

STANDARD TARIFF OF CHARGES



NMB Bank Limited

STANDARD TARIFF OF CHARGES

September 2019

STANDARD TARIFF OF CHARGES

| S.No | Product / Service | Fee / Charges | |
|------------|--|---|---|
| 1 | Loan Administrative Service Fee | | |
| 1.1 | Revolving Loans | New Limit Sanction | Existing Limit Continuation |
| 1.1 | Corporate / Project | 0.25% | 0.25% |
| 1.1.1 | Mid-Corporate | 0.50% | Total Limit Up to Rs.100 Mio :0.45% (Unit/Group) Total Limit Above Rs.100 Mio:0.35% (Unit/Group) |
| 1.1.2 | SME | Total Limit Above Rs 20 Mio- 0.75% (Unit/Group) | Total Limit Above Rs 20 Mio- 0.60% (Unit/Group) |
| | | Total Limit Up To Rs 20 Mio- 1.00% (Unit/Group) | Total Limit Up To Rs 20 Mio- 0.75%(Unit/Group) |
| 1.1.3 | Swap Loan (SME/MS/AG) | 0.50% | |
| 1.1.4 | MSME | 1.00% | 0.75% |
| 1.1.5 | Personal Business Loan (PBL) | 1.25% | 1.00% |
| 1.1.6 | Direct Micro Finance | 1.00% | 1.00% |
| 1.1.7 | Wholesale Micro Finance | 0.25% | 0.25% |
| 1.1.8 | Renewal Energy | 1.00% | 0.25% |
| 1.1.9 | Margin Lending | 1.00% | 0.75% |
| 1.2 | Term Loans | New Limit Sanction | Existing Limit Continuation |
| 1.2.1 | Corporate / Project | 0.75% | NA |
| 1.2.2 | Hydro Project (without consortium) | 1.25% | NA |
| 1.2.3 | Mid-Corporate | 0.90% | NA |
| 1.2.4 | SME | 1.00% | NA |
| 1.2.5 | MSME | 1.00% | NA |
| 1.2.6 | Personal Business Loan (PBL) | 1.25% | NA |
| 1.2.7 | Direct Micro Finance | 1.00% | NA |
| 1.2.8 | Wholesale Micro Finance | 0.25% | NA |
| 1.2.9 | Renewal Energy | 1.00% | NA |

STANDARD TARIFF OF CHARGES

| 1.3 | Retail Loans | New Limit Sanction | Existing Limit Continuation |
|-------|--|---|-----------------------------|
| 1.3.1 | Personal Overdraft (POD) | 1.25% | 1.25% |
| 1.3.2 | Loan Against Property (LAP)* | 1.00% | NA |
| 1.3.3 | Land Purchase Loan (LPL)* | 1.00% | NA |
| 1.3.4 | Direct Property Exposure (DPE)* | 1.25% | NA |
| 1.3.5 | Auto Loan (Except Electric Vehicle) | 1.00% | NA |
| 1.3.6 | Talab Karja | 1.00% | 1.00% |
| 1.3.7 | Housing Loan | 1.00% | NA |
| 1.3.8 | Loan Against Fixed Deposit (FD) | 2% over FD coupon rate or 2% over prevailing base rate of the Bank, whichever is higher | |

Notes:

- If the proposed limit of LPL & LAP exceeds the limit as defined in respective product papers, Loan Administration Fees of DPE shall be applicable.
- Above rate is not applicable for consortium financing and non-performing loans.
- Loan Administrative Fees for subsidized loans shall be as guided by NRB.
- Administrative fee for agriculture loan shall be as per the respective segment under which the particular loans falls under
- Standard Commitment charges shall be 1% flat for all segments

STANDARD TARIFF OF CHARGES

| S.No | Product / Services | Fee / Charges |
|-------------|--|--|
| 2 | Account Services | |
| 2.1 | Good for Payment | |
| | Up to NPR 1 million | NPR 500 per cheque |
| | Above NPR 1 million | NPR 1,000 per cheque |
| 2.2 | Cancellation of Good for Payment | NPR 250 per cheque |
| 2.3 | Issuance of Balance Certificate | <ul style="list-style-type: none"> NPR 1000 for accounts opened within last six months NPR 500 for accounts opened six months and older (NPR 100 for additional copy) (Free for Institutional clients and loan client for audit purpose) |
| 2.4 | Account Statement | For duplicate statement NPR 50 up to last 3 months and NPR 50 per page for period beyond 3 months. (Not applicable if NOT issued earlier for same date) |
| 2.5 | Account Scheme Change: (Customer induced- from higher to lower minimum balance account lower to higher interest rate account to accounts with multiple features) (No charge for scheme change from payroll account type to other savings) | NPR 150 |
| 2.6 | Cheque Book issuance against lost cheque book (By stopping cheque) | NPR 350 |
| 2.7 | Cheque book Issued without requisition slip | NPR 100 |
| 2.8 | Uncollected Cheque Book (For 6 months) | NPR 250 |
| 2.9 | Destruction of uncollected debit card (If charges are not obtained from customer during issuance) | NPR 250 |
| 2.10 | Stop Payment | <ul style="list-style-type: none"> NPR. 250 for one leaf NPR. 500 for more than one leaf. |
| 2.11 | Withdrawal Slip (Not applicable for illiterate and visually impaired customer) | NPR 100 (At discretion of BM) |
| 2.12 | FD breaking charge (Prior to maturity date of Fixed Deposit) | Differential of prevailing published interest rate (for the same tenure as per FD certificate or nearest greater tenure) and coupon interest rate or flat 2% whichever is higher on the remaining maturity days. (For coupon rate higher than published rate, flat 2% shall be applied) |
| 2.13 | Document/record Retrieval charge For document/record older than 6 months | NPR 300 Flat(up to 3 months) NPR 500 Flat (After 3 months and up to 1 year) NPR 1000 Flat (After 1 year) per document |
| 2.14 | Standing Instruction | NPR 500 per instruction |

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| S.No | Product / Services | Fee / Charges |
|---------------|--|--|
| 2.15 | Cheque Clearing Services | |
| | Electronic Clearing(NCHL) | |
| | Local cheque above NPR 200,000 | NPR 25 per Cheque |
| | FCY cheque (Transaction Fee) | NPR 25 per Cheque |
| | Express Clearing | NPR 100 per Cheque |
| 2.15.1 | Special Clearing (Manual) | |
| | Both Inward & Outward | NPR 2500 per Cheque |
| 2.15.2 | Late Presentment Charge (ECC) | NPR 200 per Cheque |
| 2.16 | Cheque Collection | |
| | Local Cheque | 0.15% or Minimum NPR 250 per Cheque |
| | INR Cheque | 0.10% or Minimum NPR 1000 per Cheque |
| | FCY cheque (other than INR) | NPR 0.20% or Minimum NPR 1250 per Cheque |
| | <i>In addition to above charge postage/courier charge shall be levied as per STC</i> | |
| 2.17 | Cheque Purchase | |
| | FCY Cheque / TCs | 0.55% flat or minimum NPR 2500/- |
| | Local Cheque | 0.58% flat or minimum NPR 1000/- |
| | Cheque Return Charges | 15% p.a. from date of Purchase |
| | Overdue Charges | 15% p.a. from 16 th day from date of purchase |
| 2.18 | INR Cash Management - | |
| | INR Outwards Bills for Collection | 0.25% of Bill amount or NPR 300.00 flat whichever is higher plus courier charge |
| | INR outward bills return charge | NPR 500 flat plus courier charge |
| | INR cheque/bills collection in India | 0.25% on Cheque/bill amount |
| | Bills return charge | NPR 500.00 flat |
| 2.19 | Any Branch Banking Service (ABBS) | |
| | Home Cheque Deposit | NIL |
| | Cash Deposit and Withdrawal above 2 lakhs | 0.05 % of Value amount (No ABBS charges within same provincial branches) |

STANDARD TARIFF OF CHARGES

| S.No | Product / Services | Fee / Charges | |
|---------------|--|---|--|
| 2.20 | Cards & Alternate Delivery Channels | | |
| 2.20.1 | Debit Card Fee Description | NMB BANK Visa Debit Card | NMB BANK Delight Card |
| | Issuance Fee(Primary/supplementary) | NPR 1250 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 250 per year) | NPR 2,500 (The validity of card will be for 5 years so the customer can pay the fee in 5 installments i.e. 500 per year) |
| | Installment fee(to be paid every year) | NPR 250 | NPR 500 |
| | Replacement Card(lost/damaged) | NPR 500 | NPR 500 |
| | Card Block Request | NPR 150 | NPR 150 |
| | PIN Reissuance | NPR 150 | NPR 150 |
| | Transaction fee | | |
| | ATM Cash withdrawal from NMB Bank | NIL | NIL |
| | ATM Cash withdrawal from HBL and its Associate partner | NPR 150 | NIL |
| | ATM Cash withdrawal at SCT ATMs | NPR 35 | NIL |
| | ATM Cash withdrawal at other ATMs in Nepal | NPR 150 | NIL |
| | ATM Cash withdrawal in India | NPR 150 | NPR 150 |
| | Balance inquiry at NMB Bank ATMs | NIL | NIL |
| | Balance inquiry at HBL and its Associate partners | NPR 50 | N/A |
| | Balance inquiry at other ATMs in Nepal | NPR 50 | N/A |
| | Balance inquiry in India | NPR 50 | NPR 50 |
| | Foreign cards in NMB Bank ATMs (ATM access Fee) | NPR 500 | |
| 2.20.2 | Credit Card Fee Description | NMB BANK Visa Credit Card | NMB BANK VISA Credit Card (Platinum) |
| | Joining Fees | NPR 700 | For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter |
| | Installment Fee (card validity with 5 years) | NPR 3500 or annual installment of NPR 700.00 | For 1st Year: Free NPR 14,000 or annual installment of NPR 3,500 thereafter |
| | Supplementary Card | NPR 3500 or annual installment of NPR 700.00 | NPR 17,500 or annual installment of NPR 3,500 |
| | Replacement Fee | NPR 750 | NPR 2,000 per card |
| | Renewal Fee (at expiry) | NPR 3500 or annual installment of NPR 700.00 | NPR 17,500 or annual installment of NPR 3,500 |
| | PIN Reissuance | NPR 150 | NPR 500 |

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| S.No | Product / Services | Fee / Charges | |
|---------------|--|--|------------------------------------|
| | Credit Card Fee Description | NMB BANK Visa Credit Card | NMB BANK VISA PLATINUM Credit Card |
| | Transaction Fee | | |
| | Cash withdrawal (At NMB & and other Bank's ATMs in Nepal) | NPR 200 or 4% whichever is higher | NPR 200 or 4% whichever is higher |
| | Cash withdrawal in India | 300 or 5% whichever is higher for both credit and platinum credit card | |
| | Balance inquiry | NPR 50 | NPR 50 |
| | Late Payment Fee | NPR 300 or 2% whichever is higher | NPR 300 or 2% whichever is higher |
| | Overdrawn fee | NPR 500 | NPR 500 |
| | Limit Enhancement | | |
| | Temporary | NPR 500 | NPR 500 |
| | Permanent | NPR 750 | NPR 750 |
| | Interest rate (per annum) | | |
| | I billing cycle | 24% | 24% |
| | II billing cycle | 27% | 27% |
| | III billing cycle | 30% | 30% |
| 2.20.3 | VISA International Prepaid Card | | |
| | Issuance Fee+CARD TOP UP | | USD 10 |
| | Replacement CARD+TOP UP | | USD 10 |
| | Pin Reissuance | | USD 2 |
| | Cash Reload | | USD 5 |
| | Transaction Fee | | |
| | Balance inquiry from ATM | | USD 1 |
| | Cash withdrawal from ATMs | | USD 5 |
| 2.21 | Online Payment through Card | | |
| | Transaction Upto USD 5000 | | NPR 500 |
| | Transaction > USD 5,000 to USD 10,000 | | NPR 1000 |
| 2.22 | Internet Banking | | |
| | Subscription | | NPR 250 |
| | Annual membership Fee | | NPR 250 |
| | PIN reissuance | | NPR 100 |
| 2.22.1 | Corporate Internet Banking Charges | | NPR 500 |
| 2.23 | Mobile Banking | | |
| | Subscription & Renewal (Expiry annually) | | NPR 200 |
| | Additional Account Number for Existing Mobile Banking Customer | | NPR 200 |
| | PIN reissuance | | NPR 100 |
| | Amendment Charge | | NPR 50 |

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| S.No | Product / Services | Fee / Charges |
|---------------|---|--|
| 2.24 | REMITTANCES | |
| 2.24.1 | NRB and MC Cheque Issuance | NPR 250 per Cheque |
| 2.24.2 | NRB and MC Cheque Cancellation | NPR 250 per Cheque |
| 2.24.3 | INR Draft Issuance | |
| | Customer | 0.10% or Minimum NPR 500/- per draft |
| | Non Customer | 0.25% or Minimum NPR 1000/- per Draft |
| 2.24.4 | Draft Issuance FCY (other than INR) | |
| | Customer | 0.10% or Minimum NPR 500/- per draft |
| | Non Customer | 0.25% or Minimum NPR 1000/- per draft |
| 2.24.5 | Draft Issuance charge for GBP denominated drafts | NPR 1000 per draft (flat) |
| 2.25 | Outward Transfer (SWIFT) - International | |
| | Customer | 0.10% or minimum NPR 500 plus SWIFT charge |
| | Non Customer | 0.25% or minimum NPR 500 plus SWIFT charge |
| | Outward transfer(SWIFT) -Local | NPR 500 plus SWIFT charge Correspondent bank's charge and other charges shall be applicable on actual basis |
| 2.26 | RTGS to India (TT Charge) | NPR 500 per transaction |
| 2.27 | Corresponding Bank Charge (to be taken in equivalent NPR): | USD: USD 25 EUR: EUR 35 AUD: AUD 50 JPY: JPY 7,500 INR: NPR 500 Other: 50 in same currency |
| 2.28 | Cancellation of FCY Draft/OTT | NPR 500 plus SWIFT charge |
| 2.29 | Advance Payment (Import) | |
| | TT | 0.10% or Minimum NPR 500 plus SWIFT charge |
| | DD | 0.10% or Minimum NPR 1,000 |
| 2.30 | Inward Remittances | |
| | Credit to own account | NIL |
| | Credit to other Bank account | NPR 2000 |
| 2.30.1 | Refund of Inward Remittance | USD 10 or equivalent up to USD 5,000 and USD 30 or equivalent for above USD 5,000 |
| 2.31 | Cash Management with Partner institutions | NPR 100 per transaction |
| 2.32 | Certificate of Deposit for Exporters | |
| | Customer | NPR 500 per Certificate |
| | Non Customer | NPR 1000 per Certificate |
| 2.34 | Certificate issued to the customer : (Other than Balance Confirmation Certificate, Advance payment certificate and account open certificate) | NPR 500 |

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| S.No | Product / Services | Fee / Charges |
|---------------|---|--|
| 2.35 | COMMUNICATION & SWIFT CHARGES | |
| 2.35.1 | SWIFT Charges : | |
| | LC issuance | NPR 1,500 |
| | LC amendment | NPR 500 |
| | Remittance OTT & others | |
| | TT | NPR 500 |
| | OTHERS | NPR 500 |
| | Trade Document Payment (LC/DAP/DAA) | NPR 1000 |
| 2.35.2 | Courier Charges: | |
| | Local | NPR 250 |
| | India | NPR 500 |
| | Other Countries | NPR 2500 |
| 2.35.3 | Postage | |
| | Local | NPR 50 |
| | India | NPR 50 |
| | Other Countries | NPR 75 |
| 2.36 | Safe Deposit Lockers | |
| | Minimum Security Deposit (Non interest bearing margin account) | NPR 10,000/- Type 1 - 5 NPR 15,000/- Type 6 - 7 NPR 25,000/- Type 8 - 11 |
| 2.36.1 | Annual fees | |
| | Type | Size |
| | 1 | H 4.92 W 6.88 D19.37 |
| | 2 | H 4.9 W 13.8 D19.3 |
| | 3 | H 6.25 W 8.26 D19.37 |
| | 4 | H 4.92 W 15.43 D19.37 |
| | 5 | H 7.44 W 10.35 D19.37 |
| | 6 | H 6.25 W 16.69 D19.37 |
| | 7 | H 12.63 W 8.26 D19.37 |
| | 8 | H 10.94 W 13.85 D19.37 |
| | 9 | H 7.44 W 20.86 D19.37 |
| | 10 | H 12.63 W 16.69 D19.37 |
| | 11 | H 15. |
| 2.36.2 | Locker Surrender/ Key Replacement Charge | NPR 5,500/- |
| 2.37 | ASBA Fees & Charges | |
| | For all bid amounts | Free |
| 2.38 | Account Closing Charge: | |
| | (if closed before 6 months from the date of account opening) | NPR 500 |
| 2.39 | CCTV Footage Retrieval Charge | NPR 500 for footage copy as per customer request. (No charge in case of request received from law enforcement agencies) |

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| S.No | Product / Services | Fee / Charges | | | |
|-------|--|--------------------------------------|------------|-----------|------|
| 2.40 | Inter Bank Payment System (IPS) [Branch, Internet Banking, Mobile Banking] | Transaction Amount Based Slab | | | |
| S.No. | Price Scheme | Up to 500 | > 500 - 5K | >5K - 50K | >50K |
| 1. | NPR Transaction (Fee in NPR) - Others | 2 | 5 | 10 | 15 |
| 2. | NPR Transaction (Fee in NPR) - RTPS | 15 | | | |
| 3. | FCY Transaction (Fee in NPR) | 15 | | | |

Charge Application Process guided by Nepal Clearing House Limited (NCHL)

| S.No. | Product/ Purpose | Code | Txn Type | Who Pays | Txn Type | Who Pays |
|-------|---------------------------|------|---------------|-----------------|--------------|-----------------|
| 1 | Customer Transfer | CUST | Direct Credit | Debtor (ODFI) | | |
| 2 | Treasury Payment | TREA | Direct Credit | Debtor (ODFI) | | |
| 3 | Government Payment | GOVT | Direct Credit | Creditor (RDFI) | | |
| 4 | Remittance Payment | REMI | Direct Credit | Debtor (ODFI) | | |
| 5 | Dividend Payment | DIVI | Direct Credit | Creditor (RDFI) | | |
| 6 | IPO Refund Payment | IPOR | Direct Credit | Creditor (RDFI) | | |
| 7 | Salary Payment | SALA | Direct Credit | Creditor (RDFI) | | |
| 8 | Insurance Payment | INSU | Direct Credit | Debtor (ODFI) | Direct Debit | Creditor (ODFI) |
| 9 | Installment Payment | INSM | Direct Credit | Debtor (ODFI) | Direct Debit | Creditor (ODFI) |
| 10 | Credit Card Payment | CCRD | Direct Credit | Debtor (ODFI) | Direct Debit | Debtor (RDFI) |
| 11 | Salary Payment Corporate | SALC | Direct Credit | Debtor (ODFI) | | |
| 12 | Fees Payment | FEEO | Direct Credit | Debtor (ODFI) | Direct Debit | Debtor (RDFI) |
| 13 | Supplier Party Payment | SUPP | Direct Credit | Creditor (RDFI) | Direct Debit | Debtor (RDFI) |
| 14 | Collection Payment | COLL | | | Direct Debit | Creditor (ODFI) |
| 15 | Real Time Payment Systems | RTPS | Direct Credit | Debtor (ODFI) | | |

Other Charges and Fees published by NCHL to be followed appropriately.

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| S.N. | Product / Services | Fee / Charges |
|------------|---|---|
| 3 | TRADE FINANCE | |
| 3.1 | Import Letters of Credit – Issuance | |
| | Normal LC | |
| | Manufacturing | 0.15% per quarter or part thereof, minimum NPR 2,000 |
| | Trading | 0.20% per quarter or part thereof, minimum NPR 2,000 |
| | Revolving LC | |
| | Manufacturing | 0.25% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.15% will be levied on all drawing under the credit or min. Rs.2,000/- |
| | Trading | 0.30% of the face value or min. Rs. 2,000/- for six months or part thereof. Drawing up to face value will be free of charge, thereafter 0.20% will be levied on all drawing under the credit or min. Rs.2,000/- |
| | LC confirmation | As per actual basis. |
| | Cancellation of LC(Prior to expiry) | NPR 1500 plus swift charge |
| 3.2 | Import Letters of Credit – Amendment | |
| | Time Extension/Value Enhancement | As issuance charges |
| | Other Amendments | NPR 1000/- plus SWIFT charge per amendment. |
| | Time extensions under Revolving LC | As per issuance |
| 3.3 | Export Letters of Credit | |
| | Advising LC & amendment | NPR 1,000/- per LC/ Amendment + NPR 2,000/- authentication charge which shall be refunded if the export documents under the LC be presented at NMB Bank. |
| | Confirming LC | As per International standard charges or minimum NPR 5,000 |
| | LC Transfer | NPR 2,000/- per transfer. In case of partial transfer 0.15 % or minimum NPR 2,000/- |
| 3.4 | Import Bills | |
| | Acceptance Commission | 0.075% per month or minimum NPR 2,000 |
| | Payment Commissions/document handling charges | NPR 1,000/- per document |
| | Discrepancy Fees (LC) | NPR 1,500.00 for Local LC. USD 60/- for FCY LC, INR 2,500.00 for INR LC. |
| | Delivery Order Issuance | As per document handling charge (Copy Doc) |
| | Import Bills return | NPR 5,000/- plus SWIFT charge and postage charges. |
| | Document against Payment (DAP) | |
| | Import Collection Bills - Sight | 0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges. |
| | Document against Acceptance (DAA) | |
| | Import Collection Bills - Usance | 0.25% flat or minimum NPR 2,500/- plus NPR 1,000 document handling charges and SWIFT charges. |

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| S.N. | Product / Services | Fee / Charges |
|-------------|---|--|
| 3.5 | Export Bills- Negotiation | |
| | Sight Bills – Clean | 0.53% or minimum 2,500/- |
| | Sight Bills – Discrepant | 0.65% or minimum 2,500/- |
| | Usance Bills – Clean | 0.53% or minimum 2,500/- plus interest as per the Bank's published TR Rate on usance Period after 15 days. |
| | Usance Bills- Discrepant | 0.75% or minimum 2,500/- plus interest as per the Bank's published Rate on usance Period after 15 days. |
| | Overdue Export Bills | Highest Interest Rate Of The Bank |
| | Returned Documents | Highest Interest Rate Of The Bank From The Date Of Negotiation |
| 3.6 | Export Bill collection without LC (Letter issuance to custom office) | NPR 2,000 |
| 3.7 | Export Bill collection (without LC) | |
| | Cash against Document - Sight | 0.25% - Minimum NPR 2,500/- plus courier and swift charge |
| | Cash against Document - Usance | 0.35% - Minimum NPR 2,500/- plus courier and swift charge |
| | Export Bills Collection under LC | |
| | Sight | 0.25% - Minimum NPR 2,500/- plus courier and swift charge |
| | Usance | 0.35% - Minimum NPR 2,500/- plus courier and swift charge |
| 3.8 | Export Incentive Processing Fee | |
| | UPTO NPR 100,000.00 | NPR 2,500 |
| | ABOVE NPR 100,000.00 | 0.5% on incentive claim or minimum NPR 5,000 |
| | Export Incentive Settlement Fee | NPR 1,500 Flat |
| | Export Document handling charges (For Negotiation) | NPR 1,500 |
| 3.9 | Business Credit Information (D&B) | As per actual basis. |
| 3.10 | Bank Guarantee – Local | |
| | Bid Bonds | 0.25% per quarter or minimum NPR 2,500 |
| | Performance Bond | 1.5% per annum or minimum NPR 2,500 (For the purpose of dealership / suppliers credit = 2% per annum or min NPR 2,500) |
| | Advance payment Guarantee | 1.5% per annum or minimum NPR 2,500 |

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| S.N. | Product / Services | Fee / Charges |
|-------------|---|---|
| 3.11 | Bank Guarantee Amendment – Local | |
| | Amendment Value & time | Same as issuance |
| | Other Amendments | NRR 1,000 |
| 3.12 | Guarantees – International | |
| | Upto USD 50,000 | 0.375% to 0.50% per quarter or part thereof or minimum USD 200 plus USD 50 communication charge |
| | Above USD 50,000 | 0.30% to 0.50% per quarter or part thereof minimum USD 200 plus USD 50 communication charge |
| 3.13 | Shipping Guarantee | NPR 5,000 |
| 3.14 | Guarantees Cancellation Before Expiry | |
| | International | USD 50 |
| 3.15 | International Guarantee/amendments advising charges: | USD 100 to 200 |
| 3.16 | NRB Cheque Re Issuance- Trade | NPR 500 per Cheque |

*****END OF DOCUMENT*****