

1. CUSTOMER SERVICES			
1.1 MC/NRB Cheque Issuance	NPR 500 per issuance		
1.2 Stop payments of Cheque issued by the Customer	Free		
1.2.2 Cancellation of Cheque	NPR 300 for single cheque, NPR 500 for more than one leaf (plus communication charges applicable if any)		
1.3 Cancellation of Uncollected Cheque Book (If not collected within 3 months of Printing)	NPR 250 per Cheque Book		
1.4 Release of Stop Payments	Free		
1.5 Standing Instruction	NPR 500 per instruction		
	-Free for call/current transfer		
	-Free for borrowing customer if it is for loan repayment purpose		
1.6 “Good for Payment” certification of Cheque	Free		
1.7 Cancellation of ‘Good for Payment’ Cheque	NPR 500 per Cheque		
1.8 Cheque returned unpaid (due to insufficient balance, stop payment) including over the counter return	NPR 500 per cheque per return or available amount in the account if the balance is less than NPR 500.		
	(Branches should maintain the photocopy of such cheque for documentary evidence)		
1.9 Issuance of Balance Certificate:	a. Free for one certificate for a period. b. NPR 500 per certificate for multiple certificate issuance within the same period.		
1.10 Account Closure	Free		
1.11 Account Statement*	a) Free for the first time b) NPR 10 per page or minimum NPR 200 for duplicate statement of same period.		
<i>*Postage charge to be taken as per SBL STC Clause No. 4.3 if the account holders opt to collect statement by post.</i>			
1.13 Cash Withdrawal Against Withdrawal Slip	NPR 100 per withdrawal slip		
	-Free for those account holders who has not taken cheques		
	-Free in case of withdrawal where ATM of branch is not functioning or due to technical error on ATM Cards.		
1.14 ABBS Transaction	Free		
1.16 Account Product Change Request	NPR 500 or as guided by product paper.		
1.17 Safe Deposit Lockers (SDL)			
1.17.1 Detail of charges and security deposit for SDL shall be as follows:			
Type	Dimension in inches	Annual Charge	Security Deposit
1	5*7 (A)	NPR 3,000	NPR 10,000
2	6*8 (B)	NPR 4,000	NPR 10,000
3	5*14 (C)	NPR 4,500	NPR 15,000
4	12*8 8*10 (D)	NPR 5,500	NPR 15,000
5	6*16 (E)	NPR 6,000	NPR 15,000
6	11*14 (F)	NPR 7,500	NPR 20,000
7	8*20 (G)	NPR 8,000	NPR 20,000
8	12*16 (H)	NPR 12,500	NPR 25,000

9	15*20 (I)	NPR 13,500	NPR 25,000
The security deposit is refundable at the time of surrender of the SDL and the key.			
1.17.2 Replacement of locker Key		NPR 10,000 including charges to the vendor	
1.17.3 Surrender of locker		NPR 2,500.00	
1.18 Transaction Instrument Record Retrieval Charges			
1.18.1 Within 3 Months Of Transaction		Free	
1.18.2 After 3 Months And Up To 6 Months		NPR500 per instrument plus amount charged by 3 rd Parties	
1.18.3 After 6 Months And Up To 2 Years		NPR 1,000 per instrument plus amount charged by 3 rd Parties	
1.18.4 After 2 Years		NPR1,500 per instrument plus amount charged by 3 rd Parties	
1.19 Cheque Requisition Slip Loss Charge		Free if all cheques are used.	
		NPR 100 for loss of requisition.	
1.20 Issuance Of Cheque Book For Other Branch's Account		Free	
1.26 ASBA/CASBA Fee		NPR 10 per application	
1.27 Charges Related to Depository Services		Charges as per Depository Participants/SEBON	
1.28 Any other Certificate Not Mentioned Above (Within The Preview Of Bank's Policy)		NPR 500 per certificate	

2. REMITTANCES	
2.1 INR Draft	
Account Holder	0.10% or minimum NPR 300 (plus communication charges as per SBL STC sec 4)
Non Account Holder	0.15% or minimum NPR 500 (plus communication charges as per SBL STC sec 4)
2.2 INR Swift	
Account Holder	0.20% or minimum NPR 500 (plus communication charges as per SBL STC sec 4)
Non Account Holder	0.25% or minimum NPR 750 (plus communication charges as per SBL STC sec 4)
In case of MT 103 with "our" in field 71a, additional charge of equivalent to INR 250 shall be levied.	
2.3 FCY Draft (other than INR)	
Accountholder	0.10% or minimum NPR 600 (plus communication charges as per SBL STC sec 4)
Non Account Holder	0.15% or minimum NPR 750 (plus communication charges as per SBL STC sec 4)
In case of Euro additional EUR 30 or equivalent shall be levied.	
2.4 FCY Swift (other than INR)	

Account Holder	0.20% or minimum NPR 500 (plus communication charges as per SBL STC sec 4)
Non Account Holder	0.25% or minimum NPR 750 (plus communication charges as per SBL STC sec 4)
In case of MT 103 with “our” in field 71a, additional charge as per currency listed below shall be levied to customer:	
In EUR, CAD and CHF, an additional charge of EUR 30 per transaction.	
In AUD, additional charge of AUD 45 per transaction	
In GBP, additional charge of GBP 30 per transaction.	
In JPY Payments, an additional charge of JPY 3500 per transaction and amount to be hold in the customer account for equivalent to JPY 12,000 for comeback charges as such charges can be claimed till two English Calendar months by the correspondent banks.	
In Foreign Currencies except currencies listed above, an additional charge of USD 25 equivalent per transaction.	
2.5 Cancellation of DD/MC/NRB Cheque	NPR 500 per instrument plus communication charge and out of pocket expenses if any
2.6 Stop Payment of DD/MC/NRB Cheque	NPR 500 per instrument plus communication charge and out of pocket expenses if any
2.7 Remittance/ Inward	
2.7.1 A/C holders	Free
2.7.2 Non A/C holders	0.50% or minimum NPR 500.
2.7.3 Transfer to another bank	0.15% or minimum NPR 750 plus communication charge
2.7.4 Follow up SWIFT on remittances at customers request	NPR 750 per message plus other bank charges if any
2.8 Nostro Cover Refund	
Refund of Inward Payment & Nostro Cover (subject to NRB approval wherever applicable)	USD 50 or equivalent (plus other bank charges if any and communication charges as per SBL STC sec 4)
2.9 Local Inter Bank Transfers	
2.9.1 For BFIs to their own account	Free
2.9.2 For BFIs to other BFI's account	NPR 500 Per Transfer
2.9.3 For transfer at the other customer's request	NPR 500 Per Transfer
2.9.4 Interbank Payment System (IPS)	As per NCHL's Charge
2.9.5 Real Time Gross Settlement (RTGS)	As per NCHL's Charge
2.10 Draft and Other Instruments Purchase	
2.10.1 Draft Purchase FCY/INR (subject to limit/approval)	0.75% or minimum NPR1000 per instrument plus postage charge for 21 days. Highest published interest rate of the Bank shall be applied from day 22 to the date of settlement plus communication charges, if any
2.10.2 Local Currency Draft/Banker's Cheque (subject to limit/approval)	0.10% or minimum NPR 750 per instrument.
2.10.3 Returned Instrument (Bills Purchase)	Rs 200 per instrument plus principal, interest and other dues

2.11 Draft/Cheque Collection	
2.11.1 Inward Local clearing (all currency)	Free
2.11.2 Inward Collection (except NCHL)	0.075% or minimum NPR 500 (plus out of pocket expenses)
2.11.3 Outward Clearing through ECC- Local Currency	As per NCHL's Charge
2.11.4 Outward Clearing through ECC-Foreign Currency	As per NCHL's charge
2.11.5 Collection Outwards other than local clearing a) For FCY except INR b) For LCY and INR	a) 0.10% or minimum USD 25 plus postage/courier charges as per SBL STC sec 4 b) 0.10% or minimum NPR 500 for LCY and NPR 1,000.00 for INR plus postage/courier charges as per SBL STC sec 4
2.11.6 Express Clearing through ECC	As per NCHL's charge
2.12 Advance Payment Certificate	NPR 1,000 per certificate for 1 st time NPR 1,000 for renewal request
2.13 Any other Certificate within the preview of Bank's Policy	NPR 500 per certificate

3. TRADE FINANCE		
3.1 IMPORT DOCUMENTARY LETTER OF CREDIT		
3.1.1 LC Issuance Commission	Up to 6 months	Above 6 months
	- For Trading: 0.25% p.q. or min NPR2,000 - For Industry: 0.20% p.q or min NPR1,500	For Trading: 0.35% p.q. or min NPR2,000 For Industry: 0.25% p.q. or min NPR2,000
3.1.2 L/C Amendment Commission		
a) For increase in LC value or extension of validity b) For decrease in LC value or extension of validity within a quarter. c) Amendment other than above a) and b)	a) Charges shall be as per 3.1.1 (plus communication charges as per SBL STC sec 4). b) NPR 1,000 (plus communication charges as per SBL STC sec 4). c) NPR 1,000 (plus communication charges as per SBL STC sec 4).	
3.1.3 Revolving L/Cs reinstatement	Charges shall be as per 3.1.1 (plus communication charges as per SBL STC sec 4).	
3.1.4 Acceptance Booking Commission	For Trading and Industries: 0.40%p.q. to 0.60%p.q or minimum NPR 2,500 per booking.	
3.1.5 Confirmation Charge	As agree with the customer	
3.1.6 Discrepancy Fees	a) USD (Discrepancy fee-75+ Comm. Charge -10) b) GBP (Discrepancy fee-75 + Comm. Charge -10) c) AUD (Discrepancy fee-75 + Comm. Charge -10) d) EUR (Discrepancy fee-75 + Comm. Charge -10)	

	<p>e) CAD (Discrepancy fee-75 + Comm. Charge -10) f) JPY (Discrepancy fee-5,000 + Comm. Charge -1,000) g) CHF (Discrepancy fee-75 + Comm. Charge -10) h) SGD (Discrepancy fee-75 + Comm. Charge -10) i) INR (Discrepancy fee-2,500 + Comm. Charge -500) j) NPR (Discrepancy fee-3,500 + Comm. Charge -100)</p> <p>For the currencies other than above discrepancy fee equivalent to USD 75 plus communication charge equivalent to USD 10 shall be levied.</p>
3.1.7 Document settlement fee	NPR 1,500 for each set of document (plus communication charge as per SBL STC sec 4)
3.1.8 Discrepant documents held for more than 30 days and settlement request received:	NPR 1,000 each doc settlement (additional)
3.1.9 LC/DAP/DAA documents returned unpaid/unaccepted:	NPR 1,000 per document plus actual courier cost.
3.1.10 LC Overdrawn Commission	0.50% on overdrawn amount or NPR 2,000 whichever is higher
3.1.11 L/C Cancellation Charge	<p>a) Fully Unutilized- NPR 2,000 (plus other banks' charge and communication charge as per SBL STC section 4). b) Partially unutilized: a) For more than 25% of LC value (excluding tolerance amount) – NPR 1,000 plus other Banks' charge and communication charge as per SBL STC section 4) c) For up to 25% of LC value (excluding tolerance amount) – No cancellation charge shall be levied.</p>
3.2 EXPORT DOCUMENTARY LETTER OF CREDIT	
3.2.1 Advising Commission:	
<ul style="list-style-type: none"> • For LC to be negotiated with us: <ul style="list-style-type: none"> a) LC Advising Commission b) Amendment Advising Commission 	<ul style="list-style-type: none"> a) NPR 3,000 plus communication charges as per SBL STC sec 4. b) NPR 2,000 plus communication charges as per SBL STC sec 4.
<ul style="list-style-type: none"> • For LC not to be negotiated with us: <ul style="list-style-type: none"> a) LC Advising Commission b) Amendment Advising Commission 	<ul style="list-style-type: none"> a) NPR 6,000 plus communication charges as per SBL STC sec 4. b) NPR 3,000 plus communication charges as per SBL STC sec 4.
3.2.2 Confirming Commission (To be confirmed by us)	0.75% per quarter or minimum NPR 5,000 (plus communication charges as per SBL STC sec 4).
3.2.3 L/C Transferring Charge	NPR 2,000 flat (plus communication charges as per SBL STC sec 4).
3.2.4 Expired LC Holding Charge	<ul style="list-style-type: none"> • Holding charge of NPR 1,500 till 15 days from the date of expiry. • For beyond 15 days: Holding charge plus L/c issuance commission shall be levied from the date of expiry till cancellation date.

3.2.5 Documentary Purchase a) Under Lc Issued By Banks b) Under Lc Issued By Other Than BFIs	a) Up to 3 months 1% per month and after 3 months applicable interest rate shall be applied (plus communication/ courier charges as per SBL STC sec 4). b) 1.5% per month for 3 months and after that applicable interest rate shall be applied (plus communication/ courier charges as per SBL STC sec 4).
3.2.6 Documents Sent For Collection a) Under Lc Issued By Banks b) Under Lc Issued By Other Than BFIs	a) 0.15% of document value or minimum NPR 300 plus communication/ courier charges as per SBL STC sec 4) b) 0.25% of document value or minimum NPR 5,000 plus communication/ courier charges as per SBL STC sec 4) (subject to credit limit approval)
3.3 Documentary Collection (Not under LC)	
3.3.1 Inward Collection a) Documents Against Payment (DAP) b) Documents Against Acceptance (DAA)	a) 0.25% of the document value or minimum NPR 3,000 (plus courier / communication charge as per SBL STC section 4) b) 0.30% per quarter of the document value or minimum NPR 3,000 per booking (plus courier / communication charge as per SBL STC section 4)
3.3.2 Outward Collection (including CAD)	0.125% of the document value or minimum NPR 1,500 (plus courier/communication charges as per SBL STC section 4)
3.4 Issuance of Multiple Bi. Bi. Ni under single settlement request	NPR 1,000 for each additional Bi. Bi. Ni issuance
3.5 Correspondence made to regulatory bodies for approval at request of applicant	NPR 2,000/- per correspondence
3.6 Correspondence made to beneficiary's bank at request of applicant	NPR 1,000/- plus communication charge
3.7 INR DAP/DAA Intimation Charge	NPR 1,000.
3.8 Business Credit Information (of Foreign Importers and Exporters/ Rating Agencies	Actual cost plus NPR 1,000/- plus SWIFT Charge
3.9 Document return handling charge (per doc.)	Up to NPR 10 million- NPR 1,000 and above NPR 10 million-NPR 3,000
3.10 LC Document Handling Charge	NPR 500 for each document set for Local LC, NPR 1,000 for each document set for FCY/ INR LC
3.11 LC settlement charge by booking force loan/BLC:	NPR 5,000.00 flat

3.12 GUARANTEES:

Guarantee Type	Cash Margin up to 25%	Cash Margin above 25%
3.12.1 Bid Bond	0.25% p.q. or Min. NPR 1,500 per issuance.	0.15% p.q. or Min. NPR 1,000 per issuance.
3.12.2 Performance Bond	0.375% p.q. or Min. NPR 1,500 per issuance.	0.25% p.q. or Min. NPR 1,500 per issuance.
3.12.3 Performance Bond (Supply Credit Guarantee)	0.50% p.q. or Min. NPR 3,000 per issuance.	0.40% p.q. or Min. NPR 2,500 per issuance.
3.12.4 Advance Payment Guarantee	0.65% p.q. or Min. NPR 2,500 per issuance.	0.50% p.q. or Min. NPR 2,000 per issuance.
3.12.5 Other Guarantee Not Covered Above	0.65% p.q. or Min. NPR 2,500 per issuance.	0.50% p.q. or Min. NPR 2,000 per issuance
3.12.6 Court Guarantee	0.75% p.q. or Min. NPR 3,000	0.625% p.q. or Min. NPR 3,000
3.12.7 Guarantee Against Counter Guarantee	Counter Guarantee Issuance	
	0.50% p.q. to 0.75% p.q. or Min. USD 300 p.q. plus commission/charge of other bank and communication charge as per SBL STC Section 4.	
	Amendments of Counter Guarantee (other than time extension and value increment)	
	USD 100 or equivalent plus communication charges as per SBL STC Section 4.	
	Amendment for time extension and value increment	
3.12.8 Shipping Indemnity	For issuance	
	0.60% p.q. or Min. NPR 2,000/- plus commission charge as per SBL STC Section 4 and other Bank's Charges	
	Amendment not affecting value & validity	
	NPR 1,000 plus commission charge as per SBL STC Section 4 and other Bank's Charges	
	Amendment affecting value & validity	
	The same rate as fresh issuance	

3.13 Credit Commitment Letter (LOCC)	Up to 1 year	Above 1 year
	0.375% p.q. or min. NPR 10,000 whichever is higher.	0.50% p.q. or min. NPR 10,000 whichever is higher
3.14 Amendment of terms other than value increase and/or validity extension	NPR 1,500 per amendment	
3.15 Amendment for value / validity extension	Same as issuance	
3.16 Guarantee Claim Handling/Settlement charges	NPR 2,000 plus other related charges	
3.17 Expired Guarantee Holding Charge	Up to 7 days	Nil
	Above 7 days	Issuance Charge shall be Applied.
3.18 Guarantee Cancellation before Expiry	NPR1,000 flat	
3.19 Advising Guarantee to other Banks/ Beneficiary	NPR 3,000 flat or USD 50 per event	
3.20 Endorsing Guarantee to other Banks	USD 75 per event	
3.21 Bank Guarantee Amendments Advising charge to other Commercial Banks	NPR 500 Flat	
3.22 Duplicate Guarantee Re-issuance Charge:	NPR 1,500.00 each issuance	
3.23 Guarantee Invocation Charge	NPR 5,000.00	

4. COMMUNICATION. POSTAGE HANDLING AND AUTHENTICATION OF THE THIRD PARTY SWIFT	
4.1 Communication- SWIFT	
4.1.1 Simple Payment messages	NPR 750 per message
4.1.2 Other messages	NPR 500 per message
4.1.3 L/C, GTEE messages	NPR 1,500 per message
4.1.4 Domestic LC	NPR 750 per message
4.2 Courier (For each packet up to 500 gm.)	
4.2.1 Nepal	NPR 100
4.2.2 India	NPR 500
4.2.3 Other Countries	NPR 2,000
4.3 Postage	
4.3.1 Nepal	NPR 50
4.3.2 India	NPR 100
4.3.3 Other Countries	NPR 200

4.4 Authentication of the 3rd party Swift	For Bank-with arrangement –as per arrangement Other- USD 50 or equivalent
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5. CREDIT ADMINISTRATION AND CONTROL DEPARTMENT	
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5.1 Credit Inquiries from other BFIs	NPR 1,000 per enquiry and NPR 2,000 for SWAP
5.2 Real Estate Collateral Partial Release and/ or re-mortgage (other than full settlement of loan)	NPR 10,000 per release or per release & remortgage
5.3 Partial Release of Shares Under Lending Against Shares	NPR 500/Company or minimum NPR 2,000
5.4 Temporary handover of Original Land Ownership Registration Certificate	NPR 1,000 per request
5.5 Letter issuance for electricity/water tap & other installation or any other request	NPR 1,000 per request
5.6 Ownership transfer vehicle in the name of customer	NPR 1,500 each (free for the entity providing refinancing facility to third party as per NRB guidelines)
5.7 Issuance of letter for obtaining duplicate bluebook	NPR 1,500 each
5.8 CICL charges	As levied by CICL
5.9 Secured Transaction Registry/Enquiry	As levied by Secured Transaction Registry Office
5.10 Amendment in Terms and Condition in offer letter provided to Customer as per their request.	NPR 1,000 per request
5.11 Issuance of Letter Of Intent (LOI)	Minimum NPR 50,000 and/ or as per mutual agreement with customer.
5.12 Issuance of Credit Line	NPR 1,000 per issuance
5.13 Education Loan Amendment fee:	Loan amendment fee on SBL Education loan of NPR 2500 per case is applicable for any amendment in course/subject of the student or change of university by the students.
5.14 No objection Letter Charge	NPR 2,500 per letter
5.15 Replacement of Pledge Shares (<i>Margin Lending</i>)	NPR1,000 per replacement
5.16 Blue print/ trace collection fee	NPR 500
5.17 Other Miscellaneous letter issued on Customer request	NPR 500
5.18 Mortgaged execution charge	NPR 500 per visit
5.19. Insurance policy renewal processing fee if not renewed by customer	NPR 500

6. LENDING FEES

6.1 Processing Fee & Renewal Fee	S.N.	Loan Type	Processing Fee	Renewal Fee	
	1	Consortium Financing		As per consortium decision	
	2	Corporate Loan	Non Revolving	0.50%	0.15%
			Revolving	0.35%	
	3	Project Financing		0.75%	
	4	MID Corporate		0.60%	
	5	Medium Enterprises		0.75%	
	6	Small enterprises		0.75%	
	7	Micro Enterprises		0.75%	
8	Deprived Sector Lending (wholesale)		0.50%		

For SWAP loan as well above mention fees shall be applicable for all categories.

Non fund based credit facilities:	Processing Fee	Renewal Fee
Up to NPR 10 million	0.25%, or min. NPR 2,500	0.15%
Above NPR 10 million	0.25%	0.15%
Non funded facility – One off limit	0.25%	

Loan processing fee under directed lending category (Agriculture & Renewal Energy) for SWAP Loan:

Loan category	Processing Fee
For Corporate & Mid Corporate	0.25%

For Retail Loan:

Loan Type	Processing Fee	Renewal Fee
Home Loan	0.75%	-
Auto Loan (Private Vehicle)	0.75%	-
Auto Loan (Commercial Vehicle)	0.75%	-
Education Loan	0.75%	-
Hire Purchase Loan (commercial)	0.75%	-
Personal Overdraft (POD)	0.75%	0.15%
Personal Term Loan	0.75%	

	Professional Loan	0.75%	0.15%
	Loan Against Shares:	0.75%	0.15%
	Personal Term Loan within POD	0.25%	-
For SWAP loan as well above mention fees shall be applicable for all categories.			
Any credit facility by earmarking deposit of call/current/saving account both LCY and FCY:			
Funded Facility: NPR 2,000 for the loan up to NPR 7.5 million. NPR 5,000 for the loan above NPR 7.5 million.			
Non Funded Facility: NPR 1,000 for the loan up to NPR 7.5 million. NPR 2,500 for the loan above NPR 7.5 million.			
	Loan Against FDR (FDR other than borrower)	NPR 1,000 for the loan up to NPR 7.5 million	
		NPR 2,500 for the loan above NPR 7.5 million	

S.No.	Loan Products	Processing Fee	Renewal Fee	Prepayment Fee	Commitment fee
1	Deprived Sector Loan				
a.	Siddhartha Saral Krishi Karja	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
b.	Siddhartha Low-cost Housing Karja	0.75%	N/A	N/A	N/A
c.	Siddhartha Saral Laghu Karja	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
d.	Siddhartha Sthaniya Hydro Karja	0.75%	N/A	N/A	N/A
e.	Siddhartha Micro Commercial Vehicle Loan	0.75%	N/A	N/A	N/A
f.	Siddhartha Collateral-Free Laghu Karja	0.75%	N/A	N/A	N/A
2	Micro Enterprise Loan				
a.	Siddhartha Micro Enterprises Loan	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
3	Retail Micro Loan				
a.	Siddhartha Micro Personal Vehicle Loan	0.75%	N/A	N/A	N/A
b.	Siddhartha Micro Home Loan	0.75%	N/A	N/A	N/A
c.	Siddhartha Micro Personal Loan	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
d.	Siddhartha Loan Against SSRD	N/A	N/A	N/A	N/A
4	Micro Interest Subsidized Loan				
a.	Siddhartha Women Entrepreneurship Loan	N/A	N/A	N/A	N/A
b.	Siddhartha Foreign- Returned Youth Entrepreneurship Loan	N/A	N/A	N/A	N/A
c.	Siddhartha Higher and Technical or Professional Education Loan	N/A	N/A	N/A	N/A
d.	Siddhartha Dalit- Entrepreneurship Development Loan	N/A	N/A	N/A	N/A
e.	Siddhartha Earthquake Victims' Residence Building Loan	N/A	N/A	N/A	N/A
f.	Siddhartha Educated-Youth Self-employment Loan	N/A	N/A	N/A	N/A
g.	Siddhartha Commercial Agriculture-livestock Loan	N/A	N/A	N/A	N/A
h.	Siddhartha Vocational Training Loan	N/A	N/A	N/A	N/A
i.	Siddhartha Youth Self-Employment Loan	N/A	N/A	N/A	N/A

6.2 Commitment Fee (Unutilized Limit)	<p>a. In case of revolving credit facility:</p> <ul style="list-style-type: none"> • 0.15% for all categories <i>(Commitment fees shall be levied on unutilized portion of approved limit if average utilization of the approved limit remains below 60 %.)</i> <p>b. For Term Loan:</p> <ul style="list-style-type: none"> • 0.15% for all categories <i>(Commitment fees shall be levied (one time only) on unutilized portion of approved term loan limit if utilization of the term loan limit is below 80% of approved limit.)</i> <p>c. Non funded facility: Commitment fee of 0.15% to be levied on non-fund based credit facilities for all categories on the unutilized portion if the limit is utilized below 50% of the approved limit.</p>
6.3 Prepayment Fees/SWAP fee	<p>Prepayment/ SWAP fee shall be charged as mentioned below:</p> <ul style="list-style-type: none"> • 0.75%. = Prepayment/SWAP within 2 years from the date of disbursement. • 0.375%. = Prepayment/SWAP from 2 years to within 5 years from the date of disbursement. • 0.15%. = Prepayment/ SWAP after 5 years from the date of disbursement.
7. LATE PAYMENT FEE:	
7.1 Late Payment Fee (7days Grace period shall be provided)	<ul style="list-style-type: none"> • Flat NPR 750 for delay payment of principal amount • Flat NPR 750 for delay payment of interest amount

9. PAYMENT SOLUTIONS DEPARTMENT			
9.1. Fee Related With Ancillary Product:			
S.N	Heading		Fee
9.1.1 VISA Debit Card			
a.	Subscription Fee- Bulk		<i>NPR 1,600</i>
b.	Subscription Fee- Annual		<i>NPR 400</i>
c.	Card Unblock Fee		<i>NPR 100</i>
d.	Destruction of Uncollected ATM cards (not collected within 3 month)		<i>NPR 250</i>
9.1.2 Siddhartha Club Card			
a.	Subscription Fee- Bulk		<i>NPR 4,000</i>

b.	Subscription Fee- Annual		<i>NPR 1,000</i>	
9.1.3 I-Connect (Internet Banking)				
a.	Subscription Fee- Annual	Individual	<i>NPR 100</i>	
		Institution	<i>NPR 100</i>	
b.	Fund transfer Fee-per transaction (SBL account only)		<i>Nil</i>	
c.	Password Reset/ User Unblock		<i>Nil</i>	
e.	Password Re-issue (New PIN)		<i>NPR 50</i>	
9.1.4 Bank Smart/SMS Alert				
a.	Subscription Fee- Annual		<i>NPR 300</i>	
b.	Fund transfer Fee-per transaction (SBL account only)		<i>Nil</i>	
c.	Password Reset/ User Unblock		<i>Nil</i>	
d.	Password Re-issue (New PIN)		<i>50</i>	
e.	Mobile Number change		<i>100</i>	
9.1.5 Credit Card				
a.	Joining fee	Credit Card Domestic		<i>NPR 1,500 (1st Year)</i>
		Uno Credit Card Domestic		<i>NPR 1,750 (1st Year)</i>
b.	Annual Fee	Credit Card Domestic (2 nd year onwards)		<i>NPR 750</i>
		Uno Credit Card Domestic (2 nd year onwards)		<i>NPR 1,000</i>
9.1.6 Prepaid Card				
a.	Subscription fee	Prepaid Domestic	2 years	<i>NPR 325</i>
		Student Prepaid	2 years	<i>NPR 100</i>
		Medical Prepaid	2 years	<i>Nil</i>
		Prepaid International	2 years	<i>NPR 1,000</i>
9.1.7 Transactional Fee				
	Cash Withdrawal	SBL Network	Visa Network	
			Nepal Domestic	International
a.	SBL Visa Debit Domestic	-	<i>NPR 20</i>	<i>NPR 250</i>
b.	Club Siddhartha	-	<i>NPR 20</i>	<i>NPR 250</i>
c.	SBL Domestic Prepaid	-	<i>NPR 20</i>	<i>NPR 250</i>
d.	SBL Student Prepaid	-	<i>NPR 20</i>	<i>NPR 250</i>
e.	SBL Prepaid Medical	-	<i>NPR 20</i>	<i>NPR 250</i>
f.	SBL Intl. Prepaid Travel Card	-	<i>USD 1</i>	<i>USD 5 or 1% of txn. amt.</i>

				whichever is higher
g.	SBL Credit Card	NPR 200+2% of txn. amount	NPR 200+2% of txn. amount	NPR 200+2% of txn. amount
9.1.8 Balance Inquiry :				
a.	SBL Visa Debit Domestic	-	NPR 20	NPR 50
b.	Club Siddhartha	-	NPR 20	NPR 50
c.	SBL Domestic Prepaid	-	NPR 20	NPR 50
d.	SBL Student Prepaid	-	NPR 20	NPR 50
e.	SBL Prepaid Medical	-	NPR 20	NPR 50
f.	SBL Intl. Prepaid Travel Card	-	USD 0.5	USD 1
g.	SBL Credit Card	-	NPR50	NPR 50
9.1.9 Reload Fee:				
a.	SBL Intl. Prepaid Travel Card		NPR 500	
b.	SBL Domestic Prepaid Card		Free	
c.	Ecommerce Fee:			
d.	Ecommerce Activation Domestic Card		0	
e.	Ecommerce Activation International Card		0	
f.	Online fee processing		NPR 500	
9.1.10 Card Replacement Fee:				
a.	SBL Visa Debit Domestic		NPR 400	
b.	Club Siddhartha		NPR 400	
c.	SBL Domestic Prepaid		NPR 400	
d.	SBL Student Prepaid		NPR 100	
e.	SBL Prepaid Medical		NPR 400	
f.	SBL Intl. Prepaid Travel Card		USD 5	
g.	SBL Credit Card		NPR 500	
9.1.11 PIN Reissue Fee (New PIN)				
a.	SBL Visa Debit Domestic		NPR 150	
b.	Club Siddhartha		NPR 150	
c.	SBL Domestic Prepaid		NPR 150	
d.	SBL Student Prepaid		NPR 100	
e.	SBL Prepaid Medical		NPR 150	
f.	SBL Intl. Prepaid Travel Card		USD 1	
g.	SBL Credit Card		NPR 150	

9.2	ATM Access Fee	NPR 500
9.3	EMI Loan Processing fee- Credit Card	NPR 1,000 or 1% of loan whichever is higher
9.4	Late payment fee- Credit Card	NPR 300 or 1% of overdue amount or max. NPR 2,000
9.5	Over Limit Fee -Credit Card	NPR 500
9.6	Limit Enhancement Fee- Credit Card	NPR 750
9.7	POS Cash Advance Fee	NPR 500 or 5% of Trxn. Amt (whichever is higher)