

Civil Bank Limited

Schedule of Fees and Charges

(Last update: January 2017)



2073/2017

CONTENTS

1. Import Letter of Credit	1
3. Guarantee	3
4. Clean Bills Purchase.....	4
5. Clean Bills Collection.....	4
6. Remittance.....	5
7. Civil Bank Remit.....	6
8. Customer Service/ Business Desk.....	6
9. Credit Related	7
10. Safe Deposit Lockers.....	8
11. Cash and Transfers.....	9
12. Communication and Postage.....	10
13. E-Banking.....	10
14. Interbank Payment System (IPS) Charges	13
15. Other Charges.....	13

Abbreviations

OD – Overdraft

LC – Letter of Credit

NPR – Nepalese Rupees

INR – Indian Rupees

FCY – Foreign Currency

SWIFT – Society for Worldwide Interbank Financial Telecommunication

TT – Telex Transfer

CICL – Credit Information Center Limited

ABBS – Anywhere Branch Banking Service

USD – United States Dollars

GBP – Great Britain Pound

HP – Hire Purchase

PML Personal Mortgage Loan

NCHL Nepal Clearing House Limited

ATM – Automated Teller Machine

SCT – Smart Choice Technologies

NPN – National Payment Network

POS – Point of Sale

SCBNL – Standard Chartered Bank Nepal Limited

Nabil – Nabil Bank Limited

NSBI – Nepal SBI Bank Limited

HBL – Himalayan Bank Limited

BFI – Bank and Financial Institutions

IPS – Interbank Payment System

Schedule of Charges

1. Import Letter of Credit

S.N.	Particulars	Charges Applicable
1.1.	Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY) (Issuance Commission)	<p>Prime Customers: For Industries: 0.125% of LC value per quarter or minimum NPR 1,000/-</p> <p>For Trading Houses: 0.25% of LC value per quarter or minimum NPR 1,000/-</p> <p>Other Customers: For Industries: 0.25% of LC value per quarter or minimum NPR 1,500/-</p> <p>For Trading Houses: 0.375% of LC value per quarter or minimum NPR 1,500/-</p> <p>Case to Case basis: 0.375% of LC value per quarter or minimum 2,000/-</p>
1.2.	LC establishment in INR and Local Currency (LCY) (Issuance Commission)	<p>Prime Customers: For Industries: 0.25% of LC value per quarter or minimum NPR 1,000/-</p> <p>For Trading Houses: 0.375% of LC value per quarter or minimum NPR 1,000/-</p> <p>Other Customers: For Industries: 0.375% of LC value per quarter or minimum NPR 1,500/-</p> <p>For Trading Houses: 0.50% of LC value per quarter or minimum NPR 1,500/-</p> <p>Case to Case basis: 0.50% of LC value per quarter or minimum NPR 2,500/-</p>
1.3.	LC Amendment charges	<p>For Value and Validity As per issuance commission</p> <p>Other than Value and Validity</p> <ul style="list-style-type: none"> • Prime Customers: NPR 500/- • Other Customers: NPR 1,000/-
1.4.	Discrepancy charges (Import LC)	<p>Equivalent to USD 60.00 (Discrepancy Charge USD 50.00 and USD 10.00 as SWIFT Charges)</p> <p>INR 2,100.00 (Discrepancy charge INR 1,800/- and communication charge INR 300/-)</p> <p>NPR 2,500/- (Discrepancy fee NPR 2,000/- and SWIFT Charge NPR 500/-)</p>
1.5.	Advance Payment charges for import of goods from third countries	<p>Prime Customers: 0.10% of payment value or minimum NPR 1,000/- per transaction and SWIFT Charge NPR 500/-</p> <p>Other Customer: 0.125 % of payment value or minimum NPR 1,500/- and SWIFT Charge NPR 500/-</p>
1.6.	Usance Document Under LC if not paid upon maturity	As per Schedule of Interest Rates
1.7.	Usance LC Acceptance Commission	0.12% of Document Value per quarter or minimum NPR 1,000/-
1.8.	Document Settled by FCY transferred from other Banks	NPR 0.20 per USD

1.9.	Inward Document Collection	Prime Customers: 0.20% of document value or minimum NPR 1,500/- Other Customers: 0.30% of document value or minimum NPR 2,000/-
1.10.	Test Authentication Charge	NPR 5,000/- Flat
1.11.	Document Handling Charge	NPR 500/- per document
1.12.	LC Cancellation Charge (if unutilized)	Cancellation charge NPR 500/- plus SWIFT charge NPR 500/-
1.13.	Commission on LC Document value exceeding LC Value	0.25% on Document Value exceeding LC Value or Minimum NPR 1,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

2. Export Letter of Credit

S.N.	Particular	Charges Applicable
2.1.	Advising Commission	For Account holders: Nil For Non – Account holders: <ul style="list-style-type: none"> NPR 5,000/- No charge for LC advised by another bank and negotiated with Civil Bank
2.2.	Advising Amendment	For Account holders: Nil For Non-Account holders: <ul style="list-style-type: none"> NPR 2,500/- No charge for LC advised by another Bank and negotiated with Civil Bank
2.3.	Confirmation Commission	0.50 % of LC value per quarter or minimum NPR 3,000/-
2.4.	LC Transfer Charge	<ul style="list-style-type: none"> Transfer to sister concern's account in Civil Bank: No Charge Transfer to third party account in Civil Bank: NPR 1,000/- Transfer to other bank: NPR 5,000/- plus communication charge of NPR 500/-
2.5.	Negotiation of Export Bills (Sight)	0.65% of Document value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD from the 16 th day till the date of realization
2.6.	Negotiation of Export Bills (Usance)	0.25% of Document value plus interest rate applicable to TR Loan during the Usance period and highest published interest rate under OD till the date of realization after the Usance period
2.7.	Negotiation of documents against our own LC	Prime Customers: Equivalent to Trust Receipt rate for 15 days or minimum NPR 1,000/-. If not realized within 15 days, interest to be charged @ highest published rate under OD from the 16th day till the date of realization. Other Customers: Equivalent to OD rate for 15 days or minimum NPR 1,500/-. If not realized within 15 days interest to be charged @ highest published rate under OD from the 16th day till the date of realization.

2.8.	Outward Document Purchase not under LC (BILTY)	<p>Prime Customers: Trust Receipt rate plus 2% p.a. up to 15 days Additional 1% per annum to be levied from 16th day till the date of realization.</p> <p>Other Customers: OD rate for 15 days and if it is not realized within that period additional 2% per annum to be levied from 16th day till the date of realization.</p>
2.9.	Outward Document Collection	<p>Prime Customers: 0.15% of document value or minimum NPR 2,000/-</p> <p>Other Customers: 0.25% of document value or minimum NPR 2,000/-</p>

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

3. Guarantee

S.N.	Particulars	Charges Applicable
3.1.	Bid Bond	<p>Prime Customers: 0.25% of Guarantee Value per quarter or minimum NPR 500/-</p> <p>Other Customers: 0.40% of Guarantee Value per quarter or minimum NPR 1,000/-</p>
3.2.	Performance Bond	<p>Prime Customers: 0.3125% of Guarantee value per quarter or minimum NPR 1,000/-</p> <p>Other Customers: 0.40% of Guarantee Value per quarter or minimum NPR 1,200/-</p>
3.3.	Advanced Payment Guarantee	<p>Prime Customers: 0.375% of Guarantee Value per quarter or minimum NPR 1,500/-</p> <p>Other Customers: 0.625% of Guarantee Value per quarter or minimum NPR 2,000/-</p>
3.4.	Bonded Warehouse Guarantee	0.50% of Guarantee Value per quarter or minimum NPR 2,500/-
3.5.	Guarantee against Counter Guarantee of Nepalese Banks	0.25% of Guarantee Value per quarter or minimum NPR 3,500/-
3.6.	Guarantee against Counter Guarantee of Top 500 Banks	0.25% of Guarantee Value per quarter or Minimum USD 100.00
3.7.	Amendment (Not effecting value and expiry as well as for time extension within the quarter)	NPR 750/- plus Communication Charge
3.8.	Counter Guarantee Amendment not affecting time and value	USD 25.00 plus SWIFT Charge of NPR 500/-
3.9.	Endorsement of Guarantee to other Bank or relaying claims	USD 75.00 per event
3.10.	Shipping Indemnity	NPR 2,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

4. Clean Bills Purchase

S. N.	Particulars	Charges Applicable
4.1.	Local Clearing Cheques	<ul style="list-style-type: none"> 0.125% of Face Value of Bill or Minimum NPR 150/- If not realized within 3 days, additional 0.05% of Face Value of Bill per day thereafter up to realization The entire face-value amount of the cheque will be credited into the account and clearing charges will be levied separately. For Prime Customers: OD rate for actual number of days up to realization
4.2.	Local Outstation Cheques	<ul style="list-style-type: none"> No Branch but having Clearing House: 1.00% of Face Value of Bill or minimum NPR 500/- Branch but No Clearing House: 1.25% of Face Value of Bill or minimum NPR 750/- No Branch and No Clearing House: 1.50% of Face Value of Bill or minimum NPR 1,000/- <p>Note: In all above cases, if not realized within 30 days 18.00% p.a. on actual number of days up to realization date</p>
4.3.	USD Cheques payable in countries other than USA	<ul style="list-style-type: none"> 1.50% of Face Value of Bill or minimum NPR 1,000/- for 45 days If not realized within 45 days, additional 0.05% per day thereafter up to realization date
4.4.	USD Cheques (USA)	<ul style="list-style-type: none"> 0.50% of Face Value of Bill or minimum NPR 500/- for 15 days. If not realized within 15 days, additional 0.05% per day thereafter up to realization date
4.5.	Other Currencies	<ul style="list-style-type: none"> 1.00% of Face Value of Bill or minimum NPR 500/- Outside Clearing Zone: 1.50% of Face Value of Bill or minimum NPR 1,000/- If not realized within 15 days, additional 0.05% per day thereafter up to realization date
4.6.	INR Bills/ Demand Draft (DD) Purchase	<p>Payable at Metros of India:</p> <ul style="list-style-type: none"> 0.50% of Face Value of Bill or NPR 500/- for 15 days. If negotiable instrument not realized within above specified date, additional 0.05% per day thereafter up to realization date <p>Non-Metros:</p> <ul style="list-style-type: none"> 1.25% of Face Value of Bill or minimum NPR 1,000/- for 30 days. If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter up to date of realization
4.7.	Demand Draft Revalidation/ Confirmation Charge	<ul style="list-style-type: none"> For Institutions: NPR 300/- For Individuals: NPR 500/- <p>Note: If Demand Drafts have been issued for the purpose of education, an additional 1% education tax shall be levied as per NRB Guidelines</p>

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

5. Clean Bills Collection

S.N.	Particular	Charges Applicable
5.1.	Outward Collection Cheques	0.125% of Face Value of Bill, or minimum NPR 500/- plus postage charge
5.2.	Inter Branch Collection	No Charge
5.3.	Foreign Currency Clean Bill Collection (including INR)	0.125% of Face value of Bill or minimum NPR 500/- plus postage/

		communication charge
5.4.	Special Clearing	<ul style="list-style-type: none"> Inward Clearing NPR 2,000/- Outward Clearing NPR 2,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

6. Remittance

S.N.	Particular	Charges Applicable
6.1.	INR Draft	<p>Prime Customers: 0.05% or minimum NPR 250/- (whichever is higher)</p> <p>Other Customers: 0.1% or minimum 500/-</p>
6.2.	Foreign Currency Draft	<p>Prime Customers: 0.10% or NPR 250/- whichever is higher Plus SWIFT charge NPR 100/-</p> <p>Students: 0.05% of Face Value of Bill or minimum NPR 100/- Plus SWIFT charge NPR 100/-</p> <p>Other Customers: 0.10% or NPR 250/- whichever is higher Plus SWIFT charge NPR 100/-</p>
6.3.	FCY/INR Telex/SWIFT Transfer	<p>Prime Customers: 0.10% of TT/ SWIFT value or Minimum NPR 250/- plus Telex/ SWIFT charge NPR 500/-</p> <p>Other Customers: 0.20% of TT/SWIFT value or Minimum NPR 500/- plus Telex/ SWIFT Charge NPR 750/-</p> <p>Note: If the charge is "Ours" in MT 103, customer's account shall be debited as per the charge taken by our NOSTRO correspondent. The charge can be debited in advance or after the receipt of claims from our correspondent.</p>
6.4.	Telex/ SWIFT Transfer for Tatopani imports	0.05% of TT/ SWIFT value or NPR 500/-, whichever is higher plus Telex/ SWIFT charge of NPR 500/-
6.5.	Inward Remittance Payment to Accounts in other banks (Other than worker's remittance)	Transfer in same currency: NPR 1,500/- Transfer in NPR: NPR 1,000/-
6.6.	Draft Cancellation	<p>In case of lost draft:</p> <ul style="list-style-type: none"> Up to 3 months from the date of draft issuance: NPR 250/- per draft After 3 months from the date of draft issuance: NPR 500/- per draft <p>In case the original instrument is submitted to the Bank:</p> <ul style="list-style-type: none"> NPR 250/- <p>In both cases:</p> <ul style="list-style-type: none"> SWIFT and other Bank charges as applicable Refund will be made at the prevailing rate on the date of refund
6.7.	Fund Transfer to another Bank in Nepal	NPR 500/- Flat
6.8.	Refund of Inward Remittance	<ul style="list-style-type: none"> Related Nostro A/C: USD 15.00 or equivalent plus SWIFT Charge Vostro Remittance A/C: USD 5.00 or equivalent plus SWIFT Charge
6.9.	ABBS Transfer	Inside Valley: No charge Outside Valley:

		<ul style="list-style-type: none"> No charge for amounts up to NPR 200,000/- No charge for loan customers 0.05% or NPR 100, whichever is higher, will be charged for transactions equal to or above NPR 200,000/- Remittance charges will be levied for account to non-accountholder transfers No charges for promoters of Civil Bank maintaining Civil Bank Sansthapak Bachat Khata for transactions up to NPR 500,000/- per day No charges shall be levied on accountholders of Banepa and Dhulikhel branches for transactions between these two branches. Transaction limit: NPR 500,000/- per day No charges shall be levied on Civil Bank Platinum Savings Account for transactions up to NPR 500,000/- per day No charges shall be levied on Civil Bank Remit Savings Account for transactions up to NPR 500,000/- per day <p>Note: Charges as per NRB Circular shall prevail in the event of a conflict with the charges indicated above</p>
6.10.	Payment of Remittance, Online Money Transfers, Online Payments	Sharing of commission as per agreement
6.11.	Fax Transfer	0.1% of the transfer amount or minimum NPR 250/-
6.12.	Cancellation/ Amendment of SWIFT	NPR 500/-
6.13.	Follow-up SWIFT on Remittances at Customer's Request	NPR 750/- plus bank charges (if any)

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

7. Civil Bank Remit

S.N.	Sending Amount (NPR)		Service Charge (NPR)	Commission (Comm.) Sharing		
	From	To		Overall Comm.	Sending Agent Comm.	Paying Agent Comm.
7.1.	1/-	10,000/-	100/-	40/-	35/-	25/-
7.2.	10,001/-	25,000/-	150/-	60/-	52.50	37.50
7.3.	25,001/-	50,000/-	200/-	80/-	70/-	50/-
7.4.	50,001/-	100,000/-	250/-	100/-	87.50	62.50
7.5.	100,001/-	200,000/-	350/-	140/-	122.50	87.50
7.6.	200,001/-	300,000/-	400/-	160/-	140/-	100/-
7.7.	300,001/-	and above	0.15% of amount			

8. Customer Service/ Business Desk

S.N.	Particulars	Charges Applicable
8.1.	Account Closure	No Charge
8.2.	Balance Certificate Charge	(Excluding Fiscal Year end or half-yearly end) NPR 500/- for All Accounts plus NPR 100/- per extra original copy
8.3.	Balance Reconfirmation Request	NPR 500/-
8.4.	'No Dues' Certificate	NPR 500/- per request
8.5.	'Interest Earned' Certificate	NPR 250/- per request

8.6.	Advance Payment Certificate	<ul style="list-style-type: none"> Civil Bank Account holders: NPR 500/- per certificate Non-Account holders: NPR 800/- per certificate NPR 250/- for duplicate Advance Payment Certificates (NPR 50/- for every additional copy)
8.7.	Other Certificate Charges (other than those specifically mentioned in this document)	NPR 500/-
8.8.	Maintenance of minimum balance requirement: Current Account	No Charge
8.9.	Maintenance of minimum balance requirement: Savings Account	No Charge
8.10.	Duplicate Statement	NPR 100/- wherever applicable
8.11.	Standing Instructions (case-to-case basis)	NPR 100/- per request or if FCY: USD 5 per request
8.12.	Amendment for Standing Instruction	NPR 100/- per request or if FCY: USD 5 per request
8.13.	Failure of Standing Instruction at the Request of the Customer	NPR 250/-
8.14.	Charge for Current Account balance less than minimum balance	No Charge
8.15.	Charge for Savings A/C balance less than minimum balance	No Charge
8.16.	Current/ Saving/ USD/ GBP/ EURO balance charge less than minimum balance	No Charge
8.17.	Statement to be posted abroad	USD 10.00 or actual cost whichever is higher
8.18.	Statement to be faxed abroad	USD 5.00 plus USD 3.00 per page or equivalent in NPR
8.19.	Penalty on Premature Fixed Deposit Encashment	Forfeiture of interest relating to the preceding one quarter and accrued interest for the current quarter.
8.20.	Issuance of Duplicate Fixed Deposit Receipt	NPR 100/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

9. Credit Related

S. No	Particulars	Charges Applicable
9.1.	Legal Review Charge	<ul style="list-style-type: none"> No charge if in-house review Review by external consultant: Cost to be borne by the customer on reciprocal basis
9.2.	Commitment Fee	<ul style="list-style-type: none"> 0.25% to 1% for revolving loans if annual average utilization is below 50% of sanctioned limit. 1% for Term Loan on undisbursed limit
9.3.	Only Legal Documentation	No Charge
9.4.	Credit Inquiry	<ul style="list-style-type: none"> CICL Charge: Charge to be recovered on actual basis. Inquiry to other banks: Charge to be recovered on actual basis BCE Charge: Charge to be recovered on actual basis Valuation charges to be paid to Engineer: On actual basis Insurance premium (if the Bank pays this premium): On actual basis Any other payment made to 3rd party on behalf of the borrower: On actual basis

9.5.	Secure Transaction Registry	<ul style="list-style-type: none"> • For registering an original notice of security interest: NPR 500/- • For registering notice of amendment: NPR 500/- • For registering a continuity statement: NPR 500/- • For registering a termination statement: NPR 500/- • For registering a correction statement: NPR 500/- • For the provision of a certified search report: NPR 500/- <p>(Above charges are as per the Secure Transaction Act)</p>
9.6.	Loan Renewal Processing Fee	<ul style="list-style-type: none"> • Up to NPR 5 million : NPR 5,000/- • Above NPR 5 million: NPR 7,500/-
9.7.	Loan Processing Fee	<ul style="list-style-type: none"> • Corporate Loans (to be charged on sanctioned limits): <ul style="list-style-type: none"> ○ Working Capital Loans: 0% to 0.25% of the loan amount. ○ Medium Term Loans (1 year to 5 years) : 0.50% to 0.75% ○ Long term loans (above 5 years): 0.75% to 1.00% ○ Consortium Loans: 0.75% to 1% or as per consortium decision minimum NPR 10,000/- ○ Loan Administration Charge: NPR 7,500/- flat • SME Loans (to be charged on sanctioned limits): <ul style="list-style-type: none"> ○ Working Capital Loans: 0.75% to 1.00% ○ Term Loans: 0.75% to 1.00% ○ Loan Administration Charge: NPR 7,500/- flat • Consumer Loans (to be charged on sanctioned limits): <ul style="list-style-type: none"> ○ Auto Loan (HP - Private Vehicles)/Home Loans: 0.5% to 0.75% ○ HP Commercials/PML/Others: 0.75% to 1% ○ Loan Administration Charge: NPR 5,000/- flat • Micro Banking Loans: <ul style="list-style-type: none"> ○ Group based and other deprived sector micro loans: 1.25% to 1.5% ○ Institutional deprived sector loans: 0% to 0.25% ○ Loan Administration Charge: NPR 500/- flat
9.8.	Term Loan Prepayment Charge	As per Product Paper
9.9.	Prepayment Charge, Hire Purchase Loan/Home Loan (in case of partial prepayment)	As per Product Paper
9.10.	Hire Purchase Loan transfer on account of other party	As per Product Paper
9.11.	Prepayment of Entire Hire Purchase Loan/Home Loan	As per Product Paper
9.12.	Service charge for credit line letter issuance	Prime Customers: NPR 250/- per letter Other Customers: NPR 500/- per letter
9.13.	Penal Interest	Additional interest of 3.00% p.a. will be levied on all over due accounts and expired accounts
9.14.	Consortium Fees	As decided by Consortium

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

10. Safe Deposit Lockers

S.N.	Particular				Charges Applicable	
	Size	H (Inches)	W (Inches)	D (Inches)	Annual Rent	Key Deposit
10.1.	A	6.3	8.4	19.6	2,500/-	7,500/-
10.2.	B	5	14	19.6	3,500/-	12,000/-
10.3.	C	11	14	19.6	5,000/-	15,000/-

10.4.	D	7.5	21	19.6	6,000/-	18,000/-
10.5.	E	15	21	19.5	10,000/-	28,000/-
10.6.	F	4.5	6.5	22	1,500/-	7,500/-
10.7.	G	6	8	22	2,500/-	7,500/-
10.8.	H	6	16.5	22	3,500/-	12,000/-
10.9.	I	12	8	22	5,000/-	15,000/-
10.10.	J	12	16.5	22	8,000/-	22,500/-
10.11.	Breaking of Lockers in Case of Lost Keys				NPR 5,000/- or actual cost of replacement whichever is higher	
10.12.	Duplicate Locker Key				NPR 4,000/-	

11. Cash and Transfers

S.N.	Particulars	Applicable Charges
11.1.	Cheque Return	Only outward clearing charges levied as per Nepal Clearing House Limited (NCHL)
11.2.	Stop Payment Request	<ul style="list-style-type: none"> NPR 250/- up to 25 leaves NPR 500/- above 25 leaves
11.3.	Good for Payment	<ul style="list-style-type: none"> Good for Payment up to NPR 10 million: NPR 500/- per cheque Good for Payment above NPR 10 million: NPR 1,000/- per cheque
11.4.	Cancellation of Good for Payment and Reissuance	<ul style="list-style-type: none"> NPR 750 per cheque up to NPR 10 million NPR 1,200 per cheque above NPR 10 million
11.5.	Cheque book issuance against lost Cheque Book and Cheque Requisition Slip	<ul style="list-style-type: none"> NPR 250/- up to 25 leaves NPR 500/- above 25 leaves
11.6.	Charge against uncollected cheques if not collected within 90 days of request.	NPR 250/-
11.7.	FCY Cash Deposit	As per NRB
11.8.	FCY Cash Sales	<ul style="list-style-type: none"> USD 50 and USD 100 – 0.5% of the sales amount Lower Denomination: No charge
11.9.	NRB Cheques Issuance	First time charge: NPR 500/- per cheque and NPR 350/- thereafter for every amendment/ update
11.10.	Manager's Cheques	<ul style="list-style-type: none"> Prime Customers: NPR 100/- per Cheque Other Customers: NPR 250/- per Cheque
11.11.	Cancellation of Manager's Cheques	<ul style="list-style-type: none"> Civil Bank Accountholder: NPR 200/- Civil Bank Non-Accountholder: NPR 250/-
11.12.	Non-Surrender of Cheque	NPR 250/-
11.13.	Issuance of Cash Withdrawal Slip	NPR 100/-
11.14.	Account Transfer from Civil Bank Nari Bachat Khata to Civil Bank Kishor Bachat Khata	No Charge
11.15.	Account maintenance Fee Applicable to dormant accounts	No Charge

11.16.	Commission relating to forwarding Customers application to purchase/ redeem Third Party Government Bond.	As per NRB
11.17.	Commission relating to forwarding Customers application to collect interest on government securities to be recovered from NRB	As per NRB

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 12' even for activities where the same are not mentioned in the table

+: Not applicable for the visually impaired or illiterate. If the Bank is at fault, no charge is to be levied

12. Communication and Postage

S.N.	Particulars	Charges Applicable
12.1.	Duplicate Debit/ Credit Advice: <ul style="list-style-type: none"> • Within 3 months of transaction • From 3 months to 1 year • From 1 year to 2 years • After 2 years 	<ul style="list-style-type: none"> • No Charge • NPR 100/- • NPR 250/- • NPR 1,000/-
12.2.	Record Retrieval Charges: <ul style="list-style-type: none"> • Within 3 months of transaction • From 3 months to 1 year • From 1 year to 2 years • After 2 years 	<ul style="list-style-type: none"> • No Charge • NPR 100/- • NPR 250/- • NPR 1,000/-
12.3.	Communication and Postage charge: <ul style="list-style-type: none"> • Simple Payment Message (India) • Other Message (India) • Letter of Credit/ Guarantee message (India) • Simple Payment Message (elsewhere) • Other Message (elsewhere) • Letter of Credit/ Guarantee Message (elsewhere) 	<ul style="list-style-type: none"> • NPR 500/- per message • NPR 650/- per message • NPR 1,200/- per message • NPR 500/- per message • NPR 750/- per message • NPR 2,000/- per message
12.4.	Courier (for each packet up to 500 grams): <ul style="list-style-type: none"> • Nepal • India • Other Countries 	<ul style="list-style-type: none"> • NPR 300/- • NPR 600/- • NPR 2,000/-
12.5.	Demand Draft Confirmation through SWIFT	NPR 400/-

13. E-Banking

MasterCard Applicable Charges and Daily ATM+POS Limit – Inside Nepal Only				
S.N.	Description	Civil Debit MasterCard	Domestic Pre-Paid MasterCard	Remarks
13.1.	Cash Withdrawal - SCT Network	NPR 30/-	NPR 30/-	
13.2.	Cash Withdrawal - NPN Network	NPR 25/-	NPR 25/-	
13.3.	Cash Withdrawal - MasterCard Network	NPR 250/-	NPR 250/-	From ATMs of: NSBI, SCBNL, NABIL
13.4.	Cash Withdrawal from HBL's ATM	NPR 15/-	NPR 15/-	
13.5.	POS Purchase	0	0	
13.6.	Balance Inquiry - SCT Network	NPR 5/-	NPR 5/-	In other Bank's ATM
13.7.	Balance Inquiry - NPN Network	NPR 5/-	NPR 5/-	In other Bank's ATM
13.8.	Daily Cash Withdrawal Limit	NPR 45,000/-	NPR 45,000/-	

13.9.	Daily Cash Withdrawal Count	3	3	
13.10.	Daily POS Purchase Limit	NPR 100,000/-	NPR 100,000/-	
13.11.	Daily POS Purchase Count	5	5	
MasterCard Applicable Charges and Daily ATM+POS Limit - Inside India Only				
S.N.	Particular	Civil Bank Debit MasterCard	Domestic Pre-Paid MasterCard	
13.12.	Cash Withdrawal	NPR 250/-	NPR 250/-	
13.13.	POS Purchase	0	0	
13.14.	Balance Inquiry	NPR 50/-	NPR 50/-	
13.15.	Daily Cash Withdrawal Limit	INR 15,000	INR 15,000	
13.16.	Daily Cash Withdrawal Count	3	3	
13.17.	Daily POS Purchase Limit	NPR 100,000/-	NPR 100,000/-	
13.18.	Daily POS Purchase Count	5	5	
13.19.	Monthly Limit	INR 100,000	INR 100,000	
MasterCard Applicable Charges and Daily ATM+POS Limit - Except Nepal and India				
S.N.	Particular	Dollar MasterCard	Dollar Pre-Paid MasterCard	
13.20.	Cash Withdrawal	USD 5.00	USD 5.00	
13.21.	Balance Inquiry	USD 0.75	USD 0.75	
13.22.	Daily Cash Withdrawal Limit	USD 500.00	USD 500.00	
13.23.	Daily Cash Withdrawal Count	3	3	
13.24.	Daily POS Purchase Limit	USD 1,000.00	USD 1,000.00	
13.25.	Daily POS Purchase Count	5	5	
Other Associated Charges of MasterCard				
S.N.	Particular	Civil Debit MasterCard	Domestic Pre-Paid MasterCard	Dollar Pre-Paid/Dollar MasterCard
13.26.	Issuance Fee*#	NPR 1,000/-	NPR 1,000	USD 10.00
13.27.	Renewal Fee	No Charge	No Charge	USD 10.00
13.28.	Replacement Fee	NPR 300/-	NPR 200/-	USD 10.00
13.29.	Supplementary Card Fee/Extra Card	NPR 300/-	N/A	USD 5.00
13.30.	PIN Regeneration	NPR 100/-	NPR 100/-	USD 3.00

* Card valid for 3 (Three) Years from the date of issuance. Issuance fee can be paid in three annual installments of NPR 400/- for the first year and NPR 300/- each for the subsequent two years

In cases where a Debit Card is offered along with another banking product, the provisions stated in the Product Paper of that particular product shall prevail

Other E-Banking Charges		
S.N.	Particular	Charge Applicable
13.31.	Mobile Mai Nagad (Hello Paisa)	NPR 100/- (Subscription + Annual Charge)
13.32.	Debit Card Destruction	NPR 100/-
13.33.	Hot-listing Lost Card: NPR 100	NPR 100/-
13.34.	Internet Banking PIN Regeneration:	NPR 100/-
13.35.	Civil Bank Overdraft Card	As per Product Paper
13.36.	SMS Banking	NPR 100/- p.a.

13.37.	Internet Banking	Corporate: NPR 1,000/- p.a. Personal: NPR 100/- p.a.
--------	------------------	---

Note: a. Subscription/ Annual Charges of e-Banking Services are waived for Staff Savings Account and Civil Bank Sansthapak Bachat Khata

b. Standard Joining/ Sign-up Fee, Transaction Limits and Fees for “Mobile Mai Nagad” Services across all BFIs for customers: NPR 100/- p.a.

c. The actual Fees will be calculated after the deduction of the communication charges which is approximately NPR 3/- (2 x SMS: NPR 2.50 + IVR: NPR 0.50 /call)

A. For Agents Carrying Out Cash-In/ Cash-Out					
Transaction Limits (Agents)					
S.N.	Details	Per Txn	Per Day	Per Month	Transaction Fees
13.38.	Cash In at Bank	20,000	60,000	1,800,000/-	Free
13.39.	Cash Out at Bank	20,000	60,000	1,800,000/-	Slab based
Transaction Slab based fees for Cash Out @ Bank					
S.N.	Slab		Price (NPR)	Services	
	From	To			
13.40.	1/-	5000/-	10/-	Cash Out at Bank for other's Agent Shared only between the bank and the agents or the Bank and the other bank 50% - Civil Bank 50% - Other Bank or Agent Outlets	
13.41.	5001/-	10,000/-	15/-		
13.42.	10,001/-	25,000/-	25/-		
13.43.	25,001/-	50,000/-	35/-		
13.44.	50,001/-	10,000/-	45/-		
13.45.	100,001/-	above	60/-		

B. For Customers doing Cash In/Cash Out					
Transaction Limits (Agents)					
S.N.	Details	Per Txn	Per Day	Per Month	Transaction Fees
13.46.	Cash In at Bank	20,000/-	60,000/-	1,800,000/-	Free
13.47.	Cash Out at Bank	20,000/-	60,000/-	1,800,000/-	Slab based
Transaction Slab based fees for Cash Out @ Bank					
S.N.	Slab		Price (NPR)	Services	
	From	To			
13.48.	1	5,000	10	Cash Out at Bank for other's Customers Shared only between the bank and the agents or the Bank and the other bank 50% - Civil Bank 50% -Other Bank or Agent Outlets	
13.49.	5001	10,000	15		
13.50.	10,001	25,000	25		
13.51.	25,001	50,000	35		

C. For Customers Carrying Out Other Transactions				
Transaction Slab-based fees for Other Transactions				
S.N.	Slab		Price (NPR)	Services
	From	To		
13.52.	1/-	5,000/-	10/-	P2P, Request money, U-pay, A2A [*Transaction fee sharing will apply for above service for both intra-bank and inter-bank. Fee from Balance inquiry and Mini statement request will also be shared where charged.] Intra-bank 50% or NPR 3 whichever is higher Inter-bank 25% or NPR 3 whichever is higher
13.53.	5001/-	10,000/-	15/-	
13.54.	10,001/-	25,000/-	25/-	
13.55.	25,001/-	50,000/-	35/-	

Transaction Slab-Based Fees for:

S.N.	Slab		Price NPR	Services
	From	To		
13.56.	1	5,000	10	Cash In by Agent Cash Out by Agent Cash Out At Bank (other bank) Shared only between the bank and the agents or the Bank and the other bank 50% - CiBL 50% -Other Bank or Agent Outlets
13.57.	5001	10,000	15	
13.58.	10,001	25,000	25	
13.59.	25,001	50,000	35	

D. For Merchant Transactions

% Sharing on Merchant Transactions:

S.N.	Third Party		Acquirer Bank (Merchant Bank)	Services
	Issuer Bank (Customer Bank)	Finaccess (Hello Paisa)		
13.60.	25%	25%	50%	1 - 2% of the Sales Amount will be taken as a total commission fee.

14. Interbank Payment System (IPS) Charges

S.N.	Particular	Charges Applicable
14.1.	One-to-One Customer Transactions (Outward)	Up to NPR 5,000/- : NPR 50/-
		NPR 5,001/- to NPR 50,000/-: NPR 100/-
		NPR 50,001/- to NPR 500,000/-: NPR 150/-
		NPR 500,001/- to NPR 5,000,000/- : NPR 200/-
		Above 5,000,000/- : NPR 250/-
14.2.	Dividend Payments/ IPO Refund Payments (Inward)	NPR 50/- Flat
14.3.	Others	NPR 50/- Flat
14.4.	Return	NPR 250/- per transaction

15. Other Charges

S.N.	Particular	Charges Applicable
15.1.	CCTV Footage Retrieval Charge	<ul style="list-style-type: none"> NPR 1,000 per request No Charge if request received is from law enforcement agencies

Note: CCTV Footage may be available for a specific period of time only (which is subject to IT Department Policy regarding storage duration of footage)

Note to Schedule of Fees and Charges:

- Fees and charges as defined for different products in their respective product paper will prevail over the fees charges mentioned in the Schedule of Fees and Charges.
- Besides above schedule of fees and charges of Civil Bank Limited, fees and charges levied by counter Party/ intermediary banks/ agents shall be charged on actual basis.