

**Civil Bank Limited**  
**STANDARD TARIFF of CHARGES**



**2075/2018**

---

***THIS DOCUMENT IS CONFIDENTIAL AND IS PROHIBITED FOR ANY FORM OF  
REPRODUCTION***

**STANDARD TARIFF OF  
CHARGES**

**CIVIL BANK LIMITED**

## Preface

---

The Standard Tariff of Charges of Civil Bank is a document that comprises of a comprehensive listing of the charges and fees the Bank is able to levy on its customers for services rendered. Included charges are related to clean bills collection, clean bills purchase, remittance, customer service/ business desk, cash/ transfers, communication/ postage, safe deposit locker, interbank payment, credit, trade finance, digital banking/ eBanking and other types of charges. This document is subject to revision from time to time depending upon, among other things, the economic scenario of the country, market scenario/ competition, central bank's regulations as well as the Bank's policies.

This document shall is intended for the staff personnel of Civil Bank as well as to inform the Bank's customers.

This document shall be published on the official website of the Bank and updated from regularly.

<http://www.CivilBank.com.np>

## Revision Dates

---

Date of Revision:

- 1<sup>st</sup> Revision: October, 2017
- 2<sup>nd</sup> Revision: May, 2018

## Abbreviations

---

NRB: Nepal Rastra Bank	LC: Letter of Credit
USA: United States of America	BCI: Beneficiary Credibility Information
INR: Indian Rupees	POS: Point of Sale
DD: Demand Draft	HBL: Himalayan Bank Limited
GBP: Pounds	SCBNL: Standard Chartered Bank Nepal Limited
EUR: Euro	NSBI: Nepal SBI Bank Limited
FCY: Foreign Currency	NABIL: Nabil Bank Limited
ABBS: Any Branch Banking Service	ATM: Automated Teller Machine
NPR: Nepalese Rupees	SCT: Smart Choice Technology
H: Height	NPN: National Payment Network
W: Width	SMS: Short Messaging Service
D: Depth	P.A.: Per Annum
IPS: Interbank Payment System	BFI: Bank and Financial Institutions
PF: Provident Fund	CCTV: Closed Circuit Television
DC: Direct Credit	DEMAT: Dematerialization
DD: Direct Debit	IT: Information Technology
FD: Fixed Deposit	NCHL: Nepal Clearing House Limited
STR: Secure Transaction Registry	

# CONTENTS

1. Clean Bills Purchase.....	1
2. Electronic Cheque Clearing (ECC) .....	1
3. Remittance .....	2
4. Customer Service/ Business Desk.....	3
5. Cash and Transfers.....	4
6. Communication and Postage.....	6
7. Safe Deposit Lockers .....	6
8. Interbank Payment System (IPS) Charges.....	6
9. Civil Bank Remit.....	7
10. Credit Related.....	7
11. Trade Finance .....	9
12. Digital Banking/E-Banking.....	13
13. Other Charges .....	15

## Standard Tariff of Charges

### 1. Clean Bills Purchase

S.N.	Particulars	Charges Applicable
1.1.	USD Cheques (USA)	<ul style="list-style-type: none"> <li>1.00% of Face Value of Bill or minimum NPR 1,000/- for 15 days.</li> <li>If not realized within 15 days, additional 0.05% per day thereafter up to realization date</li> </ul>
1.2.	INR Bills/ Demand Draft (DD) Purchase	<p><b>Payable at Metros of India:</b></p> <ul style="list-style-type: none"> <li>1.00% of Face Value of Bill or NPR 1,000/- for 15 days.</li> <li>If negotiable instrument not realized within above specified date, additional 0.05% per day thereafter up to realization date</li> </ul> <p><b>Non-Metros:</b></p> <ul style="list-style-type: none"> <li>1.25% of Face Value of Bill or minimum NPR 1,000/- for 30 days.</li> <li>If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter up to date of realization</li> </ul>

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

### 2. Electronic Cheque Clearing (ECC)

S.N.	Particulars	Charges Applicable
2.1.	Inter Branch Collection (ABBS Charge)	No Charge
2.2.	Special Clearing	<ul style="list-style-type: none"> <li>Inward Clearing: NPR 1,000/-</li> <li>Outward Clearing: NPR 1,000/-</li> </ul>
2.3.	Express and High Value Clearing	NPR 100/-
2.4.	Outward Clearing Cheque	<ul style="list-style-type: none"> <li>Above NPR 2 Lakhs: NPR 30/-</li> </ul>
2.5.	Late Presentment Charge	<ul style="list-style-type: none"> <li>NCHL charges plus additional charge of NPR 200 (Express: NPR 100 and NPR 30 for cheque amount above NPR 2 Lakhs)</li> </ul>

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

### 3. Remittance

S.N.	Particulars	Charges Applicable
3.1.	INR Draft Confirmation Charge	<p><b>Prime Customers:</b> 0.05% or minimum NPR 100/- (whichever is higher)</p> <p><b>Other Customers:</b> 0.1% or minimum NPR 200/-</p> <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>
3.2.	Foreign Currency Draft	<p><b>Prime Customers:</b> 0.10% or NPR 250/- whichever is higher Plus SWIFT charge NPR 250/-</p> <p><b>Students:</b> 0.05% of Face Value of Bill or minimum NPR 350/- Plus SWIFT charge NPR 250/-</p> <p><b>Other Customers:</b> 0.10% or NPR 500/- whichever is higher Plus SWIFT charge NPR 250/-</p>
3.3.	Foreign Currency Clean Bill Collection (including INR)	0.125% of Face value of Bill or minimum NPR 1,000/- plus postage/ communication charge
3.4.	FCY/INR/SWIFT Transfer	<p><b>Prime Customers:</b> 0.10% of SWIFT value or Minimum NPR 350/- plus SWIFT charge NPR 250/-</p> <p><b>Students:</b> 0.05% of Face Value of Bill or minimum NPR 350/- Plus SWIFT charge NPR 250/-</p> <p><b>Other Customers:</b> 0.15% of SWIFT value or Minimum NPR 500/- plus SWIFT Charge NPR 250/-</p> <p>Note: If the charge is "Ours" in MT 103, the applicable charges for FCY shall be levied in coordination with the Treasury Department.</p>
3.5.	SWIFT Transfer for Tatopani/Rasuwa imports	0.05% of SWIFT value or NPR 1,000/-, whichever is higher plus SWIFT charge of NPR 250/-
3.6.	Inward Remittance Payment to Accounts in other banks (Other than worker's remittance)	<p>Transfer in same currency: NPR 1,500/-</p> <p>Transfer in NPR: NPR 1,000/-</p>
3.7.	Draft Cancellation	<p><b>In case of lost draft:</b></p> <ul style="list-style-type: none"> <li>• Up to 3 months from the date of draft issuance: NPR 500/- per draft</li> <li>• After 3 months from the date of draft issuance: NPR 1,000/- per draft</li> </ul> <p><b>In case the original instrument is submitted to the Bank:</b></p> <ul style="list-style-type: none"> <li>• NPR 250/-</li> </ul> <p><b>In both cases:</b></p> <ul style="list-style-type: none"> <li>• SWIFT and other Bank charges as applicable</li> <li>• Refund will be made at the prevailing exchange buying rate on the date of refund</li> </ul>

3.8.	Fund Transfer to another Bank in Nepal	NPR 1,500/- minimum or 0.125% on bill value, whichever is higher
3.9.	Refund of Inward Remittance	Charge applicable if beneficiary requests
3.10.	Any Branch Banking Service (ABBS) Transfer	<ul style="list-style-type: none"> <li>• Inside Valley: No charge</li> <li>• Outside Valley: <ul style="list-style-type: none"> <li>○ No charge if deposit/ withdrawal from another Branch at the request of Bank due to any issue such as cash excess/short, link problem, etc.</li> <li>○ No charge for loan customers</li> <li>○ 0.05% or NPR 100, whichever is higher, will be charged for transactions above NPR 200,000/-</li> <li>○ No charges for promoters of Civil Bank maintaining Civil Bank Sansthapak Bachat Khata for transactions up to NPR 500,000/- per day</li> <li>○ 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</li> <li>○ No charges shall be levied on accountholders of Narayanghat, Kawasoti, Khurkhure, Parbatipur and Tandi Branch for transactions between these branches. Transaction limit: NPR 500,000/- per day</li> <li>○ No charges shall be levied on accountholders of Besisahar, Gaunda, Bhulbhule, Rainas and Maling Branch for transactions between these branches. Transaction limit: NPR 500,000/- per day</li> <li>○ No charges shall be levied on Civil Bank Remit Savings Account for transactions up to NPR 500,000/- per day</li> </ul> </li> </ul>
3.11.	Payment of Remittance, Online Money Transfers, Online Payments	Sharing of commission as per agreement
3.12.	Cancellation/ Amendment of SWIFT	NPR 500/-
3.13.	Follow-up SWIFT on Remittances at Customer's Request	NPR 500/- per SWIFT message plus applicable communication charge of NPR 250/- (Total charge: NPR 750/-)

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

#### 4. Customer Service/ Business Desk

S.N.	Particulars	Charges Applicable
4.1.	Account Closure	<ul style="list-style-type: none"> <li>• Accounts closed before 6 months (from the date of opening): NPR 500/-</li> <li>• No charge for closure after 6 months of opening of account</li> </ul>
4.2.	Scheme Change	<ul style="list-style-type: none"> <li>• Flat NPR 100/-</li> </ul>
4.3.	Balance Certificate Charge	<ul style="list-style-type: none"> <li>• NPR 500/- for All Accounts plus NPR 250/- per extra original copy</li> <li>• For current year audit: No charge</li> <li>• For 2 years and above: NPR 1,500/-</li> <li>• No charge for Banks and Financial Institutions</li> </ul>
4.4.	Balance Reconfirmation Request	NPR 500/-
4.5.	'No Dues' Certificate	NPR 500/- per request

4.6.	'Interest Earned' Certificate	<ul style="list-style-type: none"> <li>• Within 2 years: NPR 1,000/-</li> <li>• 2 years and above: NPR 1,500/-</li> </ul>
4.7.	Advanced Payment Certificate	<ul style="list-style-type: none"> <li>• Civil Bank Accountholders: NPR 500/- per certificate</li> <li>• NPR 500/- for duplicate Advanced Payment Certificate (NPR 100/- for every additional copy)</li> <li>• Certificate request of over 1 year for accountholders: NPR 1,000 per certificate (NPR 200/- for every additional copy)</li> <li>• Certificate request of over 1 year for non-accountholders: NPR 2,000 per certificate</li> <li>• Amendment in Advanced Payment Certificate: NPR 250/-</li> </ul>
4.8.	Date Extension for Advance Payment Certificate (for validity)	NPR 500/-
4.9.	Other Certificate Charges (other than those specifically mentioned in this document)	NPR 500/-
4.10.	Duplicate Account Statement	<ul style="list-style-type: none"> <li>• NPR 250/- for the current year</li> <li>• NPR 500/- for other years</li> </ul>
4.11.	Standing Instructions (case-to-case basis)	NPR 250/- per request or if FCY: USD 10 per request
4.12.	Amendment for Standing Instruction	NPR 100/- per request of if FCY: USD 5 per request
4.13.	Failure of Standing Instruction at the Request of the Customer	NPR 250/- on insufficient balance and in case of dormant account
4.14.	Statement to be posted abroad	<ul style="list-style-type: none"> <li>• USD 10.00 or actual cost whichever is higher</li> <li>• Statement sent through email: NPR 500/-</li> </ul>
4.15.	Statement to be faxed/ emailed abroad	USD 5.00 plus USD 3.00 per page or equivalent in NPR
4.16.	Penalty on Premature Fixed Deposit Encashment	Coupon rate OR current rate whichever lower less 2%.
4.17.	Issuance of Duplicate Fixed Deposit Receipt	NPR 500/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

## 5. Cash and Transfers

S.N.	Particulars	Charges Applicable
5.1.	Cheque Return/ Bounce due to insufficient balance (both counter and clearing)	<ul style="list-style-type: none"> <li>• NPR 250/- for 1<sup>st</sup> issuance</li> <li>• NPR 500/- for 2<sup>nd</sup> issuance</li> <li>• NPR 750/- for 3<sup>rd</sup> issuance &amp; onwards</li> </ul> Charges above within same or different branch.
5.2.	Cheque Stop Payment Request and/ or Issuance of fresh cheque book	<ul style="list-style-type: none"> <li>• Up to 10 leaves: NPR 250/-</li> <li>• 10 - 25 leaves: NPR 500/-</li> <li>• Above 25 leaves: NPR 750/-</li> </ul>
5.3.	Good for Payment	<ul style="list-style-type: none"> <li>• Good for Payment up to NPR 10 million: NPR 500/- per cheque</li> <li>• Good for Payment above NPR 10 million: NPR 1,000/- per cheque</li> </ul>
5.4.	Cancellation of Good for Payment and Reissuance	<ul style="list-style-type: none"> <li>• NPR 1,000 per cheque up to NPR 10 million</li> <li>• NPR 1,500 per cheque above NPR 10 million</li> </ul>
5.5.	Charge against uncollected cheques if not collected within 90 days of request.	NPR 250/-



5.6.	FCY Cash Deposit	As per the rate provided by the Treasury Department
5.7.	NRB Cheques Issuance	Charge: NPR 1,000/- per cheque (other than custom margin cheque issued in favor of custom office) and NPR 500/- for replacement
5.8.	Manager's Cheques	<ul style="list-style-type: none"> <li>• <b>Prime Customers:</b> NPR 250/- per Cheque</li> <li>• <b>Other Customers:</b> NPR 500/- per Cheque</li> </ul>
5.9.	Cancellation of Manager's Cheques	<ul style="list-style-type: none"> <li>• Civil Bank Accountholders: NPR 250/-</li> <li>• Civil Bank Non-Accountholders: NPR 500/-</li> </ul>
5.10.	Non-Surrender of Cheque	NPR 250/- (Customer can declare in case of void and torn cheques)
5.11.	Cheque printing of other branches	NPR 50/ for 1 leaf NPR.150 for up to 15 leaves-
5.12.	Balance Certificate Issuance of other branches	NPR 500/-
5.13.	Issuance of loose cheque*	NPR 50/- Free, if cheque book is not issued

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

\*Loose cheque means normal cheque duly printed and recorded inventory system in CBS in a single leaf

## 6. Communication and Postage

S.N.	Particulars	Charges Applicable
6.1.	<b>Duplicate Debit/ Credit Advice:</b> <ul style="list-style-type: none"> <li>• Within 3 months of transaction</li> <li>• From 3 months to 1 year</li> <li>• From 1 year to 2 years</li> <li>• After 2 years</li> </ul>	<ul style="list-style-type: none"> <li>• No Charge</li> <li>• NPR 100/-</li> <li>• NPR 500/-</li> <li>• NPR 1,000/-</li> </ul>
6.2.	<b>Record Retrieval Charges:</b> <ul style="list-style-type: none"> <li>• Within 3 months of transaction</li> <li>• From 3 months to 1 year</li> <li>• From 1 year to 2 years</li> <li>• After 2 years</li> </ul>	<ul style="list-style-type: none"> <li>• No Charge</li> <li>• NPR 100/-</li> <li>• NPR 500/-</li> <li>• NPR 1,000/-</li> </ul>
6.3.	<b>Courier/ Postage Charge (for each packet up to 500 grams):</b> <ul style="list-style-type: none"> <li>• Nepal</li> <li>• India</li> <li>• Other Countries</li> </ul>	<ul style="list-style-type: none"> <li>• NPR 100/-</li> <li>• NPR 1,000/-</li> <li>• NPR 2,000/-</li> </ul>

## 7. Safe Deposit Lockers

S.N.	Particulars				Charges Applicable	
	Size	H (Inches)	W (Inches)	D (Inches)	Annual Rent	Key Deposit
7.1.	A	6.3	8.4	19.6	2,500/-	7,500/-
7.2.	B	5	14	19.6	3,500/-	10,000/-
7.3.	C	11	14	19.6	5,000/-	10,000/-
7.4.	D	7.5	21	19.6	6,000/-	10,000/-
7.5.	E	15	21	19.5	10,000/-	10,000/-
7.6.	F	4.5	6.5	22	1,500/-	7,500/-
7.7.	G	6	8	22	2,500/-	7,500/-
7.8.	H	6	16.5	22	3,500/-	10,000/-
7.9.	I	12	8	22	5,000/-	10,000/-
7.10.	J	12	16.5	22	8,000/-	10,000/-
7.11.	<b>Breaking of Lockers in Case of Lost Keys</b>				NPR 5,000/- or actual cost of replacement whichever is higher	
7.12.	<b>Duplicate Locker Key</b>				NPR 4,000/-	

## 8. Interbank Payment System (IPS) Charges

S.N.	Particulars	Charges Applicable
8.1.	<b>NCHL IPS P1 (Outward) Pricing Transactions (other than products prescribed below)</b>	NCHL IPS P1 Pricing Transactions <ul style="list-style-type: none"> <li>• Direct Credit (DC):               <ul style="list-style-type: none"> <li>- Up to NPR 500: NPR 5</li> <li>- Above NPR 500 to NPR 5,000: NPR 10</li> <li>- Above NPR 5,000 to NPR 50,000: NPR 20</li> <li>- Above NPR 50,000: NPR 35</li> <li>- FCY Transactions: NPR 50</li> </ul> </li> <li>• Cancellation Charge: NPR 100/- flat</li> </ul>

8.2.	<b>NCHL IPS P2 (Inward) Pricing Transactions (other than products prescribed below)</b>	NCHL IPS P2 Pricing Transactions - Up to NPR 100: No Charge - Above NPR 100 to NPR 500: NPR 2 - Above NPR 500 to NPR 5,000: NPR 5 - Above NPR 5,000 to NPR 50,000: NPR 15 - Above NPR 50,000 to NPR 500,000: NPR 20 - Above NPR 500,000 to NPR 5,000,000: NPR 25 - Above NPR 5,000,000: NPR 50
8.3.	<b>Payment of Salary (DC): P2</b>	NPR 50/- flat
8.4.	<b>Credit Card (DC/DD): P1/P2</b>	NPR 70/-
8.5.	<b>Government Payment (DC/DD): P1/P2</b>	NPR 100/- flat

## 9. Civil Bank Remit

S.N.	Sending Amount (NPR)		Service Charge (NPR)	Commission (Comm.) Sharing		
	From	To		Overall Comm.	Sending Agent Comm.	Paying Agent Comm.
9.1.	1/-	10,000/-	100/-	40/-	35/-	25/-
9.2.	10,001/-	25,000/-	150/-	60/-	52.50	37.50
9.3.	25,001/-	50,000/-	200/-	80/-	70/-	50/-
9.4.	50,001/-	100,000/-	250/-	100/-	87.50	62.50
9.5.	100,001/-	200,000/-	350/-	140/-	122.50	87.50
9.6.	200,001/-	300,000/-	400/-	160/-	140/-	100/-
9.7.	300,001/-	and above	0.15% of amount			

## 10. Credit Related

S.N.	Particulars	Charges Applicable
10.1.	<b>Legal Review Charge</b>	<ul style="list-style-type: none"> <li>No charge if in-house review</li> <li>Review by external consultant: Cost to be borne by the customer on reciprocal basis</li> </ul>
10.2.	<b>Commitment Fee</b>	0.25% p.q. i.e. 1% p.a. of unutilized limit, if average utilization is below 70%.
10.3.	<b>Only Legal Documentation</b>	No Charge
10.4.	<b>Credit Inquiry</b>	Per Enquiry: <ul style="list-style-type: none"> <li>Data not found: NPR 250/-</li> <li>Data found: NPR 550/-</li> </ul>
10.5.	<b>Secure Transaction Registry (STR)</b>	<ul style="list-style-type: none"> <li>For registering an original notice of security interest: NPR 500/-</li> <li>For registering notice of amendment: NPR 500/-</li> <li>For registering a continuity statement: NPR 500/-</li> <li>For registering a termination statement: NPR 500/-</li> <li>For registering a correction statement: NPR 500/-</li> <li>For the provision of a certified search report: NPR 500/-</li> </ul> (Above charges are as per the Secure Transaction Act)
10.6.	<b>Loan Renewal Processing Fee</b>	<ul style="list-style-type: none"> <li>Micro loans (Direct Lending): 1% of approved limit SME</li> <li>Loan up to NPR 10,000,000/-: 0.50% of approved limit</li> <li>Loan from NPR 10,000,000/- to NPR 100,000,000: 0.25% of approved limit</li> <li>Loan above NPR 100,000,000/-: 0.1% of approved limit</li> <li>100% cash margin/ FD: <ul style="list-style-type: none"> <li>Up to NPR 2,500,000/-: NPR 1,000/-</li> <li>Above NPR 2,500,000/-: NPR 2,000/-</li> </ul> </li> </ul>

10.7.	Loan Administration Fee (New and Enhancement)	<ul style="list-style-type: none"> <li>• <b>Corporate Loans</b> (to be charged on sanctioned limits): <ul style="list-style-type: none"> <li>○ Working Capital Loans: 0.25% of the loan amount.</li> <li>○ Medium Term Loans (1 year to 5 years) : 0.25%</li> <li>○ Long term loans (above 5 years): 0.25%</li> <li>○ Consortium Loans: 0.25% or as per consortium decision minimum NPR 10,000/-</li> </ul> </li> <li>• <b>SME Loans:</b> <ul style="list-style-type: none"> <li>○ Loan up to NPR 10,000,000/-: 0.75% of approved limit</li> <li>○ Loan above NPR 10,000,000/- but up to NPR 50,000,000/-: 0.35% of approved limit</li> <li>○ For loan above NPR 50,000,000/-: 0.25% of approved limit</li> <li>○ 100% cash margin/ FD: <ul style="list-style-type: none"> <li>• Up to NPR 2,500,000/-: NPR 1,000/-</li> <li>• Above NPR 2,500,000/-: NPR 2,000.00</li> </ul> </li> </ul> </li> <li>• <b>Consumer Loans</b> (to be charged on sanctioned limits): <ul style="list-style-type: none"> <li>○ Auto Loan (HP - Private Vehicles)/Home Loans/ Shares: 0.75%</li> <li>○ HP Commercials/PML/Others: 1%</li> </ul> </li> <li>• <b>Micro Banking Loans:</b> <ul style="list-style-type: none"> <li>○ Group based and other deprived sector micro loans: 1.5%</li> <li>○ Institutional deprived sector loans: 0.25%</li> </ul> </li> </ul>
10.8.	Term Loan Prepayment Charge	Flat 2% of prepaid amount, if loan is settled before expiry of one third of loan tenure and flat 1% of prepaid amount if settled after one third of loan tenure.
10.9.	Prepayment Charges for Retail Banking products (Home, PML (Non-Revolving), Auto, Education, Personal)	<ul style="list-style-type: none"> <li>• For Full and Partial Settlement: 2% of the prepaid amount if fully settled/ partially paid within one year from the date of loan disbursement.</li> <li>• For Full and Partial Settlement: 1% of the prepaid amount if fully settled/ partially paid after one year from the date of loan disbursement.</li> </ul>
10.10.	Service charge for credit line letter issuance	<b>Prime Customers:</b> 0.10% or minimum NPR 5,000/- <b>Other Customers:</b> 0.25% or minimum NPR 5,000/-
10.11.	Penal Interest	Additional interest of 2.00% p.a. will be levied on all overdue accounts and expired accounts
10.12.	Consortium Fees	As decided by Consortium
10.13	Late Payment Fee for Micro Banking customers	Group-based Loans: NPR 100/- <ul style="list-style-type: none"> <li>• Micro Enterprise Loan (up to NPR 0.5 million): NPR 200/-</li> <li>• Micro Enterprise Loan (Above NPR 0.5 million): NPR 300/-</li> <li>• Micro Home Loan: NPR 200/-</li> <li>• Micro Hire Purchase Loan: NPR 300/-</li> </ul> Charges above are executed for every EMI/EQI/Interest Amount overdue in the client's respective loan account unlike his/ her repayment schedule
10.14.	Late Payment Fee (Others)	Payment Fee: NPR 500/- for every installment overdue (EMI or EQI) for SME and Retail segments
10.15.	Loan Swap Fee	2% of loan amount
10.16	Temporary Handover of LOR (Land Ownership Registration) Certificate Recommendation	NPR 500/-
10.17	Halsabik Letter	NPR 500/- per letter
10.18	Recommendation letter for duplicate Blue Book issuance	NPR 500/-
10.19	Security release during tenure of loan per letter (other than regular full settlement)	NPR 300/-

10.20	Interbank credit information	On reciprocal basis
-------	------------------------------	---------------------

Note: Relevant Communication and Postage charges, if required, are to be levied as per 'Section 6' even for activities where the same are not mentioned in the table

## 11. Trade Finance

S.N.	Particulars	Charges Applicable
<b>Import Letter Of Credit</b>		
11.1.	Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY) (Issuance Commission)	<p><b>Prime Customers:</b> For Industries: 0.075% of LC value per quarter or minimum NPR 1,000/- For Trading Houses: 0.10% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> For Industries: 0.10% of LC value per quarter or minimum NPR 1,500/- For Trading Houses: 0.125% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b> 0.375% of LC value per quarter or minimum NPR 2,000/-</p>
11.2.	LC establishment in INR (Issuance Commission)	<p><b>Prime Customers:</b> For Industries: 0.15% of LC value per quarter or minimum NPR 1,000/- For Trading Houses: 0.25% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> For Industries: 0.25% of LC value per quarter or minimum NPR 1,500/- For Trading Houses: 0.375% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b> 0.50% of LC value per quarter or minimum NPR 2,500/-</p>
11.3.	LC establishment in Local Currency (LCY) (Issuance Commission)	<p><b>Prime Customers:</b> For Industries: 0.25% of LC value per quarter or minimum NPR 1,000/- For Trading Houses: 0.375% of LC value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> For Industries: 0.375% of LC value per quarter or minimum NPR 1,500/- For Trading Houses: 0.50% of LC value per quarter or minimum NPR 1,500/-</p> <p><b>Case to Case basis:</b> 0.50% of LC value per quarter or minimum NPR 2,500/-</p>
11.4.	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"> <li>• Prime Customers: NPR 500/-</li> <li>• Other Customers: NPR 1,000/-</li> </ul>

11.5.	Discrepancy charges (Import LC)	Equivalent to USD 60.00 (Discrepancy Charge USD 50.00 and USD 10.00 as SWIFT Charges) INR 2,100.00 (Discrepancy charge INR 1,800/- and communication charge INR 300/-) NPR 3,000/- (Discrepancy fee NPR 2,500/- and SWIFT Charge NPR 500/-)
11.6.	Advance Payment charges for import of goods from third countries	<b>Prime Customers:</b> 0.10% of payment value or minimum NPR 1,000/- per transaction and SWIFT Charge NPR 500/- <b>Other Customers:</b> 0.125 % of payment value or minimum NPR 1,500/- and SWIFT Charge NPR 500/-
11.7.	Usance LC Acceptance Commission	0.12% of Document Value per quarter or minimum NPR 1,000/-
11.8.	Document Settled by FCY transferred from other Banks	NPR 0.20 per USD
11.9.	Inward Document Collection	<b>Prime Customers:</b> 0.20% of document value or minimum NPR 500/- <b>Other Customers:</b> 0.30% of document value or minimum NPR 750/-
11.10.	Document Handling Charge	NPR 500/- per document
11.11.	LC Cancellation Charge (if unutilized)	Cancellation charge NPR 1,000/- plus SWIFT charge NPR 500/-
11.12.	Commission on LC Document value exceeding LC Value	0.25% on Document Value exceeding LC Value or Minimum NPR 1,000/-
<b>Export Letter of Credit</b>		
11.13.	Advising Commission	For Account holders: Nil For Non – Account holders: <ul style="list-style-type: none"> <li>NPR 1,500/-</li> <li>No charge for LC advised by another bank and negotiated with Civil Bank</li> </ul>
11.14.	Confirmation Commission	0.50 % of LC value per quarter or minimum NPR 3,000/-
11.15.	LC Transfer Charge	<ul style="list-style-type: none"> <li>Transfer to sister concern's account in Civil Bank: No Charge</li> <li>Transfer to third party account in Civil Bank: NPR 1,000/-</li> <li>Transfer to other bank: NPR 5,000/- plus communication charge of NPR 500/-</li> </ul>
11.16.	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 <sup>th</sup> day, till the date of realization
11.17.	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
11.18.	Negotiation of documents against our own LC	<b>Prime Customers:</b> 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 16 <sup>th</sup> day till the date of realization. <b>Other Customers:</b> 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 16 <sup>th</sup> day till the date of realization.

11.19.	Outward Document Purchase not under LC (BILTY)	<p><b>Prime Customers:</b> Trust Receipt rate plus 2% p.a. up to 15 days</p> <p>Additional 1% per annum to be levied from 16<sup>th</sup> day till the date of realization.</p> <p><b>Other Customers:</b> OD rate for 15 days and if it is not realized within that period additional 2% per annum to be levied from 16<sup>th</sup> day till the date of realization.</p>
11.20.	Outward Document Collection	<p><b>Prime Customers:</b> 0.15% of document value or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> 0.25% of document value or minimum NPR 1,000/-</p>
11.21.	Business Credibility Information (BCI)	NPR 500/- per BCI
11.22.	Letter of Credit/ Guarantee message inside Nepal	NPR 1,500/-
11.23.	Letter of Credit/ Guarantee message (India)	NPR 1,500/- per message. Moved from 'Communications & Postage' section
11.24.	Letter of Credit/ Guarantee Message (elsewhere)	NPR 2,000/- per message
11.25.	<p>Communication and Postage charge:</p> <ul style="list-style-type: none"> <li>• Simple Payment Message (India)</li> <li>• Other Message (India)</li> <li>• Simple Payment Message (elsewhere)</li> <li>• Other Message (elsewhere)</li> </ul>	<p>Communication and Postage charge:</p> <ul style="list-style-type: none"> <li>• NPR 500/- per message</li> <li>• NPR 650/- per message</li> <li>• NPR 500/- per message</li> <li>• NPR 750/- per message</li> </ul>
<b>Guarantee</b>		
11.26.	Bid Bond	<p><b>Prime Customers:</b> 0.20% of Guarantee Value per quarter or minimum NPR 1,000/-</p> <p><b>Other Customers:</b> 0.30% of Guarantee Value per quarter or minimum NPR 1,500/-</p>
11.27.	Performance Bond	<p><b>Prime Customers:</b> 0.25% of Guarantee value per quarter or minimum NPR 1,250/-</p> <p><b>Other Customers:</b> 0.375% of Guarantee Value per quarter or minimum NPR 1,500/-</p>
11.28.	Advanced Payment Guarantee	<p><b>Prime Customers:</b> 0.375% of Guarantee Value per quarter or minimum NPR 2,000/-</p> <p><b>Other Customers:</b> 0.50% of Guarantee Value per quarter or minimum NPR 2,500/-</p>
11.29.	Bonded Warehouse Guarantee	0.375% of Guarantee Value per quarter or minimum NPR 2,500/-
11.30.	Guarantee against Counter Guarantee of Top 500 Banks	0.20% of Guarantee Value per quarter or Minimum USD 100.00
11.31.	Amendment (Not affecting value and expiry as well as for time extension within the quarter)	NPR 1,000/- plus Communication Charge
11.32.	Counter Guarantee Amendment not affecting time and value	USD 50.00 plus SWIFT Charge of NPR 500/-
11.33.	Endorsement of Guarantee to other Bank or relaying claims	USD 100.00 per event
11.34.	Shipping Indemnity	NPR 2,000/-





## 12. Digital Banking/E-Banking

S.N.	Particulars	Charges Applicable
<b>MasterCard Applicable Charges and Daily ATM + POS Limit - Inside Nepal only</b>		
12.1.	Cash Withdrawal - SCT/ NPN Network (Debit & Domestic Prepaid Card)	NPR 30/-
12.2.	Cash Withdrawal (MasterCard Network - Debit & Domestic Prepaid Card) from NSBI, SCBNL, NABIL	NPR 250/-
12.3.	Cash Withdrawal from HBL's ATM (Debit & Domestic Prepaid Card)	NPR 25/-
12.4.	POS Purchase	No Charge
12.5.	Balance Inquiry SCT/ NPN Network (Debit & Domestic Prepaid) in other bank's ATM	NPR 5/-
<b>MasterCard Applicable Charges and Daily ATM + POS Limit – Inside India only</b>		
12.6.	Cash Withdrawal (Debit & Domestic Prepaid Card)	NPR 250/-
12.7.	POS Purchase (Debit & Domestic Prepaid Card)	No Charge
12.8.	Balance Inquiry (Debit & Domestic Prepaid Card)	NPR 50/-
<b>MasterCard Applicable Charges and Daily ATM + POS Limit – Except Nepal and India</b>		
12.9.	Cash Withdrawal (Debit & Domestic Prepaid Card)	USD 5/-
12.10.	Balance Inquiry (Debit & Domestic Prepaid Card)	USD 0.75
<b>Other Associated Charges of MasterCard</b>		
12.11.	Issuance Fee* (Debit & Domestic Prepaid) - Inside Nepal and India	NPR 1,000/-
12.12.	Issuance Fee (Dollar Prepaid/ Dollar MasterCard) - Inside Nepal and India	USD 10/-
12.13.	Renewal Fee (Debit & Domestic Prepaid)	No Charge
12.14.	Renewal Fee (Dollar Prepaid/ Dollar MasterCard)	USD 10/-
12.15.	Replacement Fee (Debit)	NPR 300/-
12.16.	Replacement Fee (Domestic Prepaid)	NPR 200/-
12.17.	Replacement Fee (Dollar Prepaid/ Dollar MasterCard)	USD 10/-
12.18.	Replacement after card expiry*	NPR 1,000/-
12.19.	PIN Regeneration (Debit & Domestic Prepaid)	NPR 100/-
12.20.	PIN Regeneration (Dollar Prepaid/ Dollar MasterCard)	USD 3/-

\* 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.

<b>Other Digital/E-Banking Charges</b>		
12.21.	Debit Card Destruction	NPR 100/-
12.22.	Internet Banking PIN Regeneration	NPR 100/-
12.23.	Civil Bank Overdraft Card	NPR 1,000/- plus 1% of limit
12.24.	Mobile Banking	NPR 200/- (Subscription + Annual Charge)
12.25.	Internet Banking	Corporate: NPR 200/- (Subscription + Annual Charge) Personal: NPR 100/- (Subscription + Annual Charge)
12.26.	Online Fee Payment Service	NPR 500/- per transaction

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

b. 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)

Mobile Banking		
A. Agents Carrying Cash-In/ Cash-Out		
12.28.	Transaction Slab based fees for Cash Out @ Bank	<p>NPR 1/- to NPR 5,000/- : NPR 10/-  NPR 5,001/- to NPR 10,000/-: NPR 15/-  NPR 10,001/- to NPR 25,000/-: NPR 25/-  NPR 25,001/- to NPR 50,000/-: NPR 35/-  NPR 50,001/- to NPR 100,000/-: NPR 45/-  NPR 100,001/- and above: NPR 60/-</p> <p><b>Services</b>  Cash Out at the Bank for other's Agent  Shared only between the Bank and the agents or the Bank and the other bank  <b>50% - Civil Bank</b>  <b>50% - Other Bank or Agent Outlets</b></p>
B. Customers Doing Cash In/ Cash Out		
12.29.	Transaction Slab-based fees for Cash Out @ Bank	<p>NPR 1/- to NPR 5,000/- : NPR 10/-  NPR 5,001/- to NPR 10,000/-: NPR 15/-  NPR 10,001/- to NPR 25,000/-: NPR 25/-  NPR 25,001/- to NPR 50,000/-: NPR 35/-</p> <p><b>Services</b>  Cash Out at the Bank for other's Customers  Shared only between the Bank and the agents or the Bank and the other bank  <b>50% - Civil Bank</b>  <b>50% -Other Bank or Agent Outlets</b></p>
C. Customers Carrying Out Other Transactions		
12.30.	Transaction Slab-based fees for Other Transactions	<p>NPR 1/- to NPR 5,000/- : NPR 10/-  NPR 5,001/- to NPR 10,000/-: NPR 15/-  NPR 10,001/- to NPR 25,000/-: NPR 25/-  NPR 25,001/- to NPR 50,000/-: NPR 35/-</p> <p><b>Services</b>  P2P, Request money, U-pay, A2A  [*Transactions fee sharing will apply for above service for both intra-bank and inter-bank. Fee from Balance inquiry and Mini statement request shall also be shared where charged.]  <b>Intra-bank 50% or NPR 3 whichever is higher</b>  <b>Inter-bank 25% or NPR 3 whichever is higher</b></p>
12.31.	Transaction Slab-Based Fees	<p>NPR 1/- to NPR 5,000/- : NPR 10/-  NPR 5,001/- to NPR 10,000/-: NPR 15/-  NPR 10,001/- to NPR 25,000/-: NPR 25/-  NPR 25,001/- to NPR 50,000/-: NPR 35/-</p> <p><b>Services</b>  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 other bank  <b>50%- Civil Bank</b>  <b>50% -Other Bank or Agent Outlets</b></p>
D. Merchant Transactions		
12.32.	% Sharing on Merchant Transactions	<p>1% - 2% of the Sales Amount shall be taken as total commission fee.  Third Party: Issuer Bank (Customer Bank): 25%/ Finaccess (Hello Paisa): 25%/ Acquirer Bank (Merchant Bank): 50%</p>

## 12. Other Charges

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

**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 the Standard Tariff of Charges:

- DEMAT charges have not been included in this Standard Tariff of Charges.
- Fees and charges as defined for different products in their respective product paper will prevail over the fees charges mentioned in the Standard Tariff of Charges.
- Besides above charges of Civil Bank Limited, fees and charges levied by counter Party/ intermediary banks/ agents shall be charged on actual basis.
- Discount to staff and undivided family members for personal use of services:
  - Locker charges: 50% waiver on locker charge
  - 100% waiver on locker security deposit
  - Mid-Rate applied on convertible FCY
  - 100% waiver on remittance and collection
  - Free Mobile Banking, Internet Banking and Debit Card
  - 50% of Waiver in Standard Tariff of Charges in all other products