



STANDARD TARIFF AND CHARGES (STC)

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

‘प्रगतिको आधार, कामना सेवा सँग कारोबार’

TABLE OF CONTENTS

Abbreviations	1
1. Customer Services Related Service Charges	2
2. Safe Deposit Locker	4
3. Kamana Sewa VISA / SCT-UPI Debit Card	4
4. KSBBL Visa Credit Card.....	5
5. Kamana Sewa Overdraft Card.....	6
6. Mobile Banking/ Internet Banking (KS iMobile)	6
7. DEMAT Services.....	7
8. QR Code	7
9. ECC (Electronic Cheque Clearing) Processing.....	7
10. NCHL IPS Transactions	8
11. RTGS (Real Time Gross Settlement)	8
12. Issuance of Managers Cheque	8
13. NRB Cheque (Issuance of NRB Cheque).....	8
14. Blacklisting/Delisting/CICL Charges.....	9
15. Lending Fees (Business, Retail & Micro Loans).....	9
16. Non-Funded Business	10
17. Communication Charge	12
18. Special Points	12

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 in addition to charge specified in point 1.2
1.4	Destruction of Uncollected Cheque book within 6 months including non- submission of cheque book at the time of account closure)	Up to 10 Leaves: NPR 100
		Above 10 Leaves: NPR 200
1.5	Destruction of cheque due to change of account.	NPR 50/- per leaf or NPR 250/- whichever is lower
1.7	Cheque Bounce/ Cheque Return over the Counter (Due to insufficient Fund)	NPR 500/-
1.8	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 if 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

S.N.	Service	Fee/ Charges
6.2	Standing Instruction - As per customer request	NPR 500 /-
7. Duplicate Customer DR/CR Advice		
7.1	Duplicate Cr/ Dr Advice	NPR 500 /-
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
9.4	Issuance of dividend related TDS Certificate of Past two Fiscal Year	Free
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"> The prematurity clause for FD shall be as follows:- 	
	Holding period ratio of FD	Applicable Interest
	More than 50% of total tenure for which FD is opened	Minimum Rate of Saving Account at the time of FD opening + 0.25%.
	Less than 50% of total tenure for which FD is opened	Minimum Rate of Saving Account at the time of opening FD.
	Liquidation Charges	
	Rate on which FD is opened	
	Less: Applicable Interest rate	
	<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. 	
	Any excess amount if any posted in account shall be adjusted from principal amount based on above calculation.	
	Note: <ul style="list-style-type: none"> There shall be no FD Prematurity and liquidation charge in case of FD prematurity due to death of account holder. In case the Applicable Interest rate calculated as above is equal or higher than Rate on which FD is 	

S.N.	Service	Fee/ Charges												
	opened then liquidation charge shall be Rs 100.													
14. Withdrawal Slip charges														
14.1	Issuance of Withdrawal Slip	NPR 100 /- per issuance												
15. Inter Bank Teller QR Facility														
15.1	<table border="1"> <thead> <tr> <th>Slab</th><th>Withdrawal Limit (NPR)</th><th>Charge Per Transaction</th></tr> </thead> <tbody> <tr> <td>1st</td><td>0-50,000</td><td>NPR.15</td></tr> <tr> <td>2nd</td><td>50,001-150,000</td><td>NPR.30</td></tr> <tr> <td>3rd</td><td>150,001-300,000</td><td>NPR.50</td></tr> </tbody> </table>	Slab	Withdrawal Limit (NPR)	Charge Per Transaction	1 st	0-50,000	NPR.15	2nd	50,001-150,000	NPR.30	3rd	150,001-300,000	NPR.50	
Slab	Withdrawal Limit (NPR)	Charge Per Transaction												
1 st	0-50,000	NPR.15												
2nd	50,001-150,000	NPR.30												
3rd	150,001-300,000	NPR.50												

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
7.	Locker Surrender Charge	NPR 1000/- at the time of surrender

3. Kamana Sewa VISA / SCT-UPI Debit Card

S.N.	Service		Fee/ Charges	
1	Issuance of Card		Balance Bearing Accounts In line with Bank's PPG	Zero Balance Accounts In line with Bank's PPG
		VISA	Free for First Year. Issuance fee NPR 1,400 /- (One Time payment in 2 nd Year) Or Customers can pay in 4 installments of NPR 350/- per year starting from 2 nd Year) Validity of card shall be 5 years.	Issuance fee NPR 1,750 /- (One Time payment in 1 st Year) Or Customers can pay in 5 installments of NPR 350/- per year) Validity of card shall be 5 years.
		SCT -UPI	Free for First Year. Issuance fee NPR 750/- (One Time payment in 2 nd Year)	Issuance fee NPR 1,000/- (One Time payment in 1 st Year) Or

S.N.	Service	Fee/ Charges
		<p>Or</p> <p>Customers can pay in 3 installments of NPR 250/- per year starting from 2nd year)</p> <p>Validity of card shall be 4 years</p> <p>Customers can pay in 4 installments of NPR 250/- per year starting from 1st year)</p> <p>Validity of card shall be 4 years</p>
Note: No Card shall be issued unless charges as specified is recovered on zero balance accounts. Specific wavier on charges can be provided if specified in Product Paper of the Bank.		
2	Re-issuance of card (Lost /Damaged)	VISA: NPR 350/- SCT – UPI: 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	Uncollected Pins (if not collected within 6 months)	NPR 100/-
8	Cards not returned at the time of account closure (if validity of card remaining)	NPR 100/- per year for remaining validity period of Card. (Period of more than 6 month that shall be rounded up to a year)
9	Card Link to another account of Same Customer other than initially issued Card	NPR 100/-
10	Cash withdrawal from KSBBL ATM	Nil
11	Balance Enquiry from KSBBL ATM	Nil
12	Cash withdrawal/Balance Enquiry from Other than KSBBL ATM	NPR. 15/- per transaction/enquiry (For All ATM Terminals with in Nepal)
13	Cash withdrawal in India	i. VISA: NPR. 250/- ii. SCT-UPI : NPR. 325/-
Access fees imposed by acquiring Indian Banks may be applicable in addition to above.		
14	Balance Enquiry in India	NPR 50/-
Access fees imposed by acquiring Indian Banks may be applicable in addition to above.		

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 /-

S.N.	Service	Fee/Charges
7	Interest rate (beyond payment date)	2% per Month
8	Minimum Payment	10% of transaction amount or NPR. 1,000/- whichever is higher
9	Uncollected Credit cards and PIN (if not collected within 6 months)	NPR 250 in case card has been provided with discount
10	Credit Card Blocking Fee	NPR 100/-
Transaction Fees		
11	Cash withdrawal from KSBBL ATM (10% credit limit)	NPR 100 + 2% of withdrawal amount
12	Cash withdrawal from other Bank's ATM (10% credit limit)	NPR 250 + 2% of withdrawal amount
13	Balance Inquiry (on us)	Nil
14	Balance Inquiry (off us including ATM in India)	NPR 100/-
15	Late payment Fee	NPR 500/-
16	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	Renewal Charge (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 /- Per Script
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	Standee Charge Issuance	NPR 150/- if not activated with in following month end.
3	Standee Charge Re-Issuance	NPR 200/-
4	QR Sticker	NPR 25/-
5	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/-

Note:

In case of Managers Cheque, Charges may differ according to the agreement entered by the bank. Besides, no charges shall be levied on following cases:-

- ❖ *Settlement of Deceased account*
- ❖ *Vendor Payment*
- ❖ *Government Related payment like Social Security Allowance*

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. Blacklisting/Delisting/CICL Charges

S.N.	Service	Fee/ Charges
1	CIB Black Listing Charge	As per Actual
2	CIB Black Delisting Charge	As per Actual

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

S.N.	Service	Fee/Charges
1	Administrative Fees (Except Loan against FD)	Retail Loans including Overdraft Card
		Business Loan
		Micro Loan (Except Group Based Loan)
		Insurance Policy
		DSL Wholesale Lending
2	Gold Loan	<ul style="list-style-type: none"> Gold Insurance Fee - 0.25% per quarter in advance (If loan is approved for 1 year, fee for 4 quarter is to be obtained in advance) Gold Loan Processing Fee - 0.20% Per quarter in advance (If loan is approved for 1 year, fee for 4 quarters is to be obtained in advance) Note: Any partial days shorter than a quarter will be counted as a quarter.
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.
7	Prepayment Fee (Term Loan)	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

S.N.	Service	Fee/Charges
		changes in initial terms and condition, no charge shall be obtained.
		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: 0.50% of prepaid amount.
		Prepayment Fee after 5 years: 0.20% of prepaid amount.
		b. Fixed Rate
		i) 1% of prepaid amount
		ii) 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
		iii) For loans provided with fixed rate of interest if loan is prepaid within 2 years and for project financing with grace period, if loan is prepaid or is swapped within 2 years from the date of project operation then bank can charge prepayment charges or swap charges of additional 1% in line with NRB provisions.
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

16. 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)

S.N.	Service	Fee/ Charges
	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	<p><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)</p> <p><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)</p> <p><u>Other Amendment (LC & BG):</u> Other Amendment NPR 1,000 per amendment</p>
4	LC Acceptance Commission	0.10% per month or minimum NPR 1500 per quarter
5	For All Contractor A, B, C & Trading Enterprises	<p><u>BBG:</u> 0.30% per quarter or minimum NPR 1500 whichever is higher</p> <p><u>PBG:</u> 0.375 % per quarter or minimum NPR 1500 whichever is higher</p> <p><u>APG:</u> 0.45% per quarter or minimum NPR 1500 whichever is higher</p> <p><u>Supply Credit Guarantee:</u> 0.45% per quarter or minimum NPR 1500 whichever is higher</p>
6	Cash Margin	<p><u>For Contractor A, B & C</u> BBG: NIL PBG: 10% APG: 10% SCG: 15%</p> <p><u>For Trading/ Business Enterprises</u> 10% cash margin in all type of Bank Guarantee with collateral back up <u>Collateral back up with fixed deposit-</u></p>

S.N.	Service	Fee/ Charges
		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

17. 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

18. 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.
