

1. CUSTOMER SERVICES			
1.1 MC/NRB Cheque Issuance		Rs. 500 per issuance	
1.2 Stop payments		Free	
1.2.1 Cancellation of Cheque issued by the Customer		Rs. 300 for single cheque, Rs. 500 for more than one leaf(plus communication charges applicable if any)	
1.3 Cancellation of Uncollected Cheque Book		Rs. 250 per Cheque Book	
1.4 Release of Stop Payments		Free	
1.5 Standing Instruction		Rs. 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		Rs. 300 per Cheque	
1.8 Cheque returned unpaid (due to insufficient balance, stop payment) including over the counter return		Rs. 300 per cheque per return or available amount in the account if the balance is less than Rs. 300.	
1.9 Issuance of Balance Certificate:		Free	
1.10 Account Closure		Free	
1.11 Account Statement*		a) Free for the first time. b) Rs. 10 per page or minimum Rs. 200 for each next time.	
<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>			
1.12 Premature Breaking of Fixed Deposit (FD)		Normally prematurity Liquidation of FD shall not be allowed. In exceptional case, interest rate of closest lower slab minus 10% of the rate applicable for such lower slab shall be applied.	
1.13 Cash Withdrawal against Withdrawal Slip		Rs. 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	
1.15 Exchange of Foreign Currency		Free	
1.16 Account Product change request		Rs. 500 to Siddhartha Jeevan Surakshya Saving Account. Rs. 100 for other saving products.	
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)	Rs. 2,500	Rs. 10,000
2	6*8 (B)	Rs. 3,500	Rs.10,000

3	5*14 (C)	Rs. 4,000	Rs.15,000
4	12*8	Rs. 5,500	Rs.15,000
	8*10 (D)		
5	6*16 (E)	Rs. 6,000	Rs.15,000
6	11*14 (F)	Rs. 7,500	Rs.20,000
7	8*20 (G)	Rs. 8,000	Rs. 20,000
8	12*16 (H)	Rs. 12,500	Rs.25,000
9	15*20 (I)	Rs. 13,500	Rs. 25,000
1.17.2 Replacement of locker Key		Rs. 10,000 including charges to the vendor	
1.17.3 Surrender of locker		Free	
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		Rs.500 per instrument plus amount charged by 3 rd Parties	
1.18.3 After 6 months and up to 2 years		Rs.1,000 per instrument plus amount charged by 3 rd Parties	
1.18.4 After 2 years		Rs.1,500 per instrument plus amount charged by 3 rd Parties	
1.19 Loss of Cheque Books/Cheque Requisition Slip		Free if all cheques have been used	
		Rs. 100 for loss of requisition.	
<i>*Note: Old unused cheques should be cancellation or marked stopped in CBS unless specifically requested by customer but no additional charges will be applicable for such cancellation or stop payments.</i>			
1.20 Issuance of Cheque Book for other branch's account		Free:	
2. REMITTANCES			
2.1 INR Draft			
Accountholder		0.10% or minimum Rs. 300 (plus communication charges as per SBL STC sec 4)	
Non account holder		0.15% or minimum Rs. 500 (plus communication charges as per SBL STC sec 4)	
2.2 INR Swift			
Accountholder		0.20% or minimum Rs. 500 (plus communication charges as per SBL STC sec 4)	
Non account holder		0.25% or minimum Rs. 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 Rs. 600 (plus communication charges as per SBL STC sec 4)	
Non accountholder		0.15% or minimum Rs. 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)			

Accountholder	0.20% or minimum Rs. 500 (plus communication charges as per SBL STC sec 4)
Non accountholder	0.25% or minimum Rs. 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 25 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	Rs. 500 per instrument plus communication charge and out of pocket expenses if any
2.6 Stop Payment of DD/MC/NRB Cheque	Rs. 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	1% or minimum Rs. 300.
2.7.3 Transfer to another bank	0.15% or minimum Rs. 750 plus communication charge
2.7.4 Follow up SWIFT on remittances at customers request	Rs. 750 per message plus other bank charges if any
2.8 Nostro Cover Refund	
Refund of Inward Payment & Nostro Cover USD 50 or approval wherever applicable) communication charges as	equivalent (plus other bank charges if any and (subject to NRB 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	Rs. 500 per transfer
2.9.3 For transfer at the other customer's request	Rs. 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 Cheque/Draft and Other Instruments Purchase	

2.10.1 Cheque/Draft Purchase FCY/INR (subject to limit/approval)	0.75% or minimum Rs.1000 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 Rs. 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 Rs. 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 including INR	a) 0.075% or minimum USD 15 plus postage/courier charges as per SBL STC sec 4 b) 0.05% or minimum Rs 500 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	Rs. 1,000 per certificate for 1 st time Rs. 1,000 for renewal request
2.13 Any other Certificate not mentioned above	Rs. 1,000 per certificate
2.14 Charges related Depository Services	Charges as per Depository Participants/SEBON

3. TRADE FINANCE	
3.1 Import Documentary Letter of Credit	
3.1.1 LC Issuance Commission	0.20% p.q. or min. Rs. 2,000 for corporate and 0.25% p.q. or min. Rs. 2,000 for other than corporate plus communication charges as per SBL STC sec 4.
Adhoc limit:	0.25% p.q. or min. 2,000 for corporate and 0.30% p.q. or min. Rs. 2,000 for other than corporate plus communication charges as per SBL STC sec 4.
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) Rs. 1,000 (plus communication charges as per SBL STC sec 4). c) Rs. 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	a) 0.25% p.q. or min Rs. 2,500 per booking plus communication charge as per SBL STC sec

3.1.5 Confirmation Charge	As agree with the customer
3.1.6 Discrepancy Fees	<p>a) USD (Discrepancy fee-50 + Comm. Charge -10) b) GBP (Discrepancy fee-50 + Comm. Charge -10) c) AUD (Discrepancy fee-50 + Comm. Charge -10) d) EUR (Discrepancy fee-50 + Comm. Charge -10) e) CAD (Discrepancy fee-50 + Comm. Charge -10) f) JPY (Discrepancy fee-5,000 + Comm. Charge -1000) g) CHF (Discrepancy fee-50 + Comm. Charge -10) h) SGD (Discrepancy fee-50 + Comm. Charge -10) i) INR (Discrepancy fee-1500 + Comm. Charge -500) j) NPR (Discrepancy fee-2500 + Comm. Charge -100)</p> <p>For the currencies other than above discrepancy fee equivalent to USD 50 plus communication charge equivalent to USD 10 shall be levied.</p>
3.1.7 Document settlement fee	Rs. 1,000 for each set of document (plus communication charge as per SBL STC sec 4)
3.1.8 LC Overdrawn Commission	0.50% on overdrawn amount or Rs. 2,000 whichever is higher
3.1.9 L/C Cancellation Charge	<p>a) Fully Unutilized- Rs. 2,000 (plus other banks' charge and communication charge as per SBL STC section 4). b) Fully Unutilized- Rs. 2,000 (plus other banks' charge and communication charge as per SBL STC section 4). c) Partially unutilized: - For more than 25% of LC value (excluding tolerance amount) – Rs. 1,000 plus other Banks' charge and communication charge as per SBL STC section 4) d) 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: - For LC to be negotiated with us: a) LC Advising Commission b) Amendment Advising Commission - For LC not to be negotiated with us: a) LC Advising Commission b) Amendment Advising Commission	<p>a) Rs. 2,500 plus communication charges as per SBL STC sec 4. b) Rs. 1,500 plus communication charges as per SBL STC sec 4.</p> <p>a) Rs. 6,000 plus communication charges as per SBL STC sec 4. b) Rs. 3,000 plus communication charges as per SBL STC sec 4.</p>
3.2.2 Confirming Commission (To be confirmed by us)	0.75% per quarter or minimum Rs. 5,000 (plus communication charges as per SBL STC sec 4).
3.2.3 L/C Transferring Charge	Rs. 2,000 flat (plus communication charges as per SBL STC sec 4).
3.2.4 Expired LC Holding Charge	Rs. 1,000 per quarter (beyond expiry of 45 days)

3.2.5 Documentary Purchase a) under LC issued by Banks b) under LC issued by Corporate	a) 0.25% of document value or minimum Rs. 1,000 plus interest from day 1 (plus communication/ courier charges as per SBL STC sec 4) b) 0.5% of document value or minimum Rs. 2,000 plus interest from day 1 (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 Corporate	a) 0.125% of document value or minimum Rs. 2,000 plus communication/ courier charges as per SBL STC sec 4) b) 0.15% of document value or minimum Rs. 2,000 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 Rs. 3,000 (plus courier / communication charge as per SBL STC section 4) b) 0.30% per quarter of the document value or minimum Rs. 3,000 per booking (plus courier / communication charge as per SBL STC section 4)
3.3.2 Outward Collection (including CAD & CAA)	0.125% of the document value or minimum Rs. 1500 (plus courier/ communication charges as per SBL STC section 4)

3.4 Guarantees:

Guarantee Type	With Collateral		Without Collateral	
	Cash Margin	Charge	Cash Margin	Charge
3.4.1 Bid Bond	Less than 5%	0.25% p.q. or Min Rs. 1,000 per issuance.	Upto 25%	0.25% p.q. or Min Rs. 1,500
			Above 25% & Less than 50%	0.20% p.q. or Min Rs. 1,500
	5% & Above	0.20% p.q. or Min Rs. 1,000 per issuance.	Above 50% & Less than 100%	0.15% p.q. or Min Rs. 1,000 per issuance.
			100%	0.125% p.q. or Min Rs. 1,000 per issuance.
3.4.2 Performance Bond	Less than 5%	0.40% p.q. or Min Rs.1,000 per issuance.	Upto 25%	0.40% p.q. or Min Rs. 1,500 per issuance.
			Above 25% & upto 50%	0.375% p.q. or Min Rs. 1,500 per issuance.
	5% & Above	0.35% p.q. or Min Rs.1,000 per issuance.	Above 50% & Less than 100%	0.30% p.q. or Min Rs. 1,000 per issuance.

			100%	<i>0.125% p.q. or Min Rs. 1,000 per issuance.</i>
3.4.3 Performance Bond - Supply Credit Guarantee	Less Than 5%	<i>0.50% p.q. or Min Rs. 2,000 per issuance.</i>	Upto 50%	<i>0.60% p.q. or Min Rs. 3,000 per issuance.</i>
	5% & Above	<i>0.45% p.q. or Min Rs. 2,000 per issuance.</i>	Above 50% & Less than 100%	<i>0.40% p.q. or Min Rs. 2,500 per issuance.</i>
			100%	<i>0.125% p.q. or Min Rs. 2,000 per issuance.</i>
3.4.4 Advance Payment Guarantee	Less than 5%	<i>0.50% p.q. or Min Rs. 2,000 per issuance.</i>	Upto 50%	<i>0.50% p.q. or Min Rs. 2,500 per issuance.</i>
			Above 50% & upto 75%	<i>0.45% p.q. or Min Rs. 2,500 per issuance.</i>
	5% & Above	<i>0.45% p.q. or Min Rs. 2,000 per issuance.</i>	Above 75% & Less than 100%	<i>0.30% p.q. or Min Rs. 2,000 per issuance.</i>
			100%	<i>0.125% p.q. or Min Rs. 2,000</i>
3.4.5 Other Guarantee not covered above	Less than 5%	<i>0.50% p.q. or Min Rs. 2,000 per issuance.</i>	Upto 50%	<i>0.50% p.q. or Min Rs. 2,500 per issuance.</i>
			Above 50% & upto 75%	<i>0.45% p.q. or Min Rs. 2,500 per issuance.</i>
	5% & Above	<i>0.45% p.q. or Min Rs. 2,000 per issuance.</i>	Above 75% & Less than 100%	<i>0.30% p.q. or Min Rs. 2,000 per issuance.</i>
			100%	<i>0.125% p.q. or Min Rs. 2,000 per</i>
				<i>issuance.</i>
3.4.6 Counter Guarantee	Counter Guarantee Issuance			
	0.375% 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			
The same rate as fresh issuance				
3.4.7 Shipping Indemnity	For issuance			

	0.60% p.q. or Min Rs. 2,000/- plus commission charge as per SBL STC Section 4 and other Bank's Charges	
	Amendment not affecting value & validity	
	Rs. 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	
3.4.8 Letter of Credit Commitment (LOC)	As per commission of performance guarantee.	
3.5 Amendment of terms other than value increase and/or validity extension	Rs. 1,500 per amendment	
3.6 Amendment for value / validity extension	Same as issuance	
3.7 Deferred Payment Guarantee	0.4375% p.q. or Min. Rs. 2,000	
3.8 Guarantee Claim Handling/Settlement charges	Rs. 2,000 plus other related charges	
3.9 Expired Guarantee Holding Charge	Up to 15 days	Nil
	Up to 45 Days	Rs. 500
	Above 45 days	Rs. 1,000
3.10 Guarantee Cancellation	Rs.1,000 flat	
3.11 Advising guarantee to other banks/ Beneficiary	Rs. 3,000 flat or USD 50 per event	
3.12 Endorsing Guarantee to other banks	USD 75 per event	
3.13 Bank Guarantee amendments advising charge to other commercial banks	Rs. 500 Flat	

Cash Margin doesn't include fixed deposit for the purpose of classification under Commission category.

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

4.3 Postage	
4.3.1 Nepal	Rs. 50
4.3.2 India	Rs. 100
4.3.3 Other Countries	Rs. 200
4.4 Authentication of the 3rd party Swift	For Bank-with arrangement –as per arrangement Other-USD 50 or equivalent
5. Credit Administration and Control Department	
5.1 Credit Inquiries from other BFIs	Rs. 1,000 per enquiry
5.2 Real Estate Collateral Partial Release and re-mortgage	Property Value up to NPR 100 Million-Rs. 7,000 per release or per release & remortgage Property Value above NPR 100 Million-Rs. 10,000 per release or per release & remortgage
5.3 Partial release of shares under Lending against Shares	Rs. 500/Company or minimum Rs. 2,000
5.4 Temporary release of Land Ownership Registration Certificate	Rs. 1,000 per request
5.5 Letter issuance for electricity/water tap & other installation or any other request	Rs. 1,000 per request
5.6 Ownership transfer vehicle in the name of customer	
- Private vehicles	Rs.1,000 each
- Commercial Vehicles	Rs. 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	Rs. 1,000 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.	Rs. 1,000 per request
5.11 Issuance of Letter Of Intent (LOI)	Minimum Rs. 50,000 and as per mutual agreement with customer.
5.12 Issuance of Letter of Commitment (LOC)	As per commission of performance guarantee.
5.13 Issuance of Credit Line	Rs. 1,000 per issuance
5.14 Education Loan Amendment fee:	Loan amendment fee on SBL Education loan of Rs. 2500 per case is applicable for any amendment in course/subject of the student or change of university by the students.

6. LENDING FEES:

	Processing Fee	Renewal Fee
Consortium	As per consortium decision	As per consortium decision
	For revolving facilities	

Corporate	0.35% or min. Rs. 25,000	0.15%
	For Non revolving facilities	
Corporate	0.50%	Nil
Processing fee For SWAP Loan: for Revolving 0.25% and for non-revolving 0.35%		
Mid Corporate:	Processing Fee	Renewal Fee
	For revolving facilities	
	0.50%	0.15%
Amount Above Rs. 60 million	For Non- revolving facilities	
	0.75%	
Processing fee For SWAP Loan : for Revolving 0.25% & for Non-Revolving 0.50%		
SME's:	For revolving facilities	
	Processing Fee	Renewal Fee
Amount up to Rs. 60 million	0.75%	0.15%
	For Non-revolving facilities (new)	
Amount up to Rs. 60 million	0.75%	Nil
Processing fee For SWAP Loan : 0.50% for both funded and non-funded		
Adhoc Loan processing Fee :		
Corporate & Mid Corporate		0.25%
SME & Retail		0.50%
Processing fee for funded loan sanctioned by earmarking existing approved limit: 0.25% flat.		

Loan management fee for foreign currency loan :		
-For Short Term Loan		0.75%
-For Long Term Loan		0.75%
For all real-estate loan :		
	Processing Fee	Renewal Fee
- Up to Rs. 50 million	0.75%	0.15%
- Above Rs. 50 million	0.75%	0.15%
Deprived Sector Lending (wholesale)	Processing Fee	Renewal Fee
	0.25%	0.15%

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%	-
Siddhartha Mortgage Loan	0.75%	-
Hire Purchase Loan (Private)	0.75%	-
Hire Purchase Loan (commercial)	0.75%	-

Personal Overdraft (POD)	0.75%	0.15%
Professional Loan	0.75%	0.15%
Personal Term Loan		
Up to Rs. 100 million	0.75%	
Above Rs. 100 million	0.75%	

Loan Against Shares		
Loan Type	Processing Fee	Renewal Fee
Overdraft	0.75%	0.15%
Other than Overdraft		
- Up to Rs. 50 million	0.75%	0.15%
- Above Rs. 50 million and for corporate	0.50%	0.15%

Loan against FDR or 100% cash Margin (<i>both funded & non funded</i>)	Rs. 1,000 for the loan up to Rs. 7.5 million
	Rs. 2,500 for the loan above Rs. 7.5 million

Any credit facility by earmarking deposit of call/current/saving account both LCY and FCY:
Funded Facility: Rs. 2,000 for the loan up to Rs. 7.5 million Rs. 5,000 for the loan above Rs. 7.5 million
Non Funded Facility: Rs. 1,000 for the loan up to Rs. 7.5 million Rs. 2,500 for the loan above Rs. 7.5 million

Non fund based credit facilities:	Processing Fee	Renewal Fee
Up to Rs. 10 million	0.25%, or min. Rs.2,000	0.15 %
Above Rs. 10 million	0.25%, or min. Rs.5,000	0.15%
Non funded facility – Adhoc limit	0.25%	
Non funded facility by earmarking existing approved facility	0.25%	

S.No	Loan Products	Processing fee	Renewal fee	Prepayment fee	Commitment fee
1	Deprived Sector Loan				
a.	Siddhartha Saral Krishi Karja (MSKK)	N/A	N/A	N/A	N/A
b.	Siddhartha Rickshaw Loan (DRLK)	0.75%	N/A	N/A	N/A
c.	Siddhartha Low-cost Housing Karja (MLHK)	0.75%	N/A	N/A	N/A
d.	Siddhartha Saral Laghu Karja (MSLK)	N/A	N/A	N/A	N/A
e.	Siddhartha Saral Agri-Equipment Karja (MSEK) -Up to Rs. 1.5 million - Above Rs. 1.5 million	N/A 0.75%	N/A N/A	N/A N/A	N/A N/A
f.	Siddhartha Sthaniya Hydro Karja (MSHK)	0.75%	N/A	N/A	N/A
2	SME Loan				
a.	Siddhartha Sajilo Byabasaya Karja (SSBK)	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
3	Retail Micro Loan				
a.	Micro Auto Loan (SMVK)	0.75%	N/A	N/A	N/A
b.	Micro Home Loan (SMHK)	0.75%	N/A	N/A	N/A
c.	Micro Personal Loan (SMPK)	0.75%	0.15%	N/A	0.15% of unutilized amount if the loan utilization is less than 60%.
4	Micro Interest Subsidized Loan				
a.	Siddhartha Women Entrepreneurship Loan (SWEK)	N/A	N/A	N/A	N/A
b.	Siddhartha Foreign- Returned Youth Entrepreneurship Loan (SFYK)	N/A	N/A	N/A	N/A
c.	Siddhartha Higher and Technical or Professional Education Loan (SVEK)	N/A	N/A	N/A	N/A
d.	Siddhartha Dalit- Entrepreneurship Development Loan (SDEK)	N/A	N/A	N/A	N/A
e.	Siddhartha Earthquake Victims' Residence Building Loan (SNDK)	N/A	N/A	N/A	N/A
f.	Siddhartha Educated-Youth Self-employment Loan (SESK)	N/A	N/A	N/A	N/A
g.	Siddhartha Commercial Agriculture-livestock Loan (SCAK)	N/A	N/A	N/A	N/A

<p>Commitment Fee (unutilized limit)</p>	<p>➤ In case of revolving credit facility:</p> <ul style="list-style-type: none"> - 0.15% for all categories <p><i>Commitment fees shall be levied on unutilized portion of approved limit if average utilization of the approved limit remains below 60%.</i></p> <p>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> - <i>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.</i>
<p>Prepayment Fees</p>	<ul style="list-style-type: none"> - Nil for loan outstanding upto Rs.5 million or the amount determined by NRB time to time. - For Loan above Rs.5 million - Nil if the prepayment is made by the borrower due to the increase in interest rate and /or addition/change in agreed terms and conditions of sanction. - For Project Loan – Nil in case of change in interest and other terms and conditions unilaterally by the Bank. - In case of SWAP by other BFIs: 0.15% for all category loan. <p>In other cases prepayment fee shall be charged 0.15% of prepaid amount of loan.</p>
<p>Interest on Overdue:</p>	
<p>Penal interest on Principal Overdue</p>	<ol style="list-style-type: none"> 1. 2% p.a. penal interest in addition to the applicable interest rate shall be charged for overdue principal of loan amount or the expired overdraft, for delayed period. 2. In case of account overdrawn; highest published premium rate plus the prevailing base rate of the Bank shall be levied.
<p>Interest on Overdue Interest</p>	<p>Interest rate applicable to the respective loan account</p>
<p>Penal on Overdue Interest</p>	<p>Additional 2% p.a.</p>

Late Payment Fee (7 days Grace period shall be provided)	Flat Rs. 750 for delay payment of principal amount Flat Rs. 750 for delay payment of interest amount
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SBL Debit Card/Credit Card related charges & SMS Banking/ Internet Banking and other Products of Payment Solution Department:

S.N	Heading		Fee	
VISA Debit Card				
1	Subscription Fee- Bulk		NPR 1,300	
2	Subscription Fee- Annual		<i>NPR 325</i>	
3	Card Unblock Fee		<i>NPR 100</i>	
4	Destruction of Uncollected ATM cards & PIN (not collected within 3 month)		<i>NPR 250</i>	
5	Destruction of Re-issue (New) PINs (not collected within 3 month)		<i>NPR 100</i>	
Siddhartha Club Card				
1	Subscription Fee- Bulk		<i>NPR 4,000</i>	
2	Subscription Fee- Annual		<i>NPR 1,000</i>	
I-Connect (Internet Banking)				
1	Subscription Fee- Annual	Individual	<i>NPR 100</i>	
		Institution	<i>NPR 100</i>	
2	Fund transfer Fee-per transaction (SBL account only)		0	
3	Password Reset/ User Unblock		0	
4	Password Re-issue (New PIN)		NPR 50	
Bank smart/SMS Alert				
1	Subscription Fee- Annual		<i>NPR 250</i>	
2	Fund transfer Fee-per transaction (SBL account only)		0	
3	Password Reset/ User Unblock		0	
4	Password Re-issue (New PIN)		50	
5	Mobile Number change		100	
Credit card				
1	Joining fee	Credit Card Domestic	<i>NPR 1,500 (1st Year)</i>	
		Uno Credit Card Domestic	<i>NPR 1,750 (1st Year)</i>	
2	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>	
Prepaid Card				
1	Subscription fee	Prepaid Domestic	2 years <i>NPR 325</i>	
		Student Prepaid	2 years <i>NPR 100</i>	
		Medical Prepaid	2 years 0	
		Prepaid International	2 years <i>NPR 1,000</i>	
Transactional Fee				
	Cash Withdrawal	SBL Network	Visa Network	
			<i>Nepal Domestic</i>	<i>International</i>

1	SBL Visa Debit Domestic	-	NPR 30	NPR 250
2	Club Siddhartha	-	NPR 30	NPR 175
3	SBL Domestic Prepaid	-	NPR 30	NPR 250
4	SBL Student Prepaid	-	NPR 30	NPR 250

5	SBL Prepaid Medical	-	NPR 30	NPR 250
6	SBL Intl. Prepaid Travel Card	-	USD 1	USD 5 or 1% of trxn. amt. whichever is higher
7	SBL Credit Card	NPR 200+2% of trxn. amount	NPR 200+2% of trxn. amount	NPR 200+2% of trxn. amount

Balance Inquiry :

1	SBL Visa Debit Domestic	-	NPR 20	NPR 50
2	Club Siddhartha	-	NPR 20	NPR 50
3	SBL Domestic Prepaid	-	NPR 20	NPR 50
4	SBL Student Prepaid	-	NPR 20	NPR 50
5	SBL Prepaid Medical	-	NPR 20	NPR 50
6	SBL Intl. Prepaid Travel Card	-	USD 0.5	USD1
7	SBL Credit Card	-	NPR50	NPR 50

Reload Fee:

1	SBL Intl. Prepaid Travel Card	NPR 500
2	SBL Domestic Prepaid Card	Free
3	Ecommerce Fee:	
4	Ecommerce Activation Domestic Card	0
5	Ecommerce Activation International Card	0
6	Online fee processing	NPR 500

Card Replacement fee:

1	SBL Visa Debit Domestic	NPR 325
2	Club Siddhartha	NPR 325
3	SBL Domestic Prepaid	NPR 325
4	SBL Student Prepaid	NPR 100
5	SBL Prepaid Medical	NPR 325
6	SBL Intl. Prepaid Travel Card	USD 5
7	SBL Credit Card	NPR 500

PIN Reissue fee (New PIN)

1	SBL Visa Debit Domestic	NPR 100
2	Club Siddhartha	NPR 100
3	SBL Domestic Prepaid	NPR 100
4	SBL Student Prepaid	NPR 100

5	SBL Prepaid Medical	NPR 100
6	SBL Intl. Prepaid Travel Card	USD 1
7	SBL Credit Card	NPR 100
8	ATM Access Fee	NPR 500
	EMI Loan Processing fee- Credit Card	NPR 1,000 or 1% of loan whichever is higher
	Late payment fee- Credit Card	NPR 300 or 1% of overdue amount or max. NPR 2,000
	Over Limit Fee -Credit Card	NPR 500
	Limit Enhancement Fee- Credit Card	NPR 750
	POS Cash Advance Fee	NPR 500 or 5% of Trxn. Amt (whichever is higher)