

GARIMA BIKAS BANK LIMITED
STANDARD TARIFF OF CHARGES (STC)

Section A- Operations

SN	Description of Services	New
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 200 Flat
2.5	New cheque book issuance against lost cheque book or requisition slip	NPR 250.00 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.	
3	Account & Services	
3.1	Issuance of Good for Payment Cheque/Manager's Cheque	
	Managers Cheque issued for Loan Disbursement and payment to the Good for Payment/Manager's Cheque for other Customers	Free
3.2	Cancellation of Good for Payment/MC	NPR 500
3.3	Issuance of NRB Cheque	Free
3.4	Issuance of Balance Certificate	Free
3.5	Account Statement	Duplicate Statement : NPR 30 per each page or maximum NPR 500 in total
3.6	Withdrawal Slip Charge Counter Cheque Issue Charge (one leaf)	Free
3.7	FD breaking charge(Prior to maturity date of Fixed Deposit)	
a.	Individual	Int rate applicable will be lowest saving published rate at the time of opening FD
b.	Corporate	Int rate applicable will be 50% of Call Account Int rate at the time of opening FD
3.8	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accrued interest on Sunaulo Bal Niksyap Yojana account of customer.
3.90	Garima Swornim Nikchhep Yojana Pre-mature charge	30% flat based on interest posted & accrued interest on Garima Swornim Nikchhep Yojana account of customer.
3.11	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

3.10	Cheque return Due to Insufficient Balance Charge	NPR 300.00 per cheque or available amount in the account; if less than NPR 300.00
3.11	ABBS	Free
3.12	FD Certificate Re-print	NPR 250
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	
a	Cash Withdrawal in GBBL ATM	Free
b	Cash Withdrawal in Other Bank's ATM (Domestic)	Two Transaction Free after that per transaction NPR 20
c	Cash Withdrawal in Other Bank's ATM (International)	NPR 250.00
4.7	Balance Enquiry	
a	Balance Enquiry in GBBL ATM	Free
b	Balance Enquiry in Other Bank's ATM (Domestic)	NPR 20.00
c	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	
4.9	Visa Credit Card	
a	Service Fee	
	Card Issuance Fee	NPR 1,000.00
	Card Annual Charge	NPR 1,000.00
	Card Replacement/ Re-issuance Fee	NPR 500.00
	Pin Re-Generation Fee	NPR 100.00
	Limit Enhancement Fee	NPR 500.00
	Late Payment Fee	NPR 300.00
	Over Limit Fee	NPR 300.00
	Card Block/Unblock Fee	NPR 500.00
	Dispute Management Fee	As per Visa Rule
b	Transaction Fee	
	Particulars	Cash Advance Fee
	GBBL ATM	NPR 100.00
	Visa Network, Nepal	NPR 250.00
	Visa Network, India	NPR 250.00
		ATM Bal. Inquiry
		NA
		NPR 50.00
		NPR 250.00
c	Interest Rate	
	Credit Card Interest Rate	30% per annum
5 Electronic Clearing Charges (ECC)		
5.1	Regular Clearing (Less Than NRs. 200,000)	Free
5.2	Regular Clearing (NRs. 200,000 and Above)	Actual Charge
5.3	Express /High Value Clearing	Actual Charge
5.4	Last Minute Presentment Charge	Actual Charge
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	Actual Charge
	Afternoon Session	Actual Charge
	Evening Session	Actual Charge
7 Garima Digibatuwa/SMS Banking		
7.1	Subscription & Renewal Individual Customer (Expiry annually)	NPR 300.00 per annum
7.2	Subscription & Renewal Institutional customer (Expiry annually)	NPR 500.00 per annum
7.3	Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum for subscription NPR 300.00 per annum for renewal
7.4	Mobile Banking Pin Reset	NPR 50.00
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	Actual Charge
	NPR 50,001 to NPR 100,000.00	Actual Charge
	Above NPR 100,000.00	Actual Charge
10 Inter Bank Payment System (IPS) Charges		
10.1 Outward IPS		
	NPR 1 to NPR 500	Actual Charge
	NPR 501 to NPR 50,000	Actual Charge
	Above NPR 50,000	Actual Charge
10.2 Inward IPS		
	Direct Credit Up to NPR 500	Actual Charge
	Direct Credit NPR 501 to NPR 50,000	Actual Charge
	Direct Credit Above NPR 50,000	Actual Charge
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	Actual Charge
	NPR 501 to NPR 5,000	Actual Charge
	NPR 5,000 to NPR 50,000	Actual Charge
	Above NPR 50,000	Actual Charge
11.2 Special Government Tax Payment Transaction Fee		
	NPR 0.01 to NPR 500	Actual Charge
	Above NPR 10,000	Actual Charge
12 ASBA/CASBA (Application Supported By Blocked Amount/Centralized ASBA)		
	ASBA/CASBA Charge	NPR 5.00 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 Charge
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	Actual Charge
	Blacklisting Above NPR 10 million	Actual Charge
	Delisting Up to NPR 10 million	Actual Charge
	Delisting Above NPR 10 million	Actual Charge
15 Garima Remit		
For Cash Mode Transactions		
1	NPR 1.00 to NPR 10,000.00	NPR 100.00
2	NPR 10,001.00 to NPR 25,000.00	NPR 150.00

STANDARD TARIFF OF CHARGES (STC)

Section B- Credit

A		
SN	Particulars	Proposed
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%
18	Non Funded Facilities Limit	0.50%

2 Renewal of Loan and Advances		
S.No	Description of Services	Renewal Charges
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		
a	Penal Interest shall be 2% P.A of Overdue Principal	
b	Penal for Interest on Interest will be 12% P.A of the Interest on Interest	

5 Credit Information Charges		
a	CIC Report charges shall be charged on actual basis including any incidental cost, if any, charged by the Credit Information Centre.	
b	Interbank Credit information request charges	NPR 500 per request

6 Commission on Non-Funded Facilities			
A Bank Guarantees: Commission for issuing Bank Guarantees shall be minimum of NPR 2000 per quarter or the following rates whichever			
S.No	Description	Adhoc Issue	Issue within Non funded Facility Limit
1	Bid Bond	0.25%	0.20%
2	Performance Bond (Construction Business)	0.35%	0.25%
3	Advance Payment Guarantee	0.40%	0.30%
4	Performance Guarantee (Suppliers Guarantee)	0.40%	0.25%
5	Other Guarantees	0.40%	0.25%
6	Amendments not affecting Value and Validity	NPR 1000 each	
7	Amendment affecting value and Validity	Charges as applicable to New Guarantee	
8	Bank Guarantee Cancellation Charges	NPR 1000 each	
9	Claim Handling Charges	NPR 2000 per claim honored	
B Other Trade Instruments: Commission other charges related to Letter of Credit, TT and other trade Instrument shall be as per the Business			

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 Limit per customer.		

8 Commitment Charges		
S.No	Description of Services	Commitment Charges
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		
A 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		
B 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
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.
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.
3	Shares/ Other Securities held as collateral Replacement or partial	NPR 2,000 Flat per release or replacement
11 Certification Charges		
	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.		