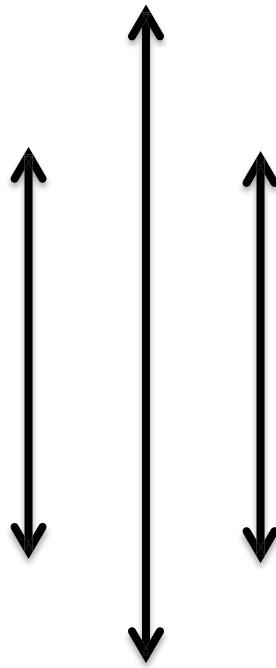




Samriddhi Finance Company Limited  
Hetauda, Makawanpur

**Standard Tariff & Charges**



Approved by 534<sup>th</sup> Board Meeting held on 2082.08.10

### 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 issuance charge	NIL
1.7	Balance Certificate for same date more than one time	Rs.500
1.8	Interest Payment Certificate	Rs. 500
1.9	Any other Certification letter	Rs.500
1.10	Loss of Cheque requisition slip and issue of new cheque book	Rs.100
1.11	Cheque Book Issuance fee ( first time and upon requisition slip)	NIL
1.12	Counter Cheque Leaf (single Leaf) without requisition slip	Rs.25
1.13	Cheque Issued from other than account-maintained branch	NIL
1.14	Account statement charge for one time	NIL
1.15	Account statement charge for same period for more than once	Rs.25 per page
1.16	Issuance of Duplicate FD Receipt	Rs.500
1.17	Issuance of NRB/NOSTRO Bank Cheque on customer request	Rs.250
1.18	Cancellation of NRB/NOSTRO Bank Cheque	Rs.250
1.19	Destruction of Cheque Book not collected for Six Months	Rs.250
1.20	Deposit Claim notice published in Newspaper	Actual Cost
1.21	Courier Postage charge	Actual Cost
1.22	Issuance of TDS certificate for first time	NIL
1.23	Issuance of TDS certificate (duplicate copy)	Rs.500
1.24	Cheque return advice over the counter	Rs.500
<b>2</b>	<b><u>Electronic Cheque Clearing (ECC) / 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><u>Interbank Payment Transaction Fees (NCHL-IPS)</u></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.0
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
	<i>ECC /IPS/CIPS/ Cheque Collection/Revenue payment charges are actual and subject to fee changed by NCHL time to time.</i>	
<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>ABBS Charge / Fund Transfer</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	QR standee printing charge for first time	NIL
8.9	Second time (duplicate) QR standee printing charge	Rs.250
<b>9</b>	<b>Debit Card Related Charges</b>	
9.1	Joining Fee upfront payment lump sum (Optional)	Rs.1500
9.2	Joining Fee for payment from next year **	Rs.250
9.3	Replacement Fee upfront lump sum (Optional)	Rs.1500
9.4	Re-issuance Fee for lost card	Rs.500
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/ Mini Statement from ATM in Nepal	Actual cost as per SCT ( Minimum 15)
9.11	Pin change from ATM in Nepal	NIL
9.13	Cash withdrawal from ATM at India	Actual cost as per SCT (minimum Rs 325)
9.14	Balance Inquiry/Mini Statement from ATM India	Actual cost as per SCT (minimum Rs 50)
<b>10</b>	<b><u>Record Retrieval Charge</u></b>	
10.1	Within Six months for documents	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	2 wheeler Loan Product (per Vehicle)	Rs.1,000
B	Other than 2 wheeler loan product (Per commercial Vehicle)	Rs.2,500
C	Other than 2 wheeler loan product (Per private Vehicle)	Rs.2,000
12.2	Issuance of Bank Guarantee/BID Bond/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	Time extension of Issued Bank Guarantee	0.375% per quarter on proportionate basis or Minimum Rs 1,000.00
12.5	Trace map retrieval charge including wallet fee	As per actual
12.6	<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	0.25% of Loan Limit
C	Deprived Sector Loan to Individual/Institutional	1.25 % of loan Limit
D	Deprived Sector Loan to Microfinance Financial Institutions	0.25% of loan limit
E	For new Margin Lending	1.25% of loan limit
F	Renewal of Margin lending	0.25% of Loan Limit
G	Loan Against FDR	NIL
H	Consortium Loan	As per consortium agreement
I	Time extension charge for revolving Loan up to 50 Lac***	Rs. 2,500.00
J	Time extension charge for revolving Loan above 50 Lac***	Rs. 5,000.00
12.7	<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
12.8	Margin Lending for full limit settlement	NIL
12.9	Partial release/replacement on margin lending per scrip	Rs.300
12.10	Commitment Charge on Revolving Loan (on unutilized amount) if utilization is below 60% of Limit)	0.25% of unutilized limit
12.11	CIC inquiry & other CIC related charge/ Black listing Charge	Actual
12.12	Local CIC correspondence	Rs.500
12.13	Valuation Charge	Actual
12.14	Insurance Charge	Actual
12.15	Dividend request letter for margin lending customer per letter	Rs.100
12.16	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>	
12.17	<b>Collateral release charges</b>	
A	All exit client after full settlement	NIL
B	On Partial release/replacement of fixed collateral	Rs. 2,000
12.18	Penal Interest on Overdue	As per NRB
12.19	New Valuator listing Fee	Rs. 5,000
12.20	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 Fees 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 Finance reserved the right to change / modify the above fees and charges at any time and may vary during promotional offer.
- D All Account related, Mobile banking and Debit Card charges are waived for staffs.