

**Tourism Development Bank Limited**  
**Standard Tariff and Charges**  
**(STC-2016)**

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

	<b>G</b>	FCY Collection	NRs 1,500 or 0.15% whichever is higher + Postage	
	<b>H</b>	Returned Cheque	NRs. 200	
	<b>I</b>	Inward Collection: Commission	NRs.200 + Courier	
	<b>J</b>	Outward Collection	NRs 200 or 0.125% whichever is higher	
<b>4. REMITTANCE</b>	<b>A</b>	TC Sale Commission	NRs 150 or 0.5% - 1.0% whichever is higher	
	<b>B</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%
	<b>C</b>	USD/other FCY Cash Sale Charge (Cash Selling Rate to be applied)		Nil
	<b>D</b>	USD/Other FCY Cash Encashment (Cash Buying Rate to be applied)		Nil
	<b>E</b>	USD/Other FCY Cash Deposit in USD/Other FCY Account (Cross rate to be applied )		Nil
	<b>F</b>	Remittance Refund		USD 10 or equivalent plus SWIFT charge
	<b>G</b>	Outward Remittance (SWIFT)		Commission NRs 200 or 0.25 % whichever is higher + SWIFT Charge
	<b>H</b>	SWIFT Charge		Flat NRs 500
	<b>I</b>	Draft Sale		NRs 200 or 0.25% whichever is higher
	<b>J</b>	Draft Purchase		0.50 % to 1%
	<b>K</b>	Managers' Cheque		NRs 200 Flat
<b>L</b>	NRB or Other Bank Cheque issuance (No Charges for BFI's and due to the bank's own reason)		NRs 200 Flat	
<b>M</b>	Cancellation of DD/TT etc.		NRs 300 per instruction plus SWIFT Charge and actual other banks charge where applicable	
<b>N</b>	Cancellation of Domestic Remittance		NRs 200 or 0.10 % of remit amount or Remitting Company Charge Whichever is higher	
<b>O</b>	Cancellation of Fax pay order		NRs 100 per order	
<b>5. ATM CARDS A. NPN</b>	<b>A</b>	Stop/Blocked Request for ATM Card	NRs 100	
	<b>B</b>	Pin Re-generation	NRs 100	
	<b>C</b>	Uncollected ATM Card (Cards not Collected within 6 months will be destroyed)	NRs 200	

	<b>D</b>	ATM Cash Withdrawal and Balance enquiry on TDBL ATM	Nil
	<b>E</b>	ATM Cash Withdrawal within NPN Network	as per NPN tariff
<b>B. VISA DEBIT CARD</b>	<b>A</b>	Issuance of VISA Cards (Same rate shall be applied on the issuance of Supplementary cards)	A) NRs 300 for One year maturity period B) NRs 400 for Two year maturity period C) NRs 500 for Three year maturity period (Additional of NRs 50 per VISA card will be levied if VISA card print with Photo.)
	<b>B</b>	Existing NPN Card holder to migrate on VISA Card	A) NRs 150 for One year Maturity Period B) NRs 200 for Two year Maturity Period C) NRs 300 for Three year Maturity Period
	<b>C</b>	Stop/Blocked Request for VISA Card	NRs 200
	<b>D</b>	Re-Issuance Charge or Replacement of Card (for reasons besides expiry)	NRs 300
	<b>E</b>	Pin Re-generation	NRs 200
	<b>F</b>	Uncollected VISA Card (Cards not Collected within 6 months will be destroyed)	NRs 200
	<b>G</b>	Cash Withdrawal and Balance enquiry on TDBL ATM	Nil
	<b>H</b>	Cash Withdrawal/BI/NFT within VISA Member and Non Member Network	as per NIBL tariff
	<b>I</b>	Account Link/ Change Charge	NRs 200
<b>C. VISA TRAVEL CARD</b>	<b>A</b>	Issuance of VISA Travel cards	USD 5
	<b>B</b>	Stop/Blocked Request for Travel VISA Card	USD 2
	<b>C</b>	Re-Issuance Charge or Replacement of Card	USD 5
	<b>D</b>	Pin Re-generation	USD 2
	<b>E</b>	Uncollected TRAVEL Card (Cards not Collected within 6 months will be destroyed)	USD 2
	<b>F</b>	Cash reload	USD 2
	<b>G</b>	Cash Withdrawal/Balance Inquiry/NonFin. Txn within VISA Member and Non Member Network	as per NIBL tariff
<b>6. MOBILE BANKING</b>	<b>A</b>	Mobile Banking with Utility Payment and Fund Transfer Facility per year	NRs 200
	<b>B</b>	Transaction Limit	NRs 50,000 per day with maximum of 10 transaction
	<b>C</b>	Per Transaction Limit	NRs 10,000 each
	<b>D</b>	Intra Bank Fund Transfer (With TDBL Accounts)	Nil
	<b>F</b>	Fund Transfer to Inter Bank Accounts	NRs 25 per transaction or vendor charged whichever higher
<b>B. GENERAL-</b>	<b>A</b>	Courier Charges -All countries except India flat	NRs1,500

<b>COURIER AND POSTAGE CHARGES</b>	<b>B</b>	Courier Charges-India	NRs 800
	<b>C</b>	Postage-Within Nepal	NRs 150
	<b>D</b>	Postage-India	NRs 300
<b>C.CREDIT SERVICES</b>	<b>S.N.</b>	<b>DETAILS</b>	<b>RATE</b>
<b>1. FEES/CHARGES ON LOANS &amp; ADVANCES</b>	<b>A</b>	Processing/Management Fee	Tourism Sector : 0.75 - 1.00% Others : 1.00 - 1.25%
	<b>B</b>	<u><b>Loan Commitment Fee:</b></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%
	<b>C</b>	Renewal fee	0.25 - 0.50%
	<b>D</b>	<u><b>Loan Prepayment Fee:</b></u> Home Loan & Auto Loan	0.50% up to 1/3 period, 0.25% thereafter
		Commercial Vehicle Loan	0.50% up to 1/3 period, 0.25% after 1/3 to 1/2 period, thereafter no charge
		Education Loan	0.50% 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 0.25%
	<b>E</b>	Penal Interest Rate	3% p.a.
<b>F</b>	Interest on Interest Rate	Same as applicable interest rate	
<b>G</b>	Loan Swap Fee	2% p.a. on the outstanding amount	
<b>H</b>	Rephasing Fee	Up to 0.25%	
<b>I</b>	Collateral Change Fee	NRs 3,000	
<b>2. CIC CHARGES</b>	<b>A</b>	CIC Charge	Actual Cost charged by Credit Information Bureau/Center
<b>3. TRADE FINANCE (BANK GUARANTEE)</b>	<b>A</b>	Opening Commission	All types of BGs 0.25 - 0.375% /quarter or part thereof or min. NRs. 1000
	<b>B</b>	<u><b>Amendment Commission:</b></u> General (other than amount increase and expiry date extension)  For amount increase and/or expiry date extension	NRs 500.00 flat  Same as opening commission
In case of consortium loan tariff will be as per consortium decision.			