation of Good for Payment	NPR 500 /-
5. C-ASBA		
5.1	C-ASBA Charge	NPR 5/- per application
6. Standing Instruction		
6.1	Standing Instruction - In case of call/current and recurring account transfer	Free
6.2	Standing Instruction - As per customer request	NPR 500 /-
7. Duplicate Customer DR/CR Advice		
7.1	Duplicate Cr/ Dr Advice	NPR 500 /-

S.N.	Service	Fee/ Charges		
8. Duplicate Fixed Deposit Receipt Issuance				
8.1	Duplicate FD receipt	NPR 500 /-		
9. TDS Certificate Issuance				
9.1	Issuance of TDS Certificate of Previous and Current Fiscal Year	Free		
9.2	Issuance of TDS Certificate of Older Fiscal Year	NPR 250 /- per certificate		
9.3	Duplicate TDS certificate	NPR 250 /- per certificate		
Note: Fiscal Year means period starting from 1st Shrawan and Ending on 31st Ashadh of subsequent year.				
10. Record Retrieval Charges				
10.1	Up to 3 months	NPR 500/-		
	3 months to 1 year	NPR 750/-		
	Above 1 year	NPR 1,000/-		
11. CCTV Footage Retrieval				
11.1	On request by regulator and local authorities	Free		
11.2	Other than the request of regulator and local authorities	NPR 1000/- per request		
12. Fund Management Fee				
12.1	Fund Management Fee	1 % of the Managed Fund		
13. FD Prematurity and Liquidation Charges				
13.1	<ul style="list-style-type: none"> If prematurity of Fixed Deposit is after 6 months then applicable interest rate shall be saving account at the time of opening FD less 3%. If prematurity of Fixed Deposit is within 6 months (Including FD opened for less than 6 months period) then applicable interest rate shall be computed as follows:- 			
	Holding period ratio of FD	Pre-Liquidation Charges	Applicable Interest	
	More than 50% of total tenure for which FD is opened:	A. Rate of FD	---	Interest rate of minimum saving account at the time of opening FD less 2%
		Less:		
		B. Minimum Saving Account Interest at the time of opening FD	---	
		Less: 2%		
		Pre-Liquidation Charges (A-B)	---	
	Less than 50% of total tenure for which FD is opened	A. Rate of FD	---	Interest rate of minimum saving account at the time of opening FD less 3%
		Less:		
		B. Minimum Saving Account Interest at the time of opening FD	---	
Less: 3%				
	Pre-Liquidation Charges (A-B)	---		
<ul style="list-style-type: none"> Institutional Fixed Deposit which shall be opened for at least 6 months cannot be liquidated or pre-matured prior to expiry of 6 months. 				
14. Withdrawal Slip charges				
14.1	Issuance of Withdrawal Slip	NPR 100 /- per issuance		

2. Safe Deposit Locker

S.N.	Service	Fee/ Charges
1	Small Size (6.2" H*8.2" W*19.3"D)	NPR 1,999/- 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

3. Kamana Sewa VISA / SCT-UPI Debit Card

S.N.	Service	Fee/ Charges
1	Issuance of Card	VISA 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.
		SCT -UPI 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)	NPR 200/-
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) or At the time of Account Closure	NPR 250/-
7	Cards not returned at the time of account closure (if validity of card remaining)	NPR 100/- per year for remaining validity period of Card.
8	Card Link to another account of Same Customer other than initially issued Card	NPR 100/-
9	E- Commerce Registration	NPR 100/-
10	E- Commerce Annual Fee	NPR 100/-
11	Cash withdrawal from KSBBL ATM	Nil

12	Balance Enquiry from KSBBL ATM	Nil
13	Cash withdrawal/Balance Enquiry from Other than KSBBL ATM	NPR. 15/- per transaction/enquiry (For All ATM Terminals with in Nepal)
14	Cash withdrawal in India	i. VISA: NPR. 250/- ii. SCT-UPI : NPR. 300/-
<i>Access fees imposed by acquiring Indian Banks may be applicable in addition to above.</i>		
15	Balance Enquiry in India	NPR 50/-
<i>Access fees imposed by acquiring Indian Banks may be applicable in addition to above.</i>		

4. 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 1,000 /-
5	Pin Regeneration Fee	NPR 250 /-
6	Limit enhancement (Temporary/ Permanent)	NPR 1,000 /-
7	E-Commerce Activation	NPR 100 /-
8	E-Commerce Annual fee	NPR 100 /-
9	Interest rate (beyond payment date)	2% per Month
10	Minimum Payment	10% of transaction amount or NPR. 1,000/- 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% of withdrawal amount
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/-

5. 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/-

6. Mobile Banking/ Internet Banking (KS iMobile)

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

7. 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 /- Per Script
5	Re-materialization	NPR 50 /-
6	Freeze	NPR 25 /-
7	Family Transfer	2% of Paid-up Amount or, Minimum NPR 200 /-
8	Death Transfer	Paid-up Amount
	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	Mero Share registration and renewal (Annually In advance)	Rs.50

8. QR Code

S.N.	Product / Service	Fee/ Charges
1	Registration Charge	Free
2	Stande Charge Issuance	NPR 150/-, if not activated within 2 months of issuance
3	Stande Charge Re-Issuance	NPR 200/-
4	Transaction & Other Charges	As per actual charge by PSO

9. 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

*Free for customer. Bank bears the cost as per NCHL.
For Dividend and IPO refund payments, the transaction fee will be waived for transaction amount up to NPR. 100/-

10. 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

11. RTGS (Real Time Gross Settlement)

S.N.	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/- through Treasury Deals
4	Special Membership for clearing House/DNS Mechanism/ Central Securities Depository/ Organizations appointed by NRB	Free

12. Issuance of Managers Cheque

S.N.	Service	Fee/ Charges
1	Account Holder	NPR 250/-
2	Non-Account Holder	NPR 1,000/-
3	Financial Institutions	NPR 1,000/-
4	Credit Client/ Loan Disbursement	NPR 1,000/-
5	Stop Payment/ Cancellation of Manager's Cheque	NPR 250/-

13. NRB Cheque (Issuance of NRB Cheque)

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

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

S.N.	Service	Fee/Charges		
1	Administrative Fees (Except Loan against FD)	Retail Loans including Overdraft Card	New: 1% of Loan Limit Renewal: 0.2 % of Loan Limit	
		Business Loan		
		Micro Loan (Except Group Based Loan)		
		Insurance Policy		New: 0.25% of Loan Limit Renewal: 0.20% of Loan Limit
		DSL Wholesale Lending		New: Negotiable Up to 0.50% of Loan Limit Renewal: 0.20% 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	Interest Subsidized Loan	Nil		
4	Commitment Fee on Revolving Loan	0.20% of unutilized amount if average utilization during the review period is less than 60%.		
5	Penal Interest	i. Overdue Principal: 2% on Overdue Principal & ii. Overdue Interest: Normal Interest		
6	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.		
		i. Loan limit up to NPR. 5 Million: Nil		
		ii. Loan limit above NPR. 5 Million: Loan settled from his/her own source due to changes in initial terms and condition, no charge shall be obtained.		
7	Prepayment Fee (Term Loan)	For loan limit above NPR 5 million:		

		a. <u>Floating Rate</u> Prepayment Fee within 2 Years: 1% of Prepaid amount. Prepayment Fee after 2 years but within 5 Years: 0.50% of prepaid amount. Prepayment Fee after 5 years: 0.20% of prepaid amount. b. <u>Fixed Rate</u> 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
8	Share Release Charge	As per actual cost
9	Issuance of Credit reference letter to other BFIs	NPR 1000/- per request
10	Replacement of Collateral	Nil
11	Replacement of Pledged Share	Nil
12	Temporary handover of LORC	Up-to 7 working days:- Free After 7 working days:- NPR. 500
13	Issuance of Halsabik Letter	Nil
14	CICL charges	As per actual

15. Non-Funded Business

S.N.	Service	Fee/ Charges
1	Admin Fee for both LC & BG	0.25% Per Annum 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)
	LC Cash Margin	Minimum 10% or as per the agreement with client/ or as per the NRB Directive/ circular issued time to time
3	LC and BG Amendment Charges	<u>LC</u> For Value Change (LC)/ or For Time Extension- FCY/INR/NPR: 0.25% per quarter or NPR 1,500/- (whichever is higher) <u>BG</u> For Value Change (BG)/ or For Time Extension: As per new issuance charge or NPR 1,500/- per quarter

		(whichever is higher) Other Amendment (LC & BG): Other Amendment NPR 1,000 per amendment
4	LC Acceptance Commission	0.10% per month or minimum NPR 1500 per quarter
5	For All Contractor A, B, C & Trading Enterprises	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% per quarter or minimum NPR 1500 whichever is higher
6	Cash Margin	For Contractor A, B & C BBG: NIL PBG: 10% APG: 10% SCG: 15% For Trading/ Business Enterprises 10% cash margin in all type of Bank Guarantee with collateral back up Collateral back up with fixed deposit- Cash Margin- NIL
7	Custom & Other Guarantee:	0.525% per quarter or Min. NPR 1,500 whichever is higher
	Court Guarantee	0.525% per quarter or Min. NPR 1,500 whichever is higher
8	BG Claim Charge	NPR 1000 /- Per Claim
9	Import Trade Instrument (LC/TT/DAP/DAA)	For FCY, NPR & INR Currency: 0.25% per quarter or Min. NPR 1500 whichever is higher
10	Swift Charges	NPR 1500 per LC Issuance NPR 500 for other swift messages
11	LC Cancellation Charge	NPR 1000 /-
12	Bank Guarantee Cancellation Charge (Except Expired BG)	NPR 1000 /-

13	Credit Commitment Charge in BG (If required)	0.01% of BG or NPR. 500 whichever is higher
14	Discrepancy Charges	As per the agreement with business sharing BFI's
15	Communication Charges for Discrepant LC Bills	As per the agreement with business sharing BFI's
16	Document Settlement Charge	As per the agreement with business sharing BFI's
17	Confirmation Commission under Import LC (Apart from Confirming BFI's Commission)	As per the agreement with business sharing BFI's

16. Communication Charge

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

17. Special Points

- Charges specified in STC can be waived as per the regulatory provisions or as decided by CEO or his designated based on the DOA so provided from time to time.
- Decision of CEO shall be final in case of any confusion or dispute with regard to STC including but not limited to rebate, concessions and discounts.
