

## Basic Banking Services

Ref.	Description	Charges
1.1.	Cheque book destruction fee	NPR 250.00
1.2.	Document processing fee (account opening documents processed but account dropped from system due to several reasons agreed by customer)	NPR 250.00 per account (waiver at discretion of BM)
1.3.	Stop payment of cheque	NPR 500.00
1.4.	Follow up fee	NPR 250.00 per annum
1.5.	Standing Instruction (e.g. SI instruction by customer)	NPR 250.00 per instruction (one time)
1.6.	Failure of Standing Instruction (when SI had been placed at the request of the customer).	NPR 250.00 per failure
1.7.	Lien marked in favor of third party (when requested by customer)	NPR 500.00
1.8.	Issuance of Balance Certificate	NPR 500.00 For Institutional Account – Free once a year for Balance Certificate issued during fiscal year end.
1.9.	Certification of Account Operation to MEX clients	NPR 250.00 per certificate
1.10.	Request to issue Customer Advice After 1 year After 2 Years	NPR 500.00 per advice NPR 1000.00 per advice
1.11.	Reversal of entries at the request of customer for telephone bill etc.	NPR 250.00
1.12.	Cash withdrawal against Cash withdrawal slip.	NPR 100.00 (waiver at BMs discretion)
1.13.	Cash management fee - Cash Deposit at Branches incurring costs in CIT	Cash deposit over NPR150K – Charge 0.05% or minimum NPR100/-
1.14.	Cheque Certified “Good For Payment”	NPR 500.00 per cheque
1.15.	Cancellation of Cheque certified “Good For Payment”	NPR 250.00
1.16.	Issuance of Advance Payment Certificate	NPR 250.00 NPR 500.00 duplicate
1.17.	Issuance of NRB cheque at the request of customer	NPR 500.00
1.18.	Cancellation of NRB cheque issued (at the request of customer)	NPR 250.00
1.19.	Issuance of Draft	0.1% or minimum NPR 350.00 for INR draft <ul style="list-style-type: none"> <li>• Additional USD5.00 (other bank charge) for USD DD issued through SCB</li> <li>• Additional NPR300 (Communication charge for DD amounting INR 100K and above)</li> </ul>
1.20.	Cancellation of Draft	NPR 500.00 plus other bank’s charge and SWIFT Charge of NPR 1000.00.
1.21.	Issuance of Managers Cheque	0.1% or minimum NPR 300.00
1.22.	Cancellation of Manger’s Cheque	NPR 300.00
1.23.	Wire Transfer (abroad)	0.1% or minimum NPR 250.00 and SWIFT charge of NPR 1000.00
1.24.	Wire Transfer to India for other banks made	0.1% or minimum NPR 250.00 and SWIFT charge of NPR

	through ICICI bank	1000.00 plus NPR 500.00 flat (other bank charges)
1.25.	Wire transfer to India through National Electronic Fund Transfer (NEFT)	0.1% or minimum NPR 300.00 and SWIFT charge of NPR 1000.00 plus NPR 500.00 flat (other bank charges)
1.26.	Wire Transfer (local – via NRB)	NPR500.00 upto NPR5 mio. plus SWIFT charge NPR1000.00 above NPR5 mio. plus SWIFT (SWIFT charge NPR1000.00)
1.27.	Refund of inward wire transfer - FCY Refund of inward wire transfer – INR	USD 25.00 plus NPR 1000.00 SWIFT charge. INR 500.00 plus SWIFT charge
1.28.	Other Bank Charges (Inward remittance received in USD)	USD5.00
1.29.	Other Bank Charges ‘OUR’ (Outward remittance)	Sent in GBP – GBP15.00 Sent in EURO – EUR20.00 Sent in JPY – JPY5000.00 Sent in USD – USD15.00
1.30.	Local Remittance via Principle Agent	As per local agent (as per e-mails sent by S.Gelal)
1.31.	Cheque Purchase (FCY) (Subject to availability of credit limit)	<ul style="list-style-type: none"> <li>• 0.125% for cheques which can be cleared through local clearing. Minimum NPR 500.00</li> <li>• 0.5% for FCY cheques that cannot be cleared through local clearing. Minimum USD 10/- or eqv.</li> <li>• Cheque Purchase returned handling fee NPR500.00</li> </ul> <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized within 15 days.</i></p>
1.32.	Cheque Purchase (INR) (Subject to availability of credit limit)	<ul style="list-style-type: none"> <li>• 0.5% or minimum NPR 500.00 plus postage charge</li> <li>• Cheque Purchase returned handling fee NPR500.00</li> </ul> <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized within 15 days.</i></p>
1.33.	Cheque Purchase (LCY) (Subject to availability of credit limit)	<ul style="list-style-type: none"> <li>• 0.125% for cheques which can be cleared through local clearing. Minimum NPR 500.00</li> <li>• Plus postage charge for cheques that cannot be cleared through local clearing.</li> <li>• Cheque Purchase returned handling fee NPR500.00</li> </ul> <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized through local clearing.</i></p>
1.34.	Cheque sent on collection ( INR)  Cheque sent on collection ( FCY)	<ul style="list-style-type: none"> <li>• 0.1% on face value or minimum NPR 300.00 plus postage charge.</li> <li>• USD 10/- or eqv.</li> </ul>
1.35.	Cheque sent on collection returned unpaid	NPR400.00 plus postage
1.36.	Cheque returned due to insufficient funds (via ECC or over the counter)	NPR500.00
1.37.	Express Clearing	Outward -NPR 200.00 (including NCHL charges) Inward (returned through ECC for insufficient funds) – NPR 500.00
1.38.	ECC Outward presentment fee	NPR30.00 for cheques above NRP200K NPR30.00 for all FCY cheques
1.39.	ECC charges for high-value cheques:	NPR 200.00 per cheque
1.40.	ECC IPS Charges – Customer Transfer	Upto NPR 500 – NPR 5.00 501 to 5K – NPR 15.00 5,001 to 50K – NPR 50.00 50,001 to 500K – NPR 75.00

		500,001 to 5 mio – NPR 100.00 Above 5 mio – NPR 500.00
1.41.	ECC IPS Charges – <ul style="list-style-type: none"> <li>• Dividend Payments</li> <li>• IPO Refund Payments</li> <li>• Treasury Payments</li> </ul>	NPR101 to 500 – NPR 5.00 501 to 5K – NPR 15.00 5,001 to 50K – NPR 50.00 50,001 to 500K – NPR 75.00 Above 500K – NPR 100.00

## ATM Card

Ref	Description	Charges
2.1	Destruction of undelivered card	NPR 250.00
2.2	Replacement of lost / damaged card	NPR 250.00
2.3	Replacement of damaged card	NPR 250.00
2.4	Supplementary card (per card)- One Time Fee	NPR 750.00
2.5	Supplementary card (per card)- Installment Fee	NPR 300+250+250
2.6	Replacement of PIN	NPR 100.00
2.7	Destruction of Re-pin	NPR 100.00
2.8	SCT/VISA Card one-time Fee	NPR 750.00
2.9	SCT/VISA Card one-time fee - Installment	NPR 300+250+250
2.10	Cash withdrawal in SCT network ATM	NPR 25.00
2.11	Balance enquiry in SCT network	NPR 3.00 per transaction
2.12	Cash withdrawal in Visa Network in Nepal	NPR 50.00
2.13	Cash withdrawal in Visa Network in India	NPR 250.00
2.14	Balance enquiry in VISA network	NPR50
2.15	Linking new account to ATM card	NPR 100.00
2.16	Laxmi Bank SCT/VISA card cash withdrawal on Nabil Network	NPR 25.00
2.17	Urgent Debit Card Fee	NPR 500.00
2.18	E-Commerce enable fee	NPR 1000.00
2.19	Card un-block fee	NPR 250.00
2.20	INR Txn. Limit Enhancement Fee	NPR 1000.00
2.21	Express Money Card less Cash <ul style="list-style-type: none"> <li>- Cash withdrawal upto NPR 25K</li> <li>- Cash withdrawal above NPR 25K</li> </ul>	NPR 25.00 NPR 50.00
2.22	Foreign VISA & Mastercard at Laxmi Bank ATM	NPR500.00

## Credit Card

Ref	Description	Charges
3.1	Joining fee (One-time)	NPR 500 per card (one time)
3.2	Instalment fee	NPR 1000 per card per year
3.3	Supplementary card fee	NPR 1000 per card per year
3.4	Card reissuance / replacement fee	NPR 1000 per card
3.5	Temporary limit enhancement fee	NPR 500 per case
3.6	Permanent limit enhancement fee	NPR 750 per case
3.7	On demand renewal	NPR 500 per case
3.8	Urgent card issuance fee	NIL

3.9	E-Commerce 3D Secure Registration	NPR 100
3.10	E-Commerce 3D Secure Annual Fee	NPR 100
3.11	E-Commerce 3D Secure Transaction Fee	NPR 50 OR 0.5% per transaction
3.12	Negative listing fee	NPR 300 per case
3.13	Cash advance fee On us transaction	NPR 150+2%
3.14	Cash advance fee (Off us transaction)	NPR 150 + 2%
3.15	Interest	2.25 % per month
3.16	Late payment fee	NPR 300 or 0.2 % per month whichever is higher
3.17	Over Limit fee	NPR 500 per month
3.18	PIN Re-generation Fee	NPR 150 per PIN

## USD Prepaid Travel Card

Ref	Description	Charges
4.1	Service Charge <ul style="list-style-type: none"> <li>• Issuance of USD Prepaid Travel Card against Nepali Rupee</li> <li>• Issuance of USD Prepaid Travel Card against FCY account</li> <li>• USD Card replacement fee</li> <li>• Renewal charge</li> </ul>	NPR 750.00 USD 5.00 NPR 500.00 NPR 500.00
4.2	Transaction Fee <ul style="list-style-type: none"> <li>• Cash Withdrawal</li> <li>• Balance Inquiry</li> <li>•</li> </ul>	USD 4.00 USD 1.00
4.3	USD Card Re-PIN	NPR 250.00

## SMS (Mobile) Banking

Ref	Description	Charges
5.1.	Enrollment	Nil
5.2.	SMS Alert Charges (a) Non Individual - Institution (per mobile)  (b) Individual customer	One time joining fee – NPR 500.00 & NPR 100.00 per month Annual fee of NPR 250.00
5.3	SMS alert for Debit card related transactions	NPR 150.00

## Internet Banking (iBank) Services

Ref	Description	Charges
6.1.	Subscription of Internet Banking(iBank)	NPR 1000.00 per annum for non Individual NPR 250.00 per annum for individual users
6.2	Re-PIN	NPR 100.00
6.3	Destruction of Re-PIN	NPR 100.00

## Email Alerts

Ref	Description	Charges
7.1.	Email Alerts joining fee	NPR 250.00 per annum for non individual NPR 100.00 per annum for individual. Annual fee of NPR 100.00 per annum for subsequent year for both individual and non individual

## Mobile Money

Ref	Description	Charges
8.1.	Mobile Money subscription fee	NPR 250.00
8.2.	Annual renewal fee	NPR 250.00
8.3.	Subscription modification fee	NPR 100.00
8.4.	Transfer of funds between bank accounts within Laxmi Bank	NPR 10 or 0.25% of the amount, whichever is higher
8.5.	Pay bills : Mobile phone, landline, ADSL internet, credit card. Pay at any merchant location within Mobile Money Merchant	Nil
8.6.	Cash payout through Mobile Money	NPR 120 per transaction flat
8.7.	Mobile Money Merchant Transaction Fee	Retail Trade – 2.5% per transaction Service Industry – 3.0% per transaction Durable Trade – 1.0% per transaction

## Mobile Khata

Ref	Description	Charges
9.1.	Mobile Khata Subscription Fee	Nil
9.2.	Transaction between self Mobile Khata and Self Bank Account	Nil
9.3.	Pay bills, top-up mobiles or pay at merchant locations	Nil
9.4.	Inquire current balance or last three transaction details	Nil
9.5.	Deposit or withdraw funds from Business Correspondents where the account is domiciled.	Nil
9.6.	Transfer funds between Mobile Khata accounts or other bank accounts.	For NPR 1.00 to 5000.00 –NPR 10.00 For NPR 5001.00 to 10,000.00 – NPR 15.00 For NPR 10,001.00 to 25,000.00 –NPR 25.00 For NPR 25001.00 to 50000.00- NPR 50
9.7.	Send money to unregistered mobile number	For NPR 1.00 to 5000.00 –NPR 10.00 For NPR 5001.00 to 10,000.00 – NPR 15.00 For NPR 10,001.00 to 25,000.00 –NPR 25.00 For NPR 25001.00 to 50000.00- NPR 50
9.8.	Deposit or withdraw funds from Business Correspondents other than where the account is registered.	For NPR 1.00 to 5000.00 –NPR 10.00 For NPR 5001.00 to 10,000.00 – NPR 15.00 For NPR 10,001.00 to 25,000.00 –NPR 25.00 For NPR 25001.00 to 50000.00- NPR 50
9.9.	Linking Bank Account to Mobile Khata	NPR 250.00

9.10.	Withdrawal from Laxmi Bank ATM for non-Laxmi Bank Cardholders	NPR 20.00
-------	---	-----------

## HBL/BOK Fund Transfer Services

Ref	Description	Charges
10.1.	Cash withdrawal through Cheque	NPR 100.00 or 0.05% whichever is higher
10.2.	Fund Transfer (account credit)	NPR 100.00 or 0.05% whichever is higher
10.3.	Fund Transfer (payment against ID)	NPR 100.00 or 0.05% whichever is higher (for account at one end)
10.4.	Fund Transfer (payments against ID)	NPR 500 flat (for Cash to Cash transaction)

## Courier Recovery

Ref	Description	Charges
11.1	Europe and USA	NPR 2,500.00
11.2	Other countries	NPR 2,000.00
11.3	India	NPR 600.00
11.4	Nepal	NPR 250.00

\*NOTE: Courier charges are up to a minimum of 1 kg. after which addition of NPR 350.00 for every half kg.

## Postage Recovery

Ref	Description	Charges
12.1	Foreign Countries	NPR 250.00
12.2	India	NPR 100.00
12.3	Nepal	NPR 100.00

## Market Maker

Ref	Description	Charges
13.1	Management of Government Bonds (as advised by the Central Bank)	NPR 100,000.00 - 0.5% NPR 100,100.00 to 500,000.00 - 0.4% NPR 500,100.00 to 1,000,000.00 - 0.3% NPR 1,000,100 to 5,000,000.00 - 0.2% Above NPR 5,000,100.00 - 0.1%

## Home Banking Service

Ref	Description	Charges
14.1	For cash transactions	NPR 500.00 per visit
14.2	For non cash transactions	NPR 250.00 per visit
	(not applicable for Private Bank customers)	

## Safe Deposit Locker

S.N.	Locker Type	Locker Size (H"XW"XD")	Deposit	Annual Rent
------	-------------	------------------------	---------	-------------

15.1	S.D.L. Type 1A – AA	4.92X6.89X19.37	NPR 10,000	NPR 2,500
15.2	S.D.L. Type 2B – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
15.3	S.D.L. Type L2/10-4D1L2	15.16X20.87X19.37	NPR 10,000	NPR 7,500
15.4	S.D.L. Type 2 - BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
15.5	S.D.L. Type 2 – 2BE	6.26X16.69X19.37	NPR 10,000	NPR 4,000
15.6	S.D.L. Type 2 – 4BH	12.63X16.69X19.37	NPR 10,000	NPR 6,500
15.7	S.D.L. Type 2 – 2B1H1	12.64X8.27X19.37	NPR 10,000	NPR 5,500
15.8	S.D.L. Type 1F/21 – 4AF	10.94X13.86X19.37	NPR 10,000	NPR 5,500
15.9	S.D.L. Type 3D/40 - DD	7.44X10.35X19.37	NPR 10,000	NPR 4,500
15.10	Locker Surrender Fee		NPR 1,500	
15.11	Duplicate locker key		NPR 4,000	

## Trade Operations

Ref	Description	Charges
<b>16.1</b>	<b>Letter of Credit – Import</b>	
16.1.1	Issuance of Letter of Credit (Irrevocable/revocable/back to back/transferable)	0.15% per quarter or part credit thereof, min NPR 2000.00
16.1.2	Revolving -in the terms of value	0.15% per quarter or part credit thereof, min NPR 2,000.00 drawing up to face value will be free of charges, thereafter 0.125% will be levied on each reinstatement of value.
16.1.3	Revolving- in terms of validity	0.15% per quarter or part credit thereof, min NPR 2,000.00
16.1.4	Cancelations of L/C	NPR 2000.00
16.1.5	Communication	NPR 2,500.00
16.1.6	Amendment For time extension of extension of expiry and / or increase in value  Time extension within the same quarter  Amendment other than time extension and increase in value.	0.15% per quarter or part thereof, min NPR 2000.00.  NRP 1,000.00  NRP 1,000.00
16.1.7	BCI report sharing charge	Minimum NPR500.00
<b>16.2</b>	<b>Bills – Import</b>	
16.2.1	Import Bill under L/C (Up to 15 days)	15% p.a. (365 days basis)
16.2.2	Import Bill Payment	NPR 1,000.00
16.2.3	Direct Reimbursement	15% p.a. (360 days basis) if booked under import bill or as agreed with the customer for import loan facility.
16.2.4	Collection Bill received ( Import bills without L/C)	0.15% on bill value or minimum NPR 2,000.00
16.2.5	Acceptance (usance L/C ) Commission	0.1% per month or minimum NPR 1,000.00
16.2.6	Communication Charge	NPR 1,200.00

16.2.7	Discrepancy Fee	USD 75.00 for L/C issued in USD EUR 75.00 for L/C issued in EUR GBR 75.00 for L/C issued in GBR JPY 7,000.00 for L/C issued in JPY INR 3,000.00 for L/C issued in INR NPR 3,000.00 for L/C issued in NPR Equivalent USD 50.00 for L/C for all other currency.
<b>16.3</b>	<b>Letter of Credit –Export</b>	
16.3.1	Advising L/C Advising L/C amendment	NPR 2,500.00 NPR 2,500.00 Note: The fee may be refunded to customer if bill is negotiated or sent on collection basis through us.
16.3.2	Confirmation Adding ( Subject to prior arrangement)	0.25% per quarter or part thereof, minimum NPR 2,000.00
16.3.3	Transfer of Credit For a simple transfer of whole documentary credit For Partial transfer	NRP 3,000.00 0.125% of transferred value or minimum NPR 1,500.00
<b>16.4</b>	<b>Bills - Export</b>	
16.4.1	Collection Bill sent	0.125% on bill value of minimum NPR 1,500.00
16.4.2	Export Bill Purchased – Sight ( covering 15 days) Clean  Discrepant	0.5% on bill value or minimum NPR 2000.00  0.75% on bill value or minimum NPR 2500.00
16.4.3	Export Bill –Usance Clean  Discrepant	0.5%. Beyond 15 days 15% p.a.  0.75%. Beyond 15 days 16% p.a
16.4.4	Cash Against Document (CAD) – NRB circular no Ipra. Paripatra No.259	As agreed with the customer
16.4.5	Communication fee ( follow-up)	NPR 1,200.00
<b>16.5</b>	<b>Letter of Guarantee</b>	
16.5.1	Issuance Fee Bid Bond	0.375% per quarter & part thereof or minimum NPR 1,500.00
16.5.2	Issuance Fee – Performance bond	0.4% per quarter & part thereof or minimum NPR 1,500.00
16.5.3	Financial and Advance Payment Guarantee	0.5% per quarter & part thereof or minimum NPR 1,500.00
16.5.4	Amendment Increase in value & Time extension	Same as issuance charge
16.5.5	Other amendment i.e. extension within same quarter or clauses of guarantee text.	NPR 1,500.00
16.5.6	Issuance of counter guarantee to other bank	Our charge plus correspondent bank’s charge and SWIFT charge of NPR 2,500.00.
16.5.6	Amendment of Counter Guarantee within the quarter for extension, guarantee text/clause change	<ul style="list-style-type: none"> <li>• USD 100.00 for GTEE in USD</li> <li>• EUR 100.00 for GTEE in EUR</li> <li>• GBP 100.00 for GTEE in GBP</li> </ul>



		<ul style="list-style-type: none"> <li>• INR 3000.00 for GTEE in INR</li> </ul>
--	--	---

## Loan Administration

Ref	Description	Charges
17.1	Credit Check Fee	As per actual CIB charges (currently NPR 550.00 with customer's details / NPR 250.00 without details)
17.2	Issuance of Letter of Credit Line	Up to NPR 50M – NPR 250.00 More than NPR 50M to NPR 100M –NPR 500.00 More than NPR 100M – NPR 1000.00
17.3	Loan Administration Fee –Renewal	NPR 10,000.00
17.4	Loan Administration Fee - Others	As per approval terms
17.5	Commitment fee	As per approval terms
17.6	Loan Against Gold up to NPR 0.5M	1% of fair market value (FMV) calculated on actual number of days the gold is pledged with the Bank.
17.7	Loan Against Gold above NPR 0.5M	1% of FMV calculated on actual number of days the gold is pledged with the Bank. Minimum 3 months fee will be recovered. up front. Balance (if any) to beat the time of security release. NPR 500.00 as loan documentation fee.

## Central Archives

Ref	Description	Charges
18.1	Documents retrieved within 1 year	NPR 500.00
18.2	Documents retrieved after 1 year	NPR 1000.00
	Any other documents retrieved as per customer's request (e.g. citizenship, license, passport, bills etc...)	Within 1 year : NPR 500 Before 1 year : NPR 1000.00

## SSC for Staff and Immediate Family Members

Ref	Description	Charges
19.1	Staff -All fees & charges	Nil. Subject to the following <ul style="list-style-type: none"> <li>• Actual expense i.e. SWIFT (NPR 250.00)/ Postage etc will be levied</li> <li>• Annual rental fee for safe deposit locker will be levied as per SSC.</li> <li>• Credit Card Issuance NPR 500</li> <li>• Credit Card Annual NPR 500</li> <li>• SMS alert 50% of SSC</li> <li>• Actual cost for third party fees/services</li> </ul>
19.2	Immediate family members –All fees & charges	<ul style="list-style-type: none"> <li>• 50% of SSC</li> <li>• Actual cost for third party fees/services.</li> </ul>