

Annexure 2

NEPAL CREDIT AND COMMERCE BANK LTD.



Effective from 12th November 2017

Standard Tariff & Commission

S.no	Services	Min. Charges	Revised Charges
1.	Account Services		
a.	Good for Payment		Rs. 500/-
	Cancellation		Rs. 250/-
b.	Cheque Return for lack of funds (Presented in counter and NCHL-ECC)		Rs. 500/-
c.	Stop Payment		*Rs. 350/-
d.	Standing Order Instructions/Manual		*250/-
e.	Certificate of Balance – Regular Purpose		Nil
f.	Certificate of Balance		
i	Previous Day Certificate of Balance	Rs. 500	Rs. 500/-
ii	Same Day Certificate of Balance – for Special Purpose		*Rs. 1000/-
g.	Loss of Cheque Book		Rs. 250/-
h.	Account Closure		
	Within Six Month from account open date		**Rs. 500/-
	After Six Month from account open date		Nil
i.	Late Cheque Book Collection Charge (After 90 days)		Rs. 200/-
j.	Counter Cheque Leaf		100/-
k.	Account statement charges		
i.	For one time		Nil
ii.	Statement for the same period for more than once		**Rs. 10/- per page or Max. Rs. 100/-
l.	Issuance of New Cheque requisition slip in case of lost		**Rs. 50/- per slip
m.	Issuance of Duplicate FD Receipt		**Rs. 500/-
n.	Issuance of Advance Payment Certificate		**Rs. 1000/-
o.	Issuance of Duplicate Advance Payment Certificate		**Rs. 250/-
p.	Document/record retrieval older than 6 months		**Rs. 500
q.	Locker Breaking		**Rs. 1000/- plus actual cost incurred for breaking open the locker.
r.	Locker Surrender		**Rs. 500/-
2.	Electronic Cheque Clearing (ECC) / Interbank Payment System (IPS)/Cheque Collection		
a	Nepal Clearing House Ltd – Electronic Cheque Clearing (NCHL-ECC) Transaction Fees		
i	Amount Based Presentment Fees (Below 200,000) Regular		Nil
ii	Amount Based Presentment Fees (Rs. 200,000) Regular		** Rs. 10/-
iii	Amount Based Presentment Fees (Above 200,000) Regular		Rs. 30/-
iv	Presentment Fees (Above Equivalent NPR 200,000) Regular		Rs. 30/-
v	Presentment Fees Express		100/-
vi	High Value Presentment Fee (Above NPR 10 Crore up to NPR 20 Crore) Express		100/-
vii	High Value Presentment Fee (Above USD 1 Million to USD 2 Million) Express		100/-
b	Nepal Clearing House Ltd – Inter Bank Payment System (NCHL-IPS) Transaction Fees		
i.	NPR Transaction upto 500		**Rs. 2/-
ii.	NPR Transaction above 500 upto 5000		**Rs. 5/-
iii.	NPR Transaction above 5000 upto 50,000		**Rs. 10/-
iv.	NPR Transaction above 50,000		**Rs. 15/-
v.	FCY Transaction		**Rs. 15/-
	Note: For Dividend and IPO refund amounting up to Rs.100.00, charges will free		
c	Inward Cheque Collection		
i	Inward Cheque collection from outstation branches of other Banks – NPR		Rs. 500/- plus courier charge
ii	Inward Foreign Currency Cheque Collection		Rs. 500/- plus courier charge
d	Outward Cheque Collection		
i	Cheque Collection Outstation – NPR other bank		Rs. 500/- plus courier charge

Standard Tariff & Commission

ii.	Cheque Collection Outstation-NPR our branches		Rs. 75/- plus courier charge
iii.	Cheque collection Foreign Currency		US Dollar 10/- (or equivalent) plus postal charge Less than US \$4/- plus postal charge
iv.	INR Cheque sent for collection		**0.25% of cheque amount with a minimum of Rs. 350/- and maximum Rs. 5,000/- plus Rs. 100/- as postage charge.
3.	Cheque/Bills Purchases		
a.	NPR cheques drawn on Banks within Local clearing	Rs. 250/-	0.125% (due period for 3 days)
b.	NPR cheques drawn on Banks outside Local clearing	Rs. 250/-	0.35% plus other Bank Charges (actual) due period 7 days plus communication
c.	Foreign Draft/Cheque Other Currency* (for each set instrument)	Rs.500/-	0.60% plus other Bank Charges (actual) due period 15 days plus communication
d.	Delay in realization of Bills/Cheques stated in 2.2 abc		Highest published Interest Rate from due date. (For waiver obtain approval from the approving authority)
4.	Cheque Return Charges (Collection)		Rs. 100/-
5.	Remittances		
a.	Inward Remittance		
b.	FCY Notes Encashment		Free
c.	Inward Remittance by TT favouring		
i.	Customer		No Charge
ii.	Non Customer payment over the counter against Personal ID		Rs. 500/-
d.	Inward Remittance by TT favouring customer of another bank		
i.	In Rupees		Rs. 500/-
ii.	In FCY		US Dollar 10
e.	Refund of inward Telex Remittance		USD 50/- or Equivalent plus Swift Charge
5.1	Outward Remittance		
a.	Foreign Draft Issuance		
	INR	Rs. 100/-	0.10%
	FCY	Rs. 250/-	0.10%
b.	Cancellation of draft		Rs. 250/- plus swift charge
c.	Issuance of NRB Cheque		Rs. 500/-
d.	Issuance of Pay Order other than Vendor Payment		Rs. 250/-
5.3	ABBS Charge/Fund Transfers		
a.	Customer-Saving a/c Category		
	Below 2 Lacs		Nil
	Above 2 Lacs		**Minimum Rs. 100/- or 0.04%, Maximum Rs. 1,000/-
b.	Customer-Current a/c Category*		
	Below 2 Lacs		Nil
	Above 2 Lacs		**Minimum Rs. 100/- or 0.04%, Maximum Rs. 1,000/-
c.	For Credit to Loan a/c for settlement of loan		Nil
d.	For Financial institution to financial Institution		Nil
e.	Branch Advice/Fax Transfers for not using ABBS System		
	Customer	Rs. 250/-	0.05% plus courier Charge
	Non Customer	Rs. 500/-	0.10% plus courier charge
	For credit of loan/account		No Charge
	Amendment of payment instruction in Branch Advice/Fax Transfer		**Rs. 100/- per instance + communication charges
f.	Telegraphic Transfer		
i.	India	Rs. 250/-	0.10% plus swift charge
ii.	Others	Rs. 250/-	0.10% plus swift charge
6.	International Banking		
6.1	Documentary Bills for collection		

Standard Tariff & Commission

a.	Import Bill Coll. (Handling Charges)		Rs 750/-
b.	Export Bill Collection	Rs. 1500/-	0.15% of the bill plus swift charge
c.	Authentication of third party test		Rs. 1500/-
6.2 Documentary Credit (import)			
a.	DC issuance Commission		
i.	NRs. Sight DC's		*0.25% - 0.375% per quarter or Minimum Rs. 1,500/- per quarter + swift charge
	INR Sight DC		
	Corporate Houses		*0.15% per quarter or Minimum Rs. 1,500/- per quarter + swift charge
	Trading & Others		*0.20% - 0.35% per quarter or Minimum Rs. 1,500/- per quarter + swift charge
ii.	FCY Sight DC's		
	Corporate Houses		*0.125% per quarter or Minimum Rs. 1,500/- per quarter + swift charge
	Trading & Others		*0.15% - 0.20% per quarter or Minimum Rs. 1,500/- per quarter + swift charge
b.	Usance Commission (in addition to normal DC)		Normal DC charge plus 0.10% per month for Usance period
c.	Back to Back Sight DC (in addition to normal DC)		*Normal DC charge +0.125% per quarter or Minimum Rs. 1,500/-
d.	DC amendment commission		Rs. 500/- flat plus swift charge for amendment of other than time and amount (For Time & Amount LC opening charge shall be applicable)
e.	DC cancellation		
	Unutilized		Rs. 1000/- flat plus swift charge
	Partially Unutilized		Rs. 500/- flat plus swift charge
f.	Import Document Handling Charge		Rs. 750/- per set of document
g.	Discrepancy Commission (for each set of documents)		Local *For NRs. – Rs. 2,000/- (Discrepancy) + Rs. 100 (Communication) = Total Rs. 2,100/- India For INR – INR 1,500/- (Discrepancy) + INR 500/- (Communication) = Total INR. 2,000/- Other Countries For USD – USD 50/- (Discrepancy) + USD 25 (Communication) = Total USD 75/- For other FCY – Equivalent of USD 50/- at our counter cross rate (Discrepancy) + Equivalent of USD 25/- at our counter cross rate (Communication) = Total Equivalent of USD 75/- at our counter cross rate
h.	BCI Report Commission		**Rs.1,500/- (Rs. 1000 plus Swift Charge Rs.500)
i.	DAP/DAA Commission		
	Document Against Payment	**Rs.1,500/-	**0.20% whichever is Higher
	Document Against Acceptance		**0.10% per month in addition to DAP Commission
	Document Retirement	Rs.750/-	
k For Silver Import			
i.	Through Guarantee (Performance Bond)	**Rs. 1000/-	**0.26% (per quarter/ On monthly 4rorate basis from 2 nd Quarter)
ii.	Swift Charges	**Rs. 600/-	
iii.	Handling Charge	**Rs.750/-	

Standard Tariff & Commission

	Remittance Charges (For Revolving Nature)		
i.	Remittance Commission	**Rs. 500/-	**0.10% whichever is higher
ii.	Commission (Usance payment)		**0.10% per month in addition to Remittance Commission
6.3	Documentary Credit (Export)		
a.	Credit Advising Charge		Rs 1500/- (In case Document Negotiated by Other Bank except Our Bank)
b.	Amendment advising charge		Rs 1000/- (In case Document Negotiated by Other Bank except Our Bank)
c.	L/C transfer charge		Rs 2000/-
d.	L/C confirmation charge	Rs 2500/-	0.25% per quarter
e.	Sight Export Bill negotiation commission (clean documents)	Rs 1000/-	0.50% on the document value (due period 15 days)
f.	Sight Export Bill handling commission (Discrepant documents)	Rs 1500/-	
g.	Delay in Realization of negotiated document		Highest interest Rate on FCY or LCY
h.	Usance export bills negotiation	Rs 2500/-	Loan Availing Rate.
i.	Issuance of export payment certificate		Rs 500 per certificate
7.	Issuance of Bank Guarantee		
a.	Bid Bond Guarantee Commission		
i.	Prime Customer	*Rs 1000/-	*0.20% (per quarter/ on monthly prorate basis from 2 nd Quarter)
ii.	Others	*Rs 1000/-	*0.25% (per quarter/ On monthly prorate basis from 2 nd Quarter)
b.	Performance Bond Guarantee Commission		
i.	Prime Customer	*Rs 1000/-	*0.25% (per quarter/ On monthly prorate basis from 2 nd Quarter)
ii.	Others	*Rs 1000/-	*0.35% (per quarter/ On monthly prorate basis from 2 nd Quarter)
iii.	Performance Bond Commission (Suppliers nature)	*Rs 1000/-	0.40% (per quarter/ On monthly prorate basis from 2 nd Quarter)
c.	Advance Payment Guarantee Commission		
i.	Prime Customer	*Rs 1000/-	*0.35% (per quarter/ On monthly prorate basis from 2 nd Quarter)
ii.	Others	*Rs 1000/-	*0.45% (per quarter/ On monthly prorate basis from 2 nd Quarter)
d.	Financial Guarantee	*Rs. 1000/-	*0.50% per quarter
e.	Counter Gtee@ req from India	Rs 1000/-	*0.35% (per quarter/ On monthly prorate basis from 2nd Quarter)
f.	Counter Gtee @ req other than India	USD 50/-	*0.35% (per quarter/ On monthly prorate basis from 2nd Quarter)
g.	Customs Guarantee for Government	*Rs 1000/-	*0.35% (per quarter/ On monthly prorate basis from 2nd Quarter)
h.	Other Guarantees	*Rs 1000/-	*0.50% (per quarter/ On monthly prorate basis from 2nd Quarter)
7.1	Credit Line Commission		
	Up to Regular Limit		**Rs. 250/- per pc.
	Conditional (Above regular limit)		**Rs. 500/- per pc.
	Any Other Certificates/Letters		**Rs. 500/- per pc.

Standard Tariff & Commission

8.	Service charge of fresh loans		1% at the time of limit establishment															
9.	Renewal of Loans – service charge		Up to 1%															
9.1	Other Charges Other than pledge and release letter to Land Revenue Office/ Department of Transport Management Collateral Exchange (Landed Collateral) Collateral Exchange (Other Collateral)		**Rs. 500/- per letter **Rs. 5,000/- ** Rs. 500/-															
10.	Ad-hoc Limit charges																	
a.	Up to 3 months		0.50%															
b.	Above 3 months		0.50% to 1.00%															
11.	TR Limit Disbursement Charges																	
a.	Ad hoc		0.50%															
b.	Limit		As per Loan Category															
12.	Force Loan		Highest Published Rate															
13.	Commitment Charge																	
a.	Revolving Loan		*1% (on unutilized amount) if utilization is below 70% of Limit)															
b.	Term Loan & other loan		1% of utilized limit															
14.	CIC inquiry & other CIC related charge		On actual basis															
15.	Postage/ Courier Charge																	
			**Inside Nepal NRs. 100/- India NRs. 500/- **Other Countries NRs. 1500/-															
16.	Swift																	
	L/C opening		Rs 2000/-															
	Amendment and others		Rs 500/-															
	Cancellation of SWIFT		**Rs. 500/- plus SWIFT Charge															
	Follow up telex/SWIFT on remittances at customer's request		**Rs. 750/-															
	Other SWIFT Charges	Rs. 600/-	Rs. 600/- **Rs. 1200/- for FCY other than EUro & INR															
17.	Locker Rental Charges																	
a.	Small A (125*175*492 mm)	Rs 2500/- Per Annum	Deposit Rs 15,000/-															
b.	Small B (159*210*492 mm)	Rs 3000/- Per Annum	Deposit Rs 20,000/-															
c.	Medium (159*423*492 mm)	Rs 3500/- Per Annum	Deposit Rs 30,000/-															
d.	Large (321*423*492 mm)	Rs 4500/- Per Annum	Deposit Rs 40,000/-															
e.	Extra Large (321*210*492 mm)	Rs 5500/- Per Annum	Deposit Rs 50,000/-															
f.	Type 1 size in mm <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>HEIGHT</th> <th>WIDE</th> <th>DEPTH</th> </tr> </thead> <tbody> <tr> <td>91</td> <td>168</td> <td>572</td> </tr> </tbody> </table>	HEIGHT	WIDE	DEPTH	91	168	572	Rs. 2,000/-	Deposit Rs. 10,000/-									
HEIGHT	WIDE	DEPTH																
91	168	572																
g.	Type 2 size in mm <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>H</th> <th>W</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>189</td> <td>263</td> <td>492</td> </tr> <tr> <td>125</td> <td>352</td> <td>492</td> </tr> <tr> <td>178</td> <td>254</td> <td>572</td> </tr> <tr> <td>152</td> <td>203</td> <td>572</td> </tr> </tbody> </table>	H	W	D	189	263	492	125	352	492	178	254	572	152	203	572	Rs. 3,000/-	Deposit Rs. 20,000/-
H	W	D																
189	263	492																
125	352	492																
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h.	Type 3 size in mm <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>H</th> <th>W</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>189</td> <td>530</td> <td>492</td> </tr> </tbody> </table>	H	W	D	189	530	492	Rs. 4,000/-	Deposit Rs. 35,000/-									
H	W	D																
189	530	492																

Standard Tariff & Commission

	278	352	492			
	152	406	572			
	305	203	572			
i.	Type 4 size in mm				Rs. 4,500/-	Deposit Rs. 40,000/-
	H	W	D			
	508	178	572			
	305	406	572			
j.	Type 5 size in mm				Rs. 6,000/-	Deposit Rs. 60,000/-
	H	W	D			
	529	385	492			
	385	529	492			
	533	279	572			
	508	356	572			
18.	Innovative Product Rates					
a.	NCC ATM/Debit Card					
i.	First Issuance Charge					*350/-
ii.	Renewal					*350/-
iii.	Supplementary Card					*350/-
iv.	Card Replacement					*350/-
v.	Issue of Re-Pin					100/-
vi.	Card Blocking					50/-
vii.	Annual Fee (Charged at the End of Every Year)					*350/-
viii.	Uncollected Free Issued Cards (After Six Months)					*350/-
ix.	Urgent Card Issuance Fee					**350/-
x.	Urgent PIN Generation Fee					**150/-
b.	Transaction Charges Applicable To NCC VISA Debit Card Used at ATM for Cash withdrawal per Transaction					
i.	At NCC Bank's ATMs					Nil
ii.	At other NIBL/NIBL VISA Member Bank's ATMs					Rs. 20/-
iii.	At other Bank's ATMs under NPN					Rs. 20/-
iv.	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/ NPN ATMs					Rs. 50/-
v.	In India					Rs. 250/-
c.	Transaction Charges Applicable To NCC VISA Debit Card Used at ATM for Balance Enquiry per Transaction					
i.	At NCC Bank's ATMs					Nil
ii.	At other NIBL/NIBL VISA Member Bank's ATMs					Rs. 5/-
iii.	At other Bank's ATMs under NPN					Rs. 5/-
iv.	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/ NPN ATMs					Rs. 50/-
v.	In India					Rs. 50/-
d.	NCC Travel Dollar card & NCC Int'l Debit Card					
i.	Joining/Issuance Fee					1000/-
ii.	Annual Fee(Only for NCC Int'l Debit Card)					USD 10/-
iii.	PIN Regeneration Charge					USD 2/-
iv.	Replacement Fee					USD 10/-
v.	Renew/Reissue Fee					USD 10/-
vi.	Reload Fee					500/-
e.	Transaction Charges Applicable to NCC Travel Dollar card & NCC Int'l Debit Card Used at ATM for Cash withdrawal per Transaction					

Standard Tariff & Commission

i.	At NCC Bank's ATMs		NIL
ii.	At other NIBL/NIBL VISA Member Bank's ATMs		USD 0.3/-
iii.	At other Bank's ATMs under NPN		USD0.3/-
iv.	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs		USD 5/-
v.	At other Bank's ATMs		USD 5/-
f.	Transaction Charges Applicable to NCC Travel Dollar card & NCC Int'l Debit Card Used at ATM for Balance Enquiry per Transaction		
i.	At NCC Bank's ATMs		NIL
ii.	At other NIBL/NIBL VISA Member Bank's ATMs		USD 0.06/-
iii.	At other Bank's ATMs under NPN		USD 0.06/-
iv.	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs		USD 0.75/-
v.	At other Bank's ATMs		USD 0.75/-
f.	NCC Internet Banking Services		
i.	Balance Enquiry		Nil
ii.	Fund Transfer Transactions (Annually)		Rs. 500/-
iii.	Issue of New-Passwords		Rs. 50/-
g.	NCC Mobile Banking Services		
i.	SMS alert from Bank to Customer		Nil
ii.	First subscription fee including SMS alert for all account		Nil
iii.	Subsequent annual renewal fee including SMS alert for all account		Rs. 200
iv.	Subsequent annual renewal fee including SMS alert for staff account		**Nil
v.	Pin Code Regeneration		Rs. 25/-
h.	Fee for Inter Bank Fund Transfer(Via Mobile Banking Services)		
	Transaction Range		
i.	Rs.100 to Rs 1,000		Rs 10
ii.	Rs 1,001 to Rs 10,000		Rs 20
i.	Credit Card Bill Payment (Via Mobile Banking Services)		
	Transaction Range		
i.	Rs 100 – Rs 1,000		Rs 15
ii.	Rs 1,001 – Rs 10,000		Rs 25
iii.	Rs 10,001 – Rs 30,000		Rs 35
iv.	Rs 30,001 and 100,000		Rs 60
19.	Charges for De-mat A/c		
a.	De-mat Account Opening Charge		**50
b.	Account Operating Charge yearly		**100
c.	Securities transfer Charge/ transfer		**50
d.	Dematerialization Charge		**50
e.	Share pledged Charge		**50
f.	Account Block Charge		**25
g.	Mero Share (Online) operating Charge (yearly)		**50
20.	ASBA Fee		**Free

Note: Charges on ABBS -Free for inside valley branches including Banepa & Panauti.

*Amended

** Addition to previous