

1. Basic Banking Services

Ref.	Description	Charges
1.1.	Cheque book destruction fee	NPR 350.00
1.2.	Document processing fee (account opening documents processed but account dropped from system due to several reasons agreed by customer)	NPR 350.00 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.	Account Closure Within Six months	NPR 500.00
1.6.	ABBS Charge above 200K	NPR 250.00 Per Deposit /Withdrawal *
1.7.	Standing Instruction (e.g. SI instruction by customer)	NPR 350.00 per instruction (one time)
1.8.	Failure of Standing Instruction (If SI is placed at the request of the customer).	NPR 250.00 per failure
1.9.	Lien marked in favor of third party (when requested by customer)	NPR 500.00
1.10.	Issuance of Balance Certificate	NPR 500.00 For Institutional Account – Free once a year for Balance Certificate issued during fiscal year end.
1.11.	Certification of Account Operation to MEX clients	NPR 250.00 per certificate
1.12.	Statement Fee after Six months	NPR 250.00 Per months
1.13.	Request to issue Customer Advice After 1 year After 2 Years	NPR 500.00 per advice NPR 1000.00 per advice
1.14.	Reversal of entries at the request of customer for telephone bill etc.	NPR 250.00
1.15.	Cash withdrawal against Cash withdrawal slip.	NPR 200.00 (waiver at BMs discretion)
1.16.	Cash management fee - Cash Deposit at Branches incurring costs in CIT	Cash deposit over NPR150K – Charge 0.05% or minimum NPR200/-
1.17.	Cheque Certified “Good For Payment”	NPR 500.00 per cheque
1.18.	Cancellation of Cheque certified “Good For Payment”	NPR 250.00
1.19.	Issuance of Advance Payment Certificate	NPR 250.00 NPR 500.00 duplicate
1.20.	Issuance of NRB cheque at the request of customer	NPR 500.00
1.21.	Cancellation of NRB cheque issued (at the request of customer)	NPR 250.00
1.22.	Issuance of Draft	0.1% or minimum NPR 350.00 for INR draft <ul style="list-style-type: none"> • Additional USD5.00 (other bank charge) for USD DD issued through SCB • Additional NPR300 (Communication charge for DD amounting INR 100K and above)
1.23.	Cancellation of Draft	NPR 500.00 plus other bank’s charge and SWIFT Charge of NPR 1000.00.
1.24.	Issuance of Managers Cheque	0.1% or minimum NPR 300.00
1.25.	Cancellation of Manger’s Cheque	NPR 300.00

1.26.	Wire Transfer (abroad)	0.1% or minimum NPR 300.00 and SWIFT charge of NPR 1,000.00
1.27.	Wire Transfer - India	0.1% or minimum NPR 300.00 and SWIFT charge NPR 1,000.00 plus Other bank charges (Actual basis) in case of other bank charges “OUR”
1.28.	Wire transfer - India through National Electronic Fund Transfer (NEFT)	0.1% or minimum NPR 300.00 and SWIFT charge NPR 1,000.00 plus NPR 500.00 flat (NEFT Charge)
1.29.	Wire Transfer (Swift) locally through NRB	NPR 500.00 upto NPR5 mio.plus SWIFT charge Above NPR5 mio. - NPR 1000.00 plus SWIFT charge (SWIFT charge- NPR1000.00)
1.30.	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 NPR 1000.00 SWIFT charge.
1.31.	Other Bank Charges (Inward remittance received in USD)	USD 5.00
1.32.	Other Bank Charges ‘OUR’ (Outward remittance)	Sent in GBP – GBP 15.00 Sent in EURO – EUR 20.00 Sent in JPY – JPY 5,000.00 Sent in USD – USD 15.00
1.33.	Local Remittance via Principle Agent	As per their current charges (Agents)
1.34.	Cheque Purchase (FCY) (Subject to availability of credit limit)	<ul style="list-style-type: none"> • 0.125% or Minimum NPR 500.00 for cheques those are cleared through local clearing. • 0.5% or Minimum USD 10/- or Eqv. for FCY cheques those cannot be cleared through local clearing. • Cheque Purchase returned handling Fee- NPR500.00 <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized within 15 days.</i></p>
1.35.	Cheque Purchase (INR) (Subject to availability of credit limit)	<ul style="list-style-type: none"> • 0.5% or minimum NPR 500.00 plus postage charge • Cheque Purchase returned handling fee NPR500.00 <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized within 15 days.</i></p>
1.36.	Cheque Purchase (LCY) (Subject to availability of credit limit)	<ul style="list-style-type: none"> • 0.125% or Minimum NPR 500.00for cheques those are cleared through local clearing. • Plus postage charge for cheques that cannot be cleared through local clearing. • Cheque Purchase returned handling fee NPR500.00 <p><i>Overdue interest rate of 15% p.a. for cheques that are not realized through local clearing.</i></p>
1.37.	Cheque sent on collection (INR) Cheque sent on collection (FCY)	<ul style="list-style-type: none"> • 0.1% on face value or minimum NPR 300.00 plus postage charge. • USD 10/- or eqv.
1.38.	Cheque sent on collection returned unpaid	NPR 400.00 plus postage
1.39.	Cheque returned due to insufficient funds (via ECC or over the counter)	NPR 500.00
1.40.	Express Clearing	Outward -NPR 200.00 (including NCHL charges) Inward (returned through ECC for insufficient funds) – NPR 500.00
1.41.	ECC Outward presentment fee	NPR 10.00 for the cheques value NPR 200K NPR 30.00 for cheques above NPR 200K NPR 10.00 for the cheques value Eqv.to NPR 200K NPR 30.00 for all FCY cheques Eqv to NPR above 200K

1.42.	ECC charges - Outward Cheques presented through high-value session	NPR 200.00 per cheque
1.43.	ECC IPS Charges – NPR * (Including Inter Bank Deposit)	Upto 500 – NPR 5.00 >500-5,000 – NPR 15.00 >5K -50K – NPR 25.00 >50K – NPR 50.00 * No charges for Dividend and IPO refund payment for transactions amount up to NPR 100.00

2. Debit Card

Ref	Description	Charges
2.1	VISA Card one-time Fee	NPR 1000
2.2	VISA Card Installment Fee	NPR 250 (Per Annum)
2.3	Destruction of uncollected card	NPR 250.00
2.4	Urgent Card request (Instant Card)	NPR 500.00
2.5	Replacement of lost / damaged card/Renewal	One Time Fee: NPR 1000
		Installment: NPR 250 (Per Annum)
2.6	Replacement of PIN	NPR 150.00
2.7	Destruction of Uncollected Re-pin	NPR 100.00
2.8	Cash withdrawal in Visa Network in India (<i>Some banks may charge ATM Access Fees differently up to INR 300 for VISA cards used on their ATM</i>)	NPR 250.00
2.9	Cash withdrawal in Visa Network in Nepal	NPR 50.00
2.10	Balance enquiry in VISA network in India/Nepal	NPR 50.00
2.11	Linking new account to Debit Card	NPR 100.00
2.12	E-Commerce enrollment fee	NPR 100.00
2.13	E-Commerce Annual Fee	NPR 100.00
2.14	Card un-block fee	NPR 250.00
2.15	INR Txn. Limit Enhancement Fee	NPR 1000.00
2.16	Express Money Card less Cash	
	- Cash withdrawal upto NPR 25K	NPR 25.00
	- Cash withdrawal above NPR 25K	NPR 50.00
2.17	Foreign VISA & Mastercard at Laxmi Bank ATM (ATM Access Fess)	NPR 500.00

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

4. USD Prepaid Travel Card

Ref	Description	Charges
4.1	<input type="checkbox"/> Issuance of USD Prepaid Travel Card against Nepali Rupee	NPR 750.00
4.2	<input type="checkbox"/> Issuance of USD Prepaid Travel Card against FCY account	USD 5.00
4.3	<input type="checkbox"/> USD Card replacement/Renewal Fee	NPR 1000.00
4.4	<input type="checkbox"/> Reload Fee	NPR 250.00
4.5	Transaction Fee	
	<input type="checkbox"/> Cash Withdrawal-(Some banks may charge ATM Access Fees differently for VISA cards used on their ATM)	<input type="checkbox"/> USD□□□□□
	<input type="checkbox"/> Balance Inquiry	USD 1.00
4.6	USD Card Re-PIN	NPR 250.00

5. SMS (Mobile) Banking

Ref	Description	Charges
5.1.	Enrollment	Nil
5.2.	SMS Alert Charges (a) Non Individual (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 card related transactions ((Non-Package Subscribers)	NPR 100.00

6. 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

7. 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 Nil for USD travelers card holder

8. 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 in other banks accounts (Fund transfer between Laxmi Bank - NIL)	For NPR 100 to 1000 –NPR 10.00 For NPR 1001 to 10,000 – NPR 20.00 For NPR 10001 to 20,000 –NPR 30.00 For NPR 20001 to 25000- NPR 40.00
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

9. 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

10. Postage Recovery

Ref	Description	Charges
10.1	Europe and USA	NPR 2,500.00
10.2	Other Countries	NPR 2,000.00
10.3	India	NPR 600.00
10.4	Nepal	NPR 250.00

11. Market Maker

Ref	Description	Charges
11.1	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%

12.Home Banking Service

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

13.Safe Deposit Locker

S.N.	Locker Type	Locker Size (H"XW"XD")	Deposit	Annual Rent
13.1	S.D.L. Type 1A – AA	4.92X6.89X19.37	NPR 10,000	NPR 2,500
13.2	S.D.L. Type 2B – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
13.3	S.D.L. Type L2/10-4D1L2	15.16X20.87X19.37	NPR 10,000	NPR 7,500
13.4	S.D.L. Type 2 - BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
13.5	S.D.L. Type 2 – 2BE	6.26X16.69X19.37	NPR 10,000	NPR 4,000

13.6	S.D.L. Type 2 – 4BH	12.63X16.69X19.37	NPR 10,000	NPR 6,500
13.7	S.D.L. Type 2 – 2B1H1	12.64X8.27X19.37	NPR 10,000	NPR 5,500
13.8	S.D.L. Type 1F/21 – 4AF	10.94X13.86X19.37	NPR 10,000	NPR 5,500
13.9	S.D.L. Type 3D/40 - DD	7.44X10.35X19.37	NPR 10,000	NPR 4,500
13.10	Locker Surrender Fee		NPR 1,500	
13.11	Duplicate locker key		NPR 4,000	

14. Trade Operations

Ref	Description	Charges
14.1	Letter of Credit –Import	
14.1.1	Issuance of Letter of Credit (Irrevocable/revocable/back to back/transferable)	0.15% per quarter or part credit thereof, min NPR 2,000.00
14.1.2	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.
14.1.3	Revolving- in terms of validity	0.15% per quarter or part credit thereof, min NPR 2,000.00
14.1.4	Cancelations of L/C	NPR 2,000.00
14.1.5	Communication	NPR 2,500.00
14.1.6	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 2,000.00. NRP 1,000.00 NRP 1,000.00
14.1.7	BCI report sharing charge	Minimum NPR 500.00
14.2	Bills – Import	
14.2.1	Import Bill under L/C (Up to 15 days)	15% p.a. (365 days basis)
14.2.2	Import Bill Payment	NPR 1,000.00
14.2.3	Direct Reimbursement	15% p.a. (360 days basis) if booked under import bill or as agreed with the customer for import loan facility.
14.2.4	Collection Bill received (Import bills without L/C)	0.15% on bill value or minimum NPR 2,000.00
14.2.5	Acceptance (usance L/C) Commission	0.1% per month or minimum NPR 1,000.00
14.2.6	Communication Charge	NPR 1,200.00
14.2.7	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.
14.3	Letter of Credit –Export	
14.3.1	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.
14.3.2	Confirmation Adding (Subject to prior arrangement)	0.25% per quarter or part thereof, minimum NPR 2,000.00
14.3.3	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
14.4	Bills - Export	
14.4.1	Collection Bill sent	0.125% on bill value of minimum NPR 1,500.00
14.4.2	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
14.4.3	Export Bill –Usance Clean Discrepant	0.5%. Beyond 15 days 15% p.a. 0.75%. Beyond 15 days 16% p.a
14.4.4	Cash Against Document (CAD) – NRB circular no Ipra. Paripatra No.259	As agreed with the customer
14.4.5	Communication fee (follow-up)	NPR 1,200.00
14.5	Letter of Guarantee	
14.5.1	Issuance Fee Bid Bond	0.375% per quarter & part thereof or minimum NPR 1,500.00
14.5.2	Issuance Fee – Performance bond	0.4% per quarter & part thereof or minimum NPR 1,500.00
14.5.3	Financial and Advance Payment Guarantee	0.5% per quarter & part thereof or minimum NPR 1,500.00
14.5.4	Amendment Increase in value & Time extension	Same as issuance charge
14.5.5	Other amendment i.e. extension within same quarter or clauses of guarantee text.	NPR 1,500.00
14.5.6	Issuance of counter guarantee to other bank	Our charge plus correspondent bank’s charge and SWIFT charge of NPR 2,500.00.
14.5.6	Amendment of Counter Guarantee within the quarter for extension, guarantee text/clause change	<ul style="list-style-type: none"> • USD 100.00 for GTEE in USD • EUR 100.00 for GTEE in EUR • GBP 100.00 for GTEE in GBP • INR 3000.00 for GTEE in INR

15.5	Loan Renewal Fee – Corporate /Mid-Market	NPR 25K to 50K
15.6	Commitment fee	As per approval terms
15.7	**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. Minimum 3 months fee will be recovered up front. Balance (if any) to be recovered at the time of security release.
15.8	**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 be recovered at the time of security release. NPR 500.00 as loan documentation fee.

16. Central Archives

Ref	Description	Charges
16.1	Documents retrieved within 1 year	NPR 500.00
16.2	Documents retrieved after 1 year	NPR 1,000.00
	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 1,000.00

17. SSC for Staff and Immediate Family Members

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

Terms and Conditions

- By using or subscribing services the customer also allows the bank to debit applicable charges and commission from the customer's account.
- Charges/commissions are subject to change upon bank's discretion and may not be notified to customers in all cases.
- Waivers or discounts on the commission/ charges if applicable will be agreed between the bank and the customer before using the service.
- The charges/commission depending on the pricing structure may be one time or recurring.
- If charges/commissions are missed for whatever reason, the customer allows the bank to process the charges in bulk.
- For cancellation, the customer has to follow the process as ratified by the bank. Irrespective of whether the service is used or not as long as the customer still holds a subscription the bank may charge the customer.
- If you have any doubts or confusion regarding the charges, customers are requested to contact our nearest branch.
- The above charges /fees will come into effect from 12 Feb2018.

*The branches charges related ABBS should be defined separately.