

NEPAL CREDIT AND COMMERCE BANK LTD.



# Commission & Charges

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*Your Business Bank*

**Nepal Credit & Commerce Bank Ltd**  
**Commission Rate & Service Charges**

S.No.	Services	Min. Charges if any	Charge
<b>1.</b>	<b>Account Services</b>		
<b>a.</b>	<b>Good for Payment</b>		* Rs. 500/-
	Cancelation**		** Rs. 250/-
b.	Cheque Return for lack of funds	Rs. 500/-	
c.	Stop Payment	Rs. 250/-	
d.	Standing Order Instructions/Manual		*Rs. 100/-
e.	Certificate of Balance – Regular Purpose	Nil	
f.	Certificate of Balance – for special Purpose	*Rs. 500/-	Rs. 1000/-
g.	Loss of Cheque Book		Rs. 250/-
h.	Account Closure	Nil	Nil
i.	Late Cheque Book Collection Charge (After 90 days)**		**Rs.200/-
j.	Counter Cheque Leaf**		**Rs.100/-
<b>2.</b>	<b>NCHL-ECC Transaction Fees</b>		
I	Amount Based Presentment Fees (Below 200,000) Regular	NPR	NIL
II	Amount Based Presentment Fees (Above 200,000) Regular	NPR	Rs. 30
III	Presentment Fees (Above Equivalent NPR 200,000) Regular	USD	Rs. 30
IV	Presentment Fees Express	NPR	Rs. 100
V	High Value Presentment Fee (Above NPR 10 Crore up to NPR 20 Crore) Express	NPR	Rs. 100
VI	High Value Presentment Fee (Above USD 1 Million to USD 2 Million) Express	USD	Rs. 100
<b>2.2</b>	<b>Cheque/Bills Purchases</b>		
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		Highest published

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	abc		Interest Rate from due date. (For waiver obtain approval from the approving authority)
<b>2.3</b>	<b>Cheque Return Charges</b>		
a.	Collection		Rs. 100/-
b.	Purchases		Highest published rate + 2% penal charge from the date of purchase till the date of recovery plus other bank charge
<b>3.</b>	<b>Remittances</b>		
<b>3.1</b>	<b>Inward Remittance</b>		
i.	FCY Notes Encashment		Free
<b>ii.</b>	<b>Inward Remittance by TT favouring</b>		
a.	Customer		No Charge
b.	Non Customer payment over the counter against Personal ID		Rs. 500/-
<b>iii.</b>	<b>Inward Remittance by TT favouring customer of another bank</b>		
a.	In Rupees		Rs. 500/-
b.	In FCY		US Dollar 10
iv.	Refund of inward Telex Remittance		USD 50/- or Equivalent plus Swift Charge
<b>3.2</b>	<b>Outward Remittance</b>		
<b>i.</b>	<b>Foreign Draft Issuance</b>		
	INR	Rs. 100/-	0.10%
	FCY	Rs. 250/-	0.10%
<b>ii.</b>	<b>Cancellation of draft</b>		Rs. 250/- plus swift charge
<b>iii.</b>	<b>Issuance of NRB Cheque*</b>		*Rs. 500/-
iv.	Issuance of Pay Order other than vendor Pmt		Rs. 250/-
<b>3.3</b>	<b>ABBS Charge/Fund Transfers</b>		
i.	Customer-Saving a/c Category*		Nil
ii.	Customer-Current a/c Category*		Nil
iii.	For Credit to Loan a/c for settlement of loan		Nil
iv.	For Financial institution to financial Institution*		Nil
<b>i.</b>	<b>Branch Advice/Fax Transfers for not using ABBS System</b>		
	Customer	Rs. 250/-	0.05% plus courier Charge
	Non Customer	Rs. 500/-	0.10% plus courier

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			charge
	For credit of loan/account		No Charge
<b>ii.</b>	<b>Telegraphic Transfer</b>		
a.	India	Rs. 250/-	0.10% plus swift charge
b.	Others	Rs. 250/-	0.10% plus swift charge
<b>4.</b>	<b>International Banking</b>		
<b>4.1</b>	<b>Documentary Bills for collection</b>		
a.	Import Bill Coll. (Handling Charges)		Rs. 750/-
b.	Export Bill Collection	Rs. 1500/-	0.15% of the bill plus swift charge
c.	Credit information for DC	Actual	
d.	Authentication of third party test		Rs. 1500/-
<b>4.2</b>	<b>Documentary Credit (import)</b>		
a.	DC issuance Commission		
i.	NRs. Sight DC's		0.25%- 0.375% per quarter of Minimum Rs. 1000/- per quarter + swift charge
	INR Sight DC		
	Corporate Houses		0.15% per quarter or Minimum Rs. 1000/- per quarter + swift charge
	Trading & Others		0.20%-0.35% per quarter or Minimum Rs. 1000/- per quarter + swift charge
ii.	FCY Sight DC's		
	Corporate Houses		0.125% per quarter or Minimum Rs. 1000/- per quarter + swift charge
	Trading & Others		0.15%-0.20% per quarter or Minimum Rs. 1000/- per quarter + swift charge
b.	Usance Commission (in addition to normal DC)		Normal DC charge + 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. 1000/-

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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)		<p><b>Local</b> For NRs. – Rs. 2000/- (discrepancy) + Rs. 50 (communication) = Total Rs. 2050/-</p> <p><b>India</b> For INR – INR 1500/- (discrepancy) + INR. 500 (communication) = Total Rs. 2000/-</p> <p><b>Other Countries</b> For US\$ – USD 50/- (discrepancy) + Equivalent of US\$ 25 at our counter cross rate (communication) = Total Equivalent of US\$ 75/-</p> <p>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</p>

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			counter cross rate
4.3	Documentary Credit (Export)		
a.	Credit Advising Charge		Rs. 1500/-
b.	Amendment advising charge		Rs. 1000/-
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
<b>5.</b>	<b>Issuance of Bank Guarantee</b>		
	<b>With 10% Cash Margin</b>		
a.	Bid Bond	Rs. 500/-	0.20% per quarter
b.	Performance Bond	Rs. 500	0.26% per quarter
c.	Advance payment	Rs. 500/-	0.30% per quarter
d.	Financial Guarantee	Rs. 500/-	0.38% per quarter
e.	Counter Gtee@ req from India	Rs. 1000/-	0.20% per quarter
f.	Counter Gtee @ req other than India	USD 50	0.20% per quarter
g.	Customs Guarantee for Government	Rs. 500/-	0.22% per quarter
h.	Other Guarantees	Rs. 500/-	0.30% per quarter
	<b>With 5% Cash Margin</b>		
a.	Bid Bond	Rs. 500/-	0.23% per quarter
b.	Performance Bond	Rs. 500	0.32% per quarter
c.	Advance payment	Rs. 500/-	0.36% per quarter
d.	Financial Guarantee	Rs. 500/-	0.45% per quarter
e.	Counter Gtee@ req from India	Rs. 1000/-	0.23% per quarter
f.	Counter Gtee @ req other than India	USD 50	0.23% per quarter
g.	Customs Guarantee for Government	Rs. 500/-	0.23% per quarter
h.	Other Guarantees	Rs. 500/-	0.32% per quarter
	<b>Nil Cash margin</b>		
a.	Bid Bond	Rs. 500/-	0.25% per quarter
b.	Performance Bond	Rs. 500	0.35% per quarter
c.	Advance payment	Rs. 500/-	0.40% per quarter
d.	Financial Guarantee	Rs. 500/-	0.50% per quarter
e.	Counter Gtee@ req from India	Rs. 1000/-	0.25% per quarter
f.	Counter Gtee @ req other than India	USD 50	0.25% per quarter
g.	Customs Guarantee for Government	Rs. 500/-	0.30% per quarter
h.	Other Guarantees	Rs. 500/-	0.40% per quarter
6.	Service charge of fresh loans		1% at the time of limit establishment
7.	Renewal of Loans – service charge		Up to 0.75%

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8.	** Ad-hoc Limit charges		
a.	Up to 3 months		0.50%
b.	Above 3 months		0.50% to 1.00%
9.	TR Limit Disbursement Charges		
a.	Ad hoc		0.50%
	Limit		As per Loan Category
10.	Force Loan		Highest Published Rate
11.	Commitment Charge		
i.	Revolving Loan		0.50% if utilization is below 50% of Limit
ii.	Term Loan & other loan		1% of utilized limit
12.	CIC inquiry & other CIC related charge		On actual basis
13.	Courier charge		
	India		Rs. 400/-
	Other Foreign countries		Rs. 1500/-
	Local Postal charge		Per consignment Rs. 50/-
14.	Swift		
	L/C opening		Rs. 2000/-
	Amendment and others		Rs. 500/-
15.	Locker Rental Charges		
a.	Small A (125*175*492 mm)	Rs 1400/ Per Annum	Deposit Rs 15,000/-
b.	Small B (159*210*492 mm)	Rs 1700/- Per Annum	Deposit Rs 20,000/-
c.	Medium (159*423*492 mm)	Rs 3000/- per annum	Deposit Rs 30,000/-
d.	Large (321*423*492 mm)	Rs 4000/- Per Annum	Deposit Rs 40,000/-
e.	Extra Large (321*210*492 mm)	Rs 5000/- Per Annum	Deposit Rs 50,000/-
16.	Innovative Product Rates **		
a.	<b>NCC ATM/Debit Card</b>		
i.	First Issuance Charge		Nil
ii.	Renewal		Rs. 200/-
iii.	Supplementary Card		Rs. 200/-
iv.	Card Replacement		Rs. 200/-
v.	Issue of Re-Pin		Rs. 100/-
vi.	Card Blocking		Rs. 50/-
vii.	Uncollected Free Issued Cards (After Six Months)		Rs. 200/-
b.	<b>Transaction Charges Applicable To NCC VISA Debit Card Used at ATM for Cash with drawl per Transaction</b>		

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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
<b>b.</b>	<b>Transaction Charges Applicable To NCC VISA Debit Card Used at ATM for Balance Enquiry per Transaction</b>		
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
	<b>NCC Travel Dollar card &amp; NCC Int'l Debit Card</b>		
	Joining/Issuance Fee		Rs 1000
	Annual Fee(Only for NCC Int'l Debit Card)		USD 10
	PIN Regeneration Charge		USD 2
	Replacement Fee		USD 10
	Re-new/Reissue Fee		USD 10
	Reload Fee		NPR 500
	<b>Transaction Charges Applicable to NCC Travel Dollar card &amp; NCC Int'l Debit Card Used at ATM for Cash with drawl per Transaction</b>		
	At NCC Bank's ATMs		NIL
	At other NIBL/NIBL VISA Member Bank's ATMs		USD 0.3
	At other Bank's ATMs under NPN		USD0.3
	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs		USD 5
	At other Bank's ATMs		USD 5
	<b>Transaction Charges Applicable to NCC Travel Dollar card &amp; NCC Int'l Debit Card Used at ATM for Balance Enquiry per Transaction</b>		
	At NCC Bank's ATMs		NIL
	At other NIBL/NIBL VISA Member Bank's ATMs		USD 0.06
	At other Bank's ATMs under NPN		USD 0.06
	At other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs		USD 0.75
	At other Bank's ATMs		USD 0.75
<b>b.</b>	<b>NCC Internet Banking Services</b>		
i.	Balance Enquiry		Nil
ii.	Fund Transfer Transactions (Annually)		Rs. 500/-
iii.	Issue of New-Passwords		Rs. 50/-



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c.	<b>NCC Mobile Banking Services</b>		
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
	<b>Fee for Inter Bank Fund Transfer(Via Mobile Making Seviles)</b>		
	<b>Transaction Range</b>		
	Rs.100 to Rs 1,000		Rs 10
	Rs 1,001 to Rs 10,000		Rs 20
	<b>Credit Card Bill Payment (Via Mobile Making Seviles)</b>		
	<b>Transaction Range</b>		
	Rs 100 - Rs 1,000		Rs 15
	Rs 1,001 - Rs 10,000		Rs 25
	Rs 10,001 - Rs 30,000		Rs 35
	Rs 30,001 and 100,000		Rs 60

Note \* Amended  
 \*\* Additional