STANDARD TARIFF AND CHARGES (STC)

Ashwin 2083

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

'प्रगतिको आधार, कामना सेवा सँग कारोबार'

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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/ Without Requisition Slip / Loss of Requisition Slip / Single leaf cheque print	
	No. of Cheque Leaf Printed	**Applicable Charge**
	Up to 15	NPR 50/- per leaf or NPR 250/- whichever is lower
	More than 15 up to 25	NPR 500.
	More than 25	NPR 500/ plus NPR 25 per Leaf for each leaf above 25.
1.3	Destruction of Uncollected Cheque book within 6 months including non- submission of unused cheque book at the time of account closure.	Up to 15 Leaves: NPR 250 Above 15 Leaves: NPR 350
	Note: There shall be no charge in case of non-collection of unused cheque leaves due to death of Account Holder.	
1.4	Destruction of cheque due to change of account by customer.	NPR 50/- per leaf or NPR 250/- whichever is lower
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/Reissuance of Balance Certificate	Free
3.	**Account Statement**	
3.1	Issuance of Account Statement (same branch as well as another branch)	Free
3.2	Re-print of Account Statements	Up to 10 Pages- NPR 50/- per page or NPR 250/- whichever is lower More than 10 Pages- NPR. 250 Plus Rs 15 per page.
Note:	***• 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/Cancellation of Good for Payment	Free
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 Fixed Deposit Receipt Issuance**	
7.1	Duplicate FD receipt	NPR 500 /-
8.	**TDS Certificate Issuance**	
8.1	Issuance of TDS Certificate of Previous and Current Fiscal Year	Free
8.2	Issuance of TDS Certificate of Older Fiscal Year	NPR 250 /- per certificate
8.3	Duplicate TDS certificate	NPR 250 /- per certificate
8.4	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.		
9.	**Record Retrieval Charges (Per Record)**	
9.1	Up to 3 months	NPR 500/-
	3 months to 1 year	NPR 750/-
	Above 1 year	NPR 1,000/-
10.	**CCTV Footage Retrieval**	
10.1	On request by regulator and local authorities	Free
11.	**FD Prematurity and Liquidation Charges**	

11.1

- The prematurity clause for FD shall be as follows :-

Holding period ratio of FD	Applicable Interest*	Liquidation Charges
More than 50% of total tenure for which FD is opened	Minimum Rate of Saving Account at the time of FD opening + 0.25%.	Rate on which FD is opened **Less:** Applicable Interest rate
Less than 50% of total tenure for which FD is opened	Minimum Rate of Saving Account at the time of opening FD.	

- Incase of Institutional FD, Published Call Account interest rate at the time of opening FD shall be considered instead of Minimum Saving Account Rate.

Any excess amount if any posted in account shall be adjusted from principal amount based on above calculation.

Note:

- *Incase the Liquidation charge calculated as per above provision is less than Rs 500. Then Minimum Rs 500 shall be charged as liquidation charge.*
- *Institutional Fixed Deposit which shall be opened for at least 6 months cannot be liquidated or pre-matured prior to expiry of 6 months.*

12. Inter Bank Teller QR Facility

Slab	Withdrawal Limit (NPR)	Charge Per Transaction
1st	0-50,000	NPR.15
2nd	50,001-150,000	NPR.50
3rd	150,001-300,000	NPR.100

2. Safe Deposit Locker

<table>
<tr><th>S.N.</th><th>Service</th><th>Fee/ Charges</th></tr>
<tr><td>1</td><td>Small Size (6.2" H*8.2" W*19.3"D)</td><td>NPR 1,999/- Annually in advance</td></tr>
<tr><td>2</td><td>Medium Size (6.2" H*16.6" W*19.3"D)</td><td rowspan="2">NPR 2,999/- Annually in advance</td></tr>
<tr><td>3</td><td>Medium Size (12.6" H*8.2" W*19.3"D)</td></tr>
<tr><td>4</td><td>Large Size (12.6" H*16.6" W*19.3"D)</td><td>NPR 4,499/- Annually in advance</td></tr>
<tr><td>5</td><td>Security Deposit
(to be held in operative account of the customer)</td><td>NPR 10,000/-</td></tr>
<tr><td>6</td><td>Break open of Locker due to loss of Key by Customer</td><td>NPR 3,000/- plus actual bill cost submitted by the vendor</td></tr>
<tr><td>7</td><td>Locker Surrender Charge</td><td>NPR 1000/- at the time of surrender</td></tr>
</table>

3. Kamana Sewa VISA / SCT-UPI Debit Card

<table>
<tr><th>S.N.</th><th>Service</th><th>Fee/ Charges</th></tr>
<tr><td>1.</td><td>Issuance of Card</td><td>
<table>
<tr><th>Card</th><th>Validity</th><th>Pay Once</th><th>Pay Annually</th></tr>
<tr><td>VISA Card</td><td>5 Years</td><td>NPR 1,000</td><td>NPR 350/year</td></tr>
<tr><td>SCT-UPI Card</td><td>4 Years</td><td>NPR 600</td><td>NPR 200/year</td></tr>
<tr><td>NepalPay Card</td><td>5 Years</td><td>NPR 1,000</td><td>NPR 250/year</td></tr>
</table>
Payment Options: Customers may choose either the One-Time Payment Option at the time of card issuance or the Annual Payment Option, as applicable.
Note:
i. For eligible Balance Bearing Accounts, the applicable card fee for the first year shall be waived, in line with the Bank’s prevailing PPG.
ii. For Zero Balance Accounts, the applicable card charge shall be recovered before issuance of the card.
iii. Any product-specific waiver, concession or special pricing shall apply as specified in the respective approved Product Paper/Product Scheme.
</td></tr>
<tr><td>2</td><td>Re-issuance of card (Lost /Damaged)</td><td>VISA: NPR 350/-
SCT – UPI: NPR 200/-
NepalPay- NPR 250/-</td></tr>
<tr><td>3</td><td>Card Block Fee</td><td>NPR 100/-</td></tr>
<tr><td>4</td><td>Card Unblock Fee</td><td>NIL</td></tr>
<tr><td>5</td><td>Pin Re-generation</td><td>NPR 100/-</td></tr>
</table>

S.N.	Service	Fee/ Charges
6	Uncollected Cards and Pins (if not collected within 6 months)	NPR 250
7	Uncollected Pins (if not collected within 6 months)	NPR 50/-
8	Cards not returned at the time of account closure (if validity of card remaining)	NPR 100/- (Same as Card Block Fee)
Note : There shall be no charge in case of unreturned Card due to death of Account Holder.		
9	Cash withdrawal from KSBBL ATM	Nil
10	Balance Enquiry from KSBBL ATM	Nil
11	Cash withdrawal/Balance Enquiry from Other than KSBBL ATM	NPR. 15/- per transaction/enquiry (For All ATM Terminals with in Nepal)
12	Cash withdrawal in India	VISA- NPR 250 SCT- UPI – NPR 325 NepalPay- NPR 325
Note: Access fees imposed by acquiring Indian Banks may be applicable in addition to above.		
13	Balance Enquiry in India	NPR 50/-
Note : 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 /-
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

S.N.	Service	Fee/Charges
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. Mobile Banking/ Internet Banking (KS iMobile)

S.N.	Service	Fee/ Charges
1	Registration (First Year)	NPR 100/-
2	Renewal Charge (Individual/Institutional)	**Option 1 :** One Time Payment NPR 1000 /- for 5 year. **Option 2 :** Customers can pay on annual installments basis - NPR 350/- per year.
3	Profile Change	NPR 100/-
4	Account Linkage Charge- Individual/ Institutional	NPR 100/-
5	Password/Pin Regeneration	NPR 50/-
6	Mobile Number Modification	NPR 50/-

Note: Product-specific tariffs/charges shall apply where specifically prescribed under the Bank's PPG, respective product scheme, or campaign, as may be specified from time to time.

6. 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
	NPR.100000	0.5% or Minimum NPR 25 /-
	NPR.100001-NPR. 500000	0.2% or Minimum NPR 500 /-
	NPR.500001-NPR.1000000	0.15% or Minimum NPR 1000 /-
	NPR.1000001 - Above	0.1% or Minimum NPR 1500 /-
9	Mero Share registration and renewal (Annually In advance)	NPR.50

7. QR Code

<table>
<tr><th>S.N.</th><th>Product / Service</th><th>Fee/ Charges</th></tr>
<tr><td>1</td><td>Registration Charge</td><td>Free</td></tr>
<tr><td>2</td><td>Standee Charge Issuance</td><td>NPR 150/- if not activated with in following month end.</td></tr>
<tr><td>3</td><td>Standee Charge Re-Issuance</td><td>NPR 200/-</td></tr>
<tr><td>4</td><td>QR Sticker</td><td>NPR 25/-</td></tr>
<tr><td>5</td><td>Transaction & Other Charges</td><td>As per actual charge by PSO</td></tr>
<tr><td>6.</td><td>KSBBL Sound QR Box
- Security Deposit
- Rental Charge</td><td>
NPR 1000/-
NPR 500/- per month</td></tr>
<tr><td rowspan="3">7.</td><td>Cross Border QR Transaction Fee</td><td></td></tr>
<tr><td>Fonepay</td><td>1.95% of Transaction Amount</td></tr>
<tr><td>NepalPay</td><td>1.75% of Transaction Amount</td></tr>
<tr><td>8.</td><td>Fonepay Virtual Credit Card Payment on QR Merchant</td><td><table><tr><th>Transaction Amount</th><th>Charge</th></tr><tr><td>Up to NPR 2000</td><td>Nil</td></tr><tr><td>More than NPR 2000</td><td>0.60% of transaction amount, up to maximum of NPR 300 per transaction.</td></tr></table></td></tr>
</table>

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	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/-

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. 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

11. 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/-

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 (However effort shall be given to open account of vendor with us for account transfer)*
- *Government Related payment like Social Security Allowance*

12. NRB Cheque (Issuance of NRB Cheque)

S.N.	Service	Fee/ Charges
1	Issuance/Cancellation of Cheque	NPR 1,000/-

13. 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

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

<table>
<tr><th>S.N.</th><th colspan="2">Service</th><th>Fee/Charges</th></tr>
<tr><td rowspan="4">1</td><td rowspan="4">Administrative Fees (Except Loan against FD)</td><td>Retail Loans including Overdraft Card</td><td rowspan="3">New: 1% of Loan Limit

Renewal: 0.2 % of Loan Limit</td></tr>
<tr><td>Business Loan</td></tr>
<tr><td>Micro Loan (Except Group Based Loan)</td></tr>
<tr><td>DSL Wholesale Lending</td><td>New: Negotiable Up to 0.25% of Loan Limit
Renewal: Negotiable up to 0.20% of Loan Limit</td></tr>
<tr><td>2</td><td colspan="2">Gold Loan</td><td>• 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.</td></tr>
<tr><td>3</td><td colspan="2">Interest Subsidized Loan</td><td>Nil</td></tr>
<tr><td>4</td><td colspan="2">Commitment Fee on Revolving Loan</td><td>0.20% of unutilized amount if average utilization during the review period is less than 60%.</td></tr>
<tr><td>5</td><td colspan="2">Penal Interest</td><td>i. Overdue Principal: 2% on Overdue Principal &
ii. Overdue Interest: Normal Interest</td></tr>
<tr><td rowspan="5">6</td><td colspan="2" rowspan="5">Swap Charges</td><td>a. <u>Floating Rate</u></td></tr>
<tr><td>Swap within 2 years: 1% of outstanding limit.
Swap after 2 years but within 5 Years: 0.5% of outstanding limit.</td></tr>
<tr><td>Swap after 5 years: 0.2% of outstanding limit.</td></tr>
<tr><td>b. <u>Fixed Rate</u></td></tr>
<tr><td>1% of outstanding limit.</td></tr>
<tr><td rowspan="5">7</td><td colspan="2" rowspan="5">Prepayment Fee (Term Loan)</td><td>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.</td></tr>
<tr><td>For loan limit above NPR 5 million:</td></tr>
<tr><td>a. <u>Floating Rate</u></td></tr>
<tr><td>Prepayment Fee within 2 Years: 1% of Prepaid amount.</td></tr>
<tr><td>Prepayment Fee after 2 years but within 5 Years: 0.50% of prepaid amount.</td></tr>
</table>

S.N.	Service	Fee/Charges
		Prepayment Fee after 5 years: 0.20% of prepaid amount.
		b. <u>Fixed Rate</u>
		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	Issuance of Halsabik Letter	Nil
13	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>**

S.N.	Service	Fee/ Charges
		For Value Change (BG)/ or For Time Extension: As per new issuance charge **or** NPR 1,500/- per quarter (whichever is higher) **<u>Other Amendment (LC & BG):</u>** 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	**<u>For Contractor A, B & C</u>** BBG: NIL PBG: 10% APG: 10% SCG: 15% **<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>** 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

S.N.	Service	Fee/ Charges
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.

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