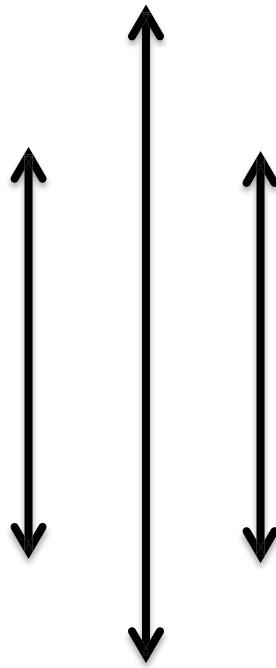




**Samriddhi Finance Company Limited**  
**Hetauda, Makawanpur**

**Standard Tariff & Charges**



**Effective from 18<sup>st</sup> Ashad, 2082**

### Standard Tariff & Charges

S.N.	Services	Charges / Fees
<b>1</b>	<b><u>Account related Services Charges</u></b>	
1.1	Good for Payment Cheque	NIL
1.2	Good for Payment Cheque Cancellation	Rs.500
1.3	Stop Payment Request	NIL
1.4	Release of stop payment	Rs.250
1.5	Standing Order Instructions/Manual except for call current account	Rs.200
1.6	Balance Certificate – One time	NIL
1.7	Balance Certificate for same date more than one time	Rs.500
1.8	Loan Balance/Interest Payment Certificate	NIL
1.9	Loan Balance/Interest Payment Certificate more than one time	Rs.500
1.10	Any other Certification letter	Rs.500
1.11	Loss of Cheque requisition slip and issue of new cheque book	Rs.100
1.12	Cheque Book Issuance fee ( first time and upon requisition slip)	NIL
1.13	Counter Cheque Leaf (single Leaf) without requisition slip	Rs.25
1.14	Cheque Issued from other than account-maintained branch	NIL
1.15	Account statement charge for one time	NIL
1.16	Account statement charge for same period for more than once	Rs.25 per page
1.17	Issuance of Duplicate FD Receipt	Rs.500
1.18	Issuance of NRB Cheque on customer request	Rs.250
1.19	Cancellation of NRB Cheque	Rs.250
1.20	Destruction of Cheque Book not collected for Six Months	Rs.250
1.21	Deposit Claim notice published in Newspaper	Actual Cost
1.22	Courier Postage charge	Actual Cost
1.23	Issuance of TDS certificate for first time	NIL
1.24	Issuance of TDS certificate (duplicate copy)	Rs.250
1.25	Cheque return advice over the counter	Rs.500
<b>2</b>	<b><u>Electronic Cheque Clearing (ECC) / InterbankPayment System (IPS) / Cheque Collection</u></b>	
2.1	<b>Electronic Cheque Clearing Fee (NCHL-ECC)</b>	As per NCHL
2.2	Regular Clearing, Below 2,00,000	NIL
2.3	Regular Clearing, Rs. 2,00,000 and Above	Rs.15
2.4	High Value Clearing i.e. Above NPR 10 Crore	Rs.100
2.5	Express Clearing	Rs.100
2.6	Cheque Return (Insufficient Balance on Inward Clearing )	Rs.500
2.7	Late Presentment	Rs.200
<b>3</b>	<b>Interbank Payment Transaction Fees (NCHL-IPS)</b>	As per NCHL
3.1	Transaction up to Rs. 500	Rs.2

3.2	Transaction above Rs. 500 up to Rs. 50,000	Rs.5
3.3	Transaction above Rs.50,000	Rs.10
3.4	For Dividend and IPO refund amounting up to Rs.100	NIL
3.5	Other NCHL-IPS transaction charge	As per NCHL
<b>4</b>	<b>Connect IPS Transaction Fee</b>	As per NCHL
4.1	Transaction above Rs. 0.01 up to Rs. 500	Rs.2
4.2	Transaction above Rs. 500 up to Rs. 5,000	Rs.4
4.3	Transaction above Rs. 5,000	Rs.8
<b>5</b>	<b>GoN Inland Revenue Payment</b>	
5.1	0.01 - 10,000	Rs.2
5.2	2 Above 10,000	Rs.5
<b>6</b>	<b>RTGS fee and Charges</b>	As per NRB/NCHL
6.1	Morning Exchange for customer transfer	Rs.10
6.2	Afternoon Exchange for customer transfer	Rs.20
<b>7</b>	<b><u>ABBS Charge / Fund Transfer</u></b>	NIL
<b>8</b>	<b>Mobile Banking Related Charge</b>	
8.1	First subscription fee Mobile banking for all account	NIL
8.2	Renewal fee for Mobile banking*	Rs.200
8.3	Self-Pin Code Regeneration	NIL
8.4	Manual Pin Code Regeneration	Rs.25
8.5	Fee for Inter Bank Fund Transfer(Via Mobile Banking Services)	As per actual
8.6	Fund transfer to wallet	As per actual
8.7	Mobile number change each time	NIL
8.8	Second time (duplicate) QR standee printing charge	Rs.250
<b>9</b>	<b><u>Debit Card Related Charges</u></b>	
9.1	Joining Fee upfront payment	Rs.600
9.2	Joining Fee for payment from next year **	Rs.250
9.3	Replacement Fee upfront	Rs.600
9.4	Re-issuance Fee for lost card	Rs.600
9.5	Card block if re – issuance not requested/unblocking Fee	Rs.100
9.6	Pin Regeneration Fee	Rs.100
9.7	Uncollected Card Destruction Fee after 6 months	Rs.250
9.8	Cash withdrawal from SCT/Union Network ATM in Nepal	NIL
9.9	Cash withdrawal from other than SCT/Union Network ATM	NIL
9.10	Balance Inquiry from ATM	Actual cost
9.11	Pin change from ATM	NIL

9.12	Mini Statement from ATM	Rs.25
9.13	Cash withdrawal from ATM at India	Actual cost/ minimum Rs 325
9.14	Balance Inquiry from ATM India	Actual cost/ minimum Rs 14
<b>10</b>	<b><u>Record Retrieval Charge</u></b>	
10.1	Within Six months	NIL
10.2	After Six months	Rs.500 per Record
<b>11</b>	<b><u>Remittance Related Fee</u></b>	<b>As per agreement with remittance company</b>
<b>12</b>	<b><u>Credit Related Charges</u></b>	
12.1	Commitment Fee on issuance of Delivery Order for	
a	a. 2 wheeler Loan Product (per Vehicle)	Rs.1,000
b	b. Other than 2 wheeler loan product (Per commercialVehicle)	Rs.2,500
c	c. Other than 2 wheeler loan product (Per privateVehicle)	Rs.2,000
12.2	Issuance of Bank Guarantee/Performance Bond/Advance Payment Guarantee / Counter Guarantee	0.375% per Quarter
12.3	Any amendment on issued guarantee except value and validity	Rs.500 per communication
12.4	Trace map retrieval charge including wallet fee	As per actual
<b>12.5</b>	<b><u>Service Charge on Loan</u></b>	
a	For new Term Loan/OD/Demand loan	1.25% of loan limit
b	Renewal charge of revolving Loan	20% of service charge p.a.
c	Deprived Sector Loan to Individual/Institutional	1.25 % of loan
d	Deprived Sector Loan to Microfinance Financial Institutions	0.5% of loan
e	For new Margin Lending	1.25% of loan limit
f	Loan Against FDR	NIL
g	Consortium Loan	As per consortium agreement
<b>12.6</b>	<b><u>Prepayment Charge</u></b>	
a	Up to loan limit Rs. Fifty Lakh	NIL or as per NRB
b	Term Loan Limit More than Fifty Lakh	
	a. Upto 2 Years	100% of service charge on outstanding principal or as per NRB
	b. Above 2 year to 5 Years	50% of service charge outstanding principal or as per NRB
	c. After 5 Years	20% of service charge outstanding principal or as per NRB
12.7	Margin Lending for full limit settlement	NIL
12.8	Partial release/replacement on margin lending per script	Rs.300
12.9	Commitment Charge on Revolving Loan (on unutilized amount) if utilization is below 60% of Limit)	Max 20% of service charge

12.10	CIC inquiry & other CIC related charge/ Black listing Charge	Actual
12.11	Local CIC correspondence	Rs.500
12.12	Valuation Charge	Actual
12.13	Insurance Charge	Actual
12.14	Dividend request letter for margin lending customer per letter	Rs.100
12.15	Swap Charge	
a	Upto 2 Year	100% of service charge or as per NRB
b	After 2 years to 5 Years	50% of service charge or as per NRB
c	After 5 years of loan disbursement	20% of service charge or as per NRB
	<i>(Charges will be applied on principal outstanding amount)</i>	
12.16	<b>Collateral release charges</b>	
a	All exit client after full settlement	NIL
b	On Partial release of fixed collateral	Rs. 2,000
12.17	Penal Interest on Overdue	As per NRB
12.18	New Valuator listing Fee	Rs. 5,000
12.19	Listed Valuator renewal fee	Rs. 3,000

**\*Waiver on Mobile Banking Renewal fee for 1 time (second year) for Salary Saving account.**

**\*\*Waiver on Card Joining fee installment of 2 years for Salary Saving account.**

**Terms & Conditions:**

- A All above stated commission and charges shall be debited from the customers' deposit account or recovered in the form of cash.
- B Any change on charges by regulators and as per the government decisions shall be implemented immediately irrespective of above schedule.
- C Company reserved the right to change / modify the above fees and charges at any time and may vary during promotional offer.
- D CEO or CEO delegated authority can waive 0.25% on above charge
- E All Account related, Mobile banking and Debit Card charges are waived for staffs.
- F CEO or CEO delegated authority can waive up to 100% on partial release/replacement charge of share on margin lending per script.
- G CEO or CEO delegated authority can waive up to 100% on Prepayment charge for all term loan products.
- H CEO or CEO delegated authority can waive up to 100% on loan swap charge.