



"Access to All"

गरीमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ब' वर्गको इजाजतपत्रप्राप्त संस्था

GARIMA BIKAS BANK LIMITED

STANDARD TARIFF OF CHARGES

Effective from Date 17th September, 2021 (1st Aswin, 2078)

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES (STC)

Section A- Operations

SN	Description of Services	Charges
1	Account Closure Charges	Free
2 Cheque Book		
2.1	Cheque Book issuance (in same Branch)	Free
2.2	Cheque Book issuance (in other Branch)	Free
2.3	Cheque leaf Stop Payment	Free
2.4	Uncollected cheque book destruction charges *	NPR 100.00 Flat
2.5	New cheque book issuance against lost cheque book or requisition slip	NPR 200.00 for cheque book of upto 30 leaves; NPR 300.00 for above 30 leaves
Note:	*Cheque books are kept for collection up to 1 year and if not collected then they are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer	
3 Account & Services		
3.1	Issuance of Good for Payment Cheque/Manager's Cheque	
	Managers Cheque issued for Loan Disbursement and payment to the vendor	Free
	Good for Payment/Manager's Cheque for other Customers	Free
3.2	Cancellation of Good for Payment/MC	NPR 250.00 per Cheque
3.3	Issuance of NRB Cheque	Free
3.4	Issuance of Balance Certificate	Free
3.5	Account Statement	For duplicate statement NPR 100.00 upto 3 months and NPR 200.00 for more than 3 months (Not applicable if NOT issued earlier for same date)
3.6	Withdrawal Slip Charge	Free
3.7	Counter Cheque Issue Charge (one leaf)	Free
3.8	FD breaking charge(Prior to maturity date of Fixed Deposit)	
a.	Individual	Int rate applicable will be lowest saving rate which is less than the closest prevailing rate at the time of FD breakage
b.	Corporate	Int rate applicable will be 50% of Call Account Int rate as published

3.9	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accrued interest on Sunaulo Bal Niksyap Yojana account of customer.
3.10	Duplicate Customer Dr/Cr Advice and Record Retrieval	
	with in 1 month of transaction	Free
	Over 1 month to one year	Rs. 200.00 flat
	After One Year	Rs. 300.00 flat
3.11	Cheque return Due to Insufficient Balance Charge	NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00
3.12	ABBS	Free
3.13	FD Certificate Re-print	NPR 100.00
4 Visa Debit Card /ATM (Validity 5 years)		
4.1	Debit Card Issuance Fee	NPR 1,100 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments)
	Year	Card Fee Installment Amount
	1st Year	NPR 300.00
	2nd Year	NPR 200.00
	3rd Year	NPR 200.00
	4th Year	NPR 200.00
	5th Year	NPR 200.00
4.2	Card Issuance in case of Stolen/Damage/Lost/Renewal	Same as per Debit Card Issuance Fee
4.3	Card Block/Unblock	NPR 100.00
4.4	PIN Re-generation	NPR 100.00
4.5	Staff & Dampati Savings Account Card Issuance Fee	Free
4.6	Cash Withdrawal Fee	
	Cash Withdrawal in GBBL ATM	Free
	Cash Withdrawal in Other Bank's ATM (Domestic)	NPR 30.00
	Cash Withdrawal in Other Bank's ATM (International)	NPR 250.00
4.7	Balance Enquiry	
	Balance Enquiry in GBBL ATM	Free
	Balance Enquiry in Other Bank's ATM (Domestic)	NPR 20.00
	Balance Enquiry in Other Bank's ATM (International)	NPR 50.00
4.8	Uncollected ATM Card *	NPR 100.00
Note:	* ATM PINs and Cards are kept for collection up to 90 days, if not collected then they are to be destroyed and thereafter NPR 100.00 shall be charged to the Customer account	

5 Electronic Clearing Charges (ECC)		
5.1	Regular Clearing (Less Than NRs. 200,000)	Free
5.2	Regular Clearing (NRs. 200,000 and Above)	NPR 15.00 per cheque
5.3	Express /High Value Clearing	NPR 100.00 per cheque
5.4	Last Minute Presentment Charge	NPR 200.00 per cheque
5.5	Inward Clearing Cheque return Charge (Insufficient Fund)	NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00
6 Real Time Gross Settlement (RTGS)		
6.1	RTGS Charge	
	Morning Session	NPR 10.00
	Afternoon Session	NPR 20.00
	Evening Session	NPR 100.00
7 Garima Smart Mobile/SMS Banking		
7.1	Subscription & Renewal Individual/Institutional Customer (Expiry annually)	NPR 200.00 per annum
7.2	Subscription & Renewal Individual/Institutional OD loan Customer (Expiry annually)	NPR 500.00 per annum
7.3	Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum for subscription NPR 200.00 per annum for renewal
7.4	Mobile Banking Pin Reset	NPR 20.00
8 Internet Banking Charge		
8.1	Subscription Fee	NPR 200.00 per annum
8.2	Renewal Fee	NPR 200.00 per annum
8.3	Password Reset	NPR 50.00
9 IBFT Charges (Mobile Banking & Internet Banking)		
	NPR 1 to NPR 50,000.00	NPR 10.00
	NPR 50,001 to NPR 100,000.00	NPR 20.00
	Above NPR 100,000.00	NPR 30.00

10	Inter Bank Payment System (IPS) Charges	
10.1	Outward IPS	
	NPR 1 to NPR 500	NPR 2.00
	NPR 501 to NPR 50,000	NPR 5.00
	Above NPR 50,000	NPR 10.00
10.2	Inward IPS	
	Direct Credit Up to NPR 500	NPR 2.00
	Direct Credit NPR 501 to NPR 50,000	NPR 5.00
	Direct Credit Above NPR 50,000	NPR 10.00
Note * For Dividend Payments, the transaction fee will be waived for transaction amount to NPR 100.		
11	ConnectIPS Transaction Fee	
11.1	General Transaction Fee	
	NPR 0.01 to NPR 500	NPR 2.00
	NPR 501 to NPR 5,000	NPR 5.00
	NPR 5,000 to NPR 50,000	NPR 10.00
	Above NPR 50,000	NPR 15.00
11.2	Special Government Tax Payment Transaction Fee	
	NPR 0.01 to NPR 500	NPR 2.00
	Above NPR 10,000	NPR 5.00
12	ASBA/CASBA (Application Supported By Blocked Amount/Centralized ASBA)	
	ASBA/CASBA Charge	NPR 10.00 per application

13	Safe Deposit Locker	
	Locker Security Deposit	NPR 10,000.00 (Refundable)
	Locker Key Lost Charge	NPR 1,000.00 or Actual Bill; whichever higher
	Locker Fee	
	Small Size (6"*8")	NPR 2,000.00 per annum
	Medium Size(6"*16")	NPR 2,500.00 per annum
	Large Size(12"*16")	NPR 3,000.00 per annum
	Special Size (12"*8")	NPR 3,000.00 per annum

14	Others	
14.1	Publication of Death Notice	As per Actual Cost
14.2	CCTV Footage Request	NPR 500.00 (Prior Approval from Head Office required)
14.3	Black Listing/Delisting Charge	
	Blacklisting Up to NPR 10 million	NPR 2,000.00 (Actual Basis)
	Blacklisting Above NPR 10 million	NPR 3,000.00 (Actual Basis)
	Delisting Up to NPR 10 million	NPR 2,000.00 (Actual Basis)
	Delisting Above NPR 10 million	NPR 3,000.00 (Actual Basis)
15	Garima Remit	

1. For Cash Mode Transactions

SN	From	To	Service Charge
1	NPR 1.00	NPR 10,000.00	NPR 100.00
2	NPR 10,000.01	NPR 25,000.00	NPR 150.00
3	NPR 25,000.01	NPR 50,000.00	NPR 200.00
4	NPR 50,000.00	NPR 100,000.00	NPR 250.00

2. For Account Deposit Mode Transaction

SN	From	To	Service Charge
1	NPR 1.00	NPR 10,000.00	NPR 100.00
2	NPR 10,000.01	NPR 25,000.00	NPR 150.00
3	NPR 25,000.01	NPR 50,000.00	NPR 200.00
4	NPR 50,000.01	NPR 100,000.00	NPR 250.00
5	NPR 100,000.1	NPR 200,000.00	NPR 300.00
6	NPR 200,000.1	NPR 300,000.00	NPR 350.00
7	NPR 300,000.1	NPR 400,000.00	NPR 400.00
8	NPR 400,000.1	NPR 500,000.00	NPR 500.00
9	NPR 500,000.1	NPR 600,000.00	NPR 600.00
10	NPR 600,000.1	NPR 700,000.00	NPR 700.00
11	NPR 700,000.1	NPR 800,000.00	NPR 800.00
12	NPR 800,000.1	NPR 900,000.00	NPR 900.00
13	NPR 900,000.1	NPR 1000,000.00	NPR 1000.00

Section B- Credit

SN	Particulars	Charges
1	Administrative/Service Charges - New Loan and Advances	
S.No	Description of Services	Administration Charges
1	Hire Purchase/ Auto Loan	1.00%
2	Business Loan	1.00%
3	Education Loan	0.75%
4	Home Loan	1.00%
5	Personal Loan	1.00%
6	Agriculture Loan	1.00%
7	Real Estate loan	1.00%
8	Margin Lending Loans	1.00%
9	Demand Loan/ Short Term Loans	1.00%
10	SME Loan	1.00%
11	Loan Against FD	0.00%
12	Garima Professional Loan	1.00%
13	Mortgage Loan	1.00%
14	Subsidy Loan Products	0.00%
15	Wholesale Lending	0.50%
16	Deprived Sector Loan	1.00%
17	Gold and Sliver Loan	1.00%
2	Renewal of Loan and Advances	
S.No	Description of Services	Renewal Charges
2.1	For All Loans	20% of Loan Administration Fees
3	Administrative charges on Consortium Loan:	
Charges on Consortium Loan will be as per the terms agreed on Lending Agreement between the member banks.		
4	Penal Interest	
4.1	Penal Interest shall be 2% P.A of Overdue Principal	
4.2	Penal for Interest on Interest will be 12% P.A of the Interest on Interest	

5 Credit Information Charges		
5.1	CIC Report charges shall be charged on actual basis including any incidental cost, if any, charged by the Credit Information Centre.	
5.2	Interbank Credit information request charges	NPR 500 per request
6 Commission on Non-Funded Facilities		
6.1	Bank Guarantees: Commission for issuing Bank Guarantees shall be minimum of NPR 2,000 per quarter or the following rates whichever is higher.	
S.No	Description	Rates (Per Quarter)
1	Bid Bond	0.25%
2	Performance Bond (Construction Business)	0.35%
3	Advance Payment Guarantee	0.40%
4	Performance Guarantee (Suppliers Guarantee)	0.375%
5	Other Guarantees	0.375%
6	Amendments not affecting Value and Validity	NPR 1,000 each
7	Amendment affecting value and Validity	Charges as applicable to New Guarantee
8	Bank Guarantee Cancellation Charges	NPR 1,000 each
9	Claim Handling Charges	NPR 2,000 per claim honored
6.2	Other Trade Instruments: Commission other charges related to Letter of Credit, TT and other trade Instrument shall be as per the Business Sharing Agreement with the Commercial Bank.	
7 Prepayment Charges		
Prepayment Charge* is applicable for Term Nature Loans and Advances only.		
S.No	Description of Services	Administration Charges
1	Loan Limit** Up to 5 Million	0.00%
2	Loan Limit above 5 Million	
a	Prepayment within 2 years	100% of the Administrative charge
b	Prepayment within 2 to 5 years	50% of the Administrative charge
c	Prepayment beyond 5 years	20% of the Administrative charge
* Prepayment charge shall be calculated on outstanding loan amount at the time of prepayment		
** Limit being based on SOL excluding guarantee given to other than undivided single family member) (Charges shall not be applicable, if prepayment is due to the change in terms and conditions)		
8 Commitment Charges		
S.No	Description of Services	Administration Charges
8.1	For Overdraft Nature Loans	0.20% of unutilized portion, if average utilization falls below 60%
*Commitment charges shall be collected at the time of renewal/ settlement of credit facilities.		

9	SWAP Charges	
9.1	Outgoing Customer:	
	Swap Charges shall be as follows:	
a	Loan swap within 2 years	100% of the Administrative charge
b	Loan swap between 2 to 5 years	50% of the Administrative charge
c	Loan swap beyond 5 years	20% of the Administrative charge
	Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment charges shall be charged for such cases.	
9.2	Incoming Customer:	
	Arrangement fee 0.30% of the force Loan booked for the Swap Purpose	
10	Collateral Replacement or Partial Release	
S.No	Description of Services	Administration Charges
10.1	Real Estate collateral Replacement	NPR 10,000 Flat per replacement for loan up to 10 Million, NPR 15,000 Flat for loan above 10 Million.
10.2	Real Estate collateral partial release	NPR 5,000 Flat per release for loan up to 10 Million, NPR 10,000 Flat for loan above 10 Million.
10.3	Shares/ Other Securities held as collateral Replacement or partial Release	NPR 2,000 Flat per release or replacement
11	Certification Charges	
11.1	Issuance of Loan Clearance Certificates	NPR 1,000 per issue
12	Other Incidental Charges	
Any charges incurred incidental to loan processing, disbursement or recovery shall be charged on actual basis to the client.		