

## Circular

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No. : 001/2011

Date : 13 March 2011

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### **Schedule of Service Charges (SSC)**

Enclosed is the list of SSC applicable to services that Development bank renders to its customers.

This schedule is enforceable with immediate effect.

All staff is required to ensure that they are fully conversant with the charges and they are applied as intended.

A time, we may come across situation that the charges listed in this document may need to reduce/waive in view of relationship with the customers. Keeping this in view such concession/waiver can be approved by undersigned or person who has been delegated specific approval by undersigned.

This document will be reviewed on a periodic basis and appropriate revision will be issued from time to time.

Changes to this schedule can be made only under the signature of undersigned.

Please be guided accordingly.

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Bishwo Mohan Adhikari  
Chief Executive Officer

# Schedule of Service Charge

## 1. Service Delivery

### Account Services

Cheque book destruction fee	NPR 200.00
Account closure within 3 months	NPR 300.00
Account closure after 3 months	NPR 200.00
Good for payment	NPR 100.00 per instant
Cheque stop payment	NPR 100.00
Issuance of NRB Cheque on customer request	NPR 100.00
Cancellation of Cheque certified “Good for Payment “	NPR 100.00
Issuance of Balance Certificate	For institutional account – free for balance certificate of year end once a year. Other NPR 200.00
Cheque Returned Unpaid (Inward Clg.)	NPR 200.00 per cheque
Draft issuance INR	NPR 250.00 or 0.25% whichever is higher per instant.
Issuance of Manager’s Cheque (Local Draft)	NPR 100 or 0.1% whichever is higher per instant
Payroll Management Fee	NPR 50.00 per employee per year
Cheque/Demand Draft Collection	NPR 250 or 0.25% whichever is higher per instant and plus Postage for the cheques that out of Pokhara Valley and Rs. 50.00 only for the cheques that within Pokhara valley.
Cancellation of Manager’s Cheque	NPR 100.00
Standing Instructions:	Rs. 50.00 is charged for registration of request at the initial stage and Rs. 25.00 is charged for execution of each transaction.
Fund Transfer (within City Bank)	<b>Withdrawn from Pokhara for out of valley customers</b> Up to 50k NRs. 30.00 Up to 50k to 100k NRs. 50.00 Above 100k NRs. 100.00 <b>Withdrawn from branches for Pokhara customers</b> Up to 50k NRs. 100.00 Up to 50k to 100k NRs. 150.00 Above 100k NRs. 200.00 or 0.1% whichever is higher
Fund Transfer (Inter-bank) and pay upon ID Except for Bhotewodar Branch	NPR 100.00 for customer and 200.00 for non-customer.
Fund Transfer (Inter-bank) and pay upon ID	

For Bhotewodar Brach	200 for walk in customers & 150 for customers up to 500k 300 for walk in customers & 250 for customers upto 1 million 400 for walk in customers & 350 for customer above 1 million
Acceptance of Foreign Currency	For purchase commission Rs. 150.00 only
Account Migration:	Nil (From one product to another and one branch to another)
<b>2. Remittance :</b>	
<b>i. Travelers Cheque Encashment</b>	1% of face value or 200 whichever is higher
<b>3. ATM Card</b>	
I. Card issuance fee (Two years validity)	Nil
II. Card Renewal fee (Two years validity)	NPR 200.00
III. Destruction of undelivered card	NPR 500.00
IV. Replace of lost card	NPR 250.00
V. PIN no. Replacement	NPR 100.00
VI. ATM cash withdrawal fee (per transaction)	NPR 25.00
VII. Balance Enquiry - ATM	NPR 3.00
VIII. ATM card Block instruction	NPR. 100.00
<b>4. SMS Banking:</b>	
SMS subscription : Nil	
SMS subscription with Alert message above 10k txns.	NPR. 100.00 per annum
<b>5. Loan Administration</b>	
I. Loan Processing/Commitment fee	up 2% of Loan amount
II. Documentation Fee	Rs. 1,000.00
III. Pre-payment Fee	up to 2 % of payment amount
IV. CIB Clearance	As per actual
V. Bank Valuation Fees	1,500.00 per valuation
VI. Insurance Fee for Gold Loan	1% of the total value per annum
VII. Guarantee Issuance Fee	up to 2% of the Guarantee amount
VIII. Security (Collateral) Changed	up to 5,000.00
IX. File Fee (Gold Loan and Loan against FDR)	NPR.100.00
<b>6. Postage</b>	
India	NPR 150.00
Nepal	NPR 50 .00