

Tourism Development Bank Limited
Revised Standard Tariff and Charges
STC-2016(Amended on 2017.12.10)

A. OPERATIONS:	S.N.	DETAILS	RATE
1. ACCOUNT OPENING	A	Account Closure	Nil
	B	Statement of Accounts	Nil
	C	Good for Payment	NRs 200
	D	Cancellation of Good for Payment	NRs 200
	E	Stop Payment	NRs 200
	F	Copy Document	NRs 200
	G	Standing Instruction Per request	NRs 200
	I	Cheque Book issued against lost requisition slip	NRs 200
	J	Cheque Returned (Counter)	NRs 100
	K	Balance Confirmation Fee (Waived for BFI'S and Company's at year end closing balance confirmation)	NRs 500
	L	Account to account transfer	Nil
M	E Banking Charges : 1) Free for first year then per year 2) Block , Unblock and Re password generate request	NRs 100 NRs 100	
2. LOCKER CHARGES	A	1) Small Size (6"* 8"*21.6") 2) Medium Size (6"*16"*21.6") 3) Medium Size (12"*8"*21.6") 4) Large Size (12"*16"*21.6") (Annual charges)	NRs 2,000 NRs 2,500 NRs 2,500 NRs 3,000
	B	1) Small Size (6"* 8"*21.6") 2) Medium Size (6"*16"*21.6") 3) Medium Size (12"*8"*21.6") 4) Large Size (12"*16"*21.6") (Security deposit)	NRs 10,000 NRs 25,000 NRs 25,000 NRs 30,000
	C	Locker Key Lost Charges: Minimum or Actual Bill whichever is higher	NRs 1,000
3. CLEARING CHEQUES	A	Special Clearing (Including late present on ECC)	NRs 500
	B	Express Clearing	NRs 200
	C	<u>Clearing through ECC :</u> Up to NRs 200,000 Above NRs 200,000 per cheque	Nil Actual cost charged by NCHL
	D	Local Outstation Cheque (Collection)	NRs 300.00 Flat + Postage
	E	Local Outstation Cheque (Purchase)	0.5% - 1%
	F	FCY Cheque Purchase	0.5%-1%
	G	FCY Collection	NRs 1,500 or 0.15% whichever is higher + Postage

	H	Returned Cheque	NRs. 200
	I	Inward Collection: Commission	NRs.200 + Courier
	J	Outward Collection	NRs 200 or 0.125% whichever is higher
4. REMITTANCE	A	TC Sale Commission	NRs 150 or 0.5% - 1.0% whichever is higher
	B	TC Purchase/Encashment:	
		USD	0.00 to 1.00%
		EUR	0.50 to 1.00%
		GBP	0.50 to 1.00%
		JPY	0.50 to 1.00%
		Others	0.50 to 1.00%
	C	USD/other FCY Cash Sale Charge (Cash Selling Rate to be applied)	Nil
	D	USD/Other FCY Cash Encashment (Cash Buying Rate to be applied)	Nil
	E	USD/Other FCY Cash Deposit in USD/Other FCY Account (Cross rate to be applied)	Nil
	F	Remittance Refund	USD 10 or equivalent plus SWIFT charge
	G	Outward Remittance (SWIFT)	Commission NRs 200 or 0.25 % whichever is higher + SWIFT Charge
	H	SWIFT Charge	Flat NRs 500
	I	Draft Sale	NRs 200 or 0.25% whichever is higher
	J	Draft Purchase	0.50 % to 1%
	K	Managers' Cheque	NRs 200 Flat
	L	NRB or Other Bank Cheque issuance (No Charges for BFI's and due to the bank's own reason)	NRs 200 Flat
M	Cancellation of DD/TT etc.	NRs 300 per instruction plus SWIFT Charge and actual other banks charge where applicable	
N	Cancellation of Domestic Remittance	NRs 200 or 0.10 % of remit amount or Remitting Company Charge Whichever is higher	
O	Cancellation of Fax pay order	NRs 100 per order	
5. ATM CARDS A. NPN	A	Stop/Blocked Request for ATM Card	NRs 100
	B	Pin Re-generation	NRs 100
	C	Uncollected ATM Card (Cards not Collected within 6 months will be destroyed)	NRs 200
	D	ATM Cash Withdrawal and Balance enquiry on TDBL ATM	Nil
	E	ATM Cash Withdrawal within NPN Network	as per NPN tariff

B. EMV VISA DEBIT CARD (DOMESTIC)	A	Issuance Of VISA Debit card - 2 Years Expiry Date - Joining fee & First Year Fee - Renewal Fee each year	NRs 250 NRs 250
	B	Existing NPN/VISA Card holder to migrate on EMV VISA Card	NRs 200
	C	Stop/Blocked Request for VISA Card	NRs 200
	D	Re-issuance or Replacement Charge (for reasons besides expiry)	NRs 250
	E	Pin Re-generation	NRs 200
	F	Uncollected VISA Card (Cards not Collected within 6 months will be destroyed)	NRs 200
	G	Cash Withdrawal and Balance enquiry on TDBL ATM	Nil
	H	Cash Withdrawal/BI/NFT within VISA Member and Non Member Network	as per NIBL tariff
	I	Account Link/ Change Charge	NRs 200
C. EMV VISA DOLLAR CARD (for USD Saving A/C only)	A	Issuance Of VISA Debit card-2 Years Expiry Date - Joining fee & First Year Fee - Renewal Fee each year	USD 5 USD 3
	B	Stop/Blocked Request for Travel VISA Card	USD 2
	C	Re-issuance or Replacement Charge (for reasons besides expiry)	USD 5
	D	Pin Re-generation	USD 2
	E	Uncollected VISA Card (Cards not Collected within 6 months will be destroyed)	USD 2
D. EMV VISA PREPAID/ TRAVEL CARD	A	Issuance of VISA Travel card- 1 Year Expiry Date	USD 5 (for Below \$1500) USD 3 (for \$1500 & Above)
	B	Stop/Blocked Request for Travel VISA Card	USD 2
	C	Re-issuance or Replacement Charge (for reasons besides expiry)	USD 5 (for Below \$1500) USD 3 (for \$1500 & Above)
	D	Pin Re-generation	USD 2
	E	Uncollected TRAVEL Card (Cards not Collected within 6 months will be destroyed)	USD 2
	F	Cash reload	USD 2
	G	Cash Withdrawal/Balance Enquiry/Non Fin. Txn within VISA Member and Non Member Network	as per NIBL tariff
6. MOBILE BANKING	A	Mobile Banking with Utility Payment and Fund Transfer Facility per year	NRs 200
	B	Transaction Limit	NRs 50,000 per day with maximum of 10 transaction
	C	Per Transaction Limit	NRs 10,000 each

	D	Intra Bank Fund Transfer (With TDBL Accounts)	Nil
	F	Fund Transfer to Inter Bank Accounts	NRs 25 per transaction or vendor charged whichever higher
7. ASBA	A	Application Fee	Rs. 10
8. NCHL-IPS	A	Transaction Fees and Other Charges	<u>See Annex 1</u>
B. GENERAL-COURIER AND POSTAGE CHARGES	A	Courier Charges -All countries except India flat	NRs1,500
	B	Courier Charges-India	NRs 800
	C	Postage-Within Nepal	NRs 150
	D	Postage-India	NRs 300
C.CREDIT SERVICES	S.N.	DETAILS	RATE
1. FEES/CHARGES ON LOANS & ADVANCES	A	Processing/Management Fee	0.75 - 1.00%
	B	<u>Loan Commitment Fee:</u> Tourism Development, Hydropower Development & Employment Loan	As per negotiation with the client if not laid down in the product paper
		Other Loans	Up to 0.25%
	C	Renewal fee	0.25 - 0.50%
	D	<u>Loan Prepayment Fee*:</u> Home Loan & Auto Loan	1% up to 1/3 period, 0.50% thereafter
		Commercial Vehicle Loan	1% up to 1/3 period, 0.50% after 1/3 to 1/2 period, thereafter no charge
		Education Loan	1% p.a. on the prepaid amount
		Tourism Development, Hydropower Development & Employment Loan	As per negotiation with the client if not laid down in the product paper
		Other Loans	Up to 0.50%
	E	Penal Interest Rate on Principal	2% p.a.
	F	Penal Interest Rate on Interest	2% p.a.
G	Loan Swap Fee	2% p.a. on the outstanding amount	
H	Rephasing Fee	Up to 0.25%	
I	Collateral Change Fee	NRs 3,000	
2. CIC CHARGES	A	CIC Charge	Actual Cost charged by Credit Information Bureau/Center
3. TRADE FINANCE (BANK GUARANTEE)	A	Opening Commission	All types of BGs 0.25 - 0.375% /quarter or part thereof or min. NRs. 1000
	B	<u>Amendment Commission:</u> General (other than amount increase and expiry date extension)	NRs 500.00 flat

		For amount increase and/or expiry date extension	Same as opening commission
In case of consortium loan tariff will be as per consortium decision.			

*(Bank may waive the prepayment charge partially or fully with prior approval of CEO)

ANNEX 1 NCHL-IPS TRANSACTION FEES DETAILS (Related to A.8)

S.N.	Price Scheme	Transaction Amount Based Slab (All Currency)					
		Up to 500	>500-5,000	>5k-50k	>50k-5L	>5L-50L	>50L
1	Price 1(P1)-NRs	5	10	25	50	100	150
2	Price 2(P2)-NRs	5	10	25	25	25	25

A.8.1 Other Transaction Fees

S.N.	Product /Purpose	Code	Txn Type	Pricing scheme	Who Pays
1	Customer Transfer	CUST	Direct Credit	P1 (5-150)	Debtor(ODFI)
2	Treasury	TREA	Direct Credit	P1 (5-150)	Debtor(ODFI)
3	Government Payment	GOVT	Direct Credit	P1 (5-150)	Creditor(RDFI)
4	Remittance Payment	REMI	Direct Credit	P1 (5-150)	Debtor(ODFI)
5	Dividend Payment*	DIVI	Direct Credit	P2 (0-25)	Creditor(RDFI)
6	IPO Refund Payment*	IPOR	Direct Credit	P2 (0-25)	Creditor(RDFI)
7	Salary Payment	SALA	Direct Credit	P2 (5-25)	Creditor(RDFI)
8	Insurance Payment	INSU	Direct Credit	P1 (5-150)	Debtor(ODFI)
			Direct Debit	P1 (5-150)	Creditor(ODFI)
9	Installment Payment	INSM	Direct Credit	P1 (5-150)	Debtor(ODFI)
			Direct Debit	P1 (5-150)	Creditor(ODFI)
10	Credit Card Payment	CCRD	Direct Credit	P1 (5-150)	Debtor(ODFI)
			Direct Debit	P2 (5-25)	Debtor(RDFI)
11	Salary Payment Corporate	SALC	Direct Credit	P2 (5-25)	Debtor(ODFI)
12	Fee Payment	FEEO	Direct Credit	P1 (5-150)	Debtor(ODFI)
			Direct Debit	P2 (5-25)	Debtor(RDFI)

* For dividend and IPO refund payments, the transaction fee will be waived for transaction amount up to NRs 100.

A.8.2 Other Charges

S.N.	Other Charge	Charge (NRS)	Who Pays
1	Return Fee	0/200	Transaction Originator(ODFI) based on return Reason
2	Cancellation Fee	200	Transaction Originator(ODFI)
3	Rollover Fee	Txn. Fee	Transaction Receiver(RDFI)
4	Auto Rejection	3 x Txn. Fee	Transaction Receiver(RDFI)
5	Unwind Fee	150	Requesting member
6	Standing Instruction(SI)	Free	

7	Mandate	Free	
8	Archive Fee	200 / txn	Requesting member