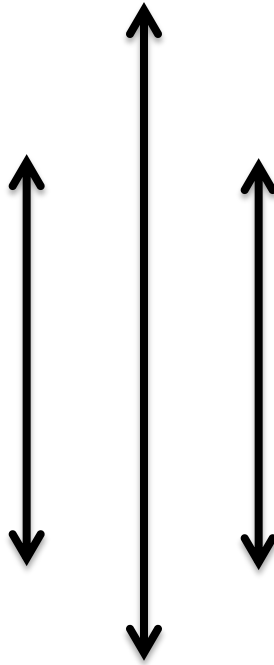




Samriddhi Finance Company Limited

Putalisadak, Kathmandu

Standard Tariff & Charges



Effective from 12th February 2020

Standard Tariff & Charges

| S.N. | Services | Charges / Fees |
|-------------|---|----------------------|
| 1. | <u>Account related Services Charges</u> | |
| | Good for Payment Cheque | Rs 500/- |
| | Good for Payment Cheque Cancellation | Rs 250/- |
| | Cheque Return for lack of funds (Inward Clearing NCHL-ECC) | Rs 500/- |
| | Stop Payment Request | Rs. 200/- |
| | Standing Order Instructions/Manual | Rs. 200/- |
| | Certificate of Balance – Regular Purpose | Nil |
| | Certificate of Balance – Other than Regular Purpose | Rs 500/- |
| | Any Certification letter | Rs. 500 |
| | Loss of Cheque Book and issue of new of new cheque book | Rs. 100/- |
| | Account Closure within Six Month from account open date | Rs. 500/- |
| | After Six Month from account open date | Nil |
| | Cheque Issue on Customer Account | Nil |
| | Counter Cheque Leaf (single Leaf) | Rs. 20/- |
| | Cheque Issued from other than account maintained branch | Rs. 50/- for 10 leaf |
| | Account statement charge for one time | Nil |
| | Account statement charge for same period for more than once | Rs. 25/- |
| | Issuance of Duplicate FD Receipt | Rs. 500/- |
| | Issuance of Managers Cheque on Customer Request | Rs. 250/- |
| | Cancellation of Managers Cheque | Rs. 250/- |
| | Issuance of NRB Cheque on customer request | Rs. 250/- |
| | Cancellation of NRB Cheque | Rs. 250/- |
| | Dormant Account Activation Fee | NIL |
| | Cheque Book not collected up to Six Month | Rs. 250/- |
| | Deposit Claim notice published in Newspaper | Actual Cost |
| | | |
| 2. | <u>Electronic Cheque Clearing (ECC) / Interbank Payment System (IPS) / Cheque Collection</u> | |
| 2.a. | <u>Electronic Cheque Clearing (NCHL-ECC) Transaction Fees</u> | |
| | Regular Clearing, Below 2,00,000 | Nil |
| | Regular Clearing, Rs. 2,00,000 and Above | Rs. 25/- |
| | High Value Clearing i.e. Above NPR 10 Crore | Rs. 100/- |
| | Express Clearing | Rs. 100/- |
| | Cheque Return (Insufficient Balance on Inward Clearing) | Rs. 300/- |
| 2.b. | <u>Interbank Payment System (NCHL-IPS) Transaction Fees</u> | |
| | Transaction upto Rs. 500 | Rs. 2/- |

| | | |
|----------|---|----------------------------|
| | Transaction above Rs. 500 upto Rs. 5000 | Rs. 5/- |
| | Transaction above Rs.5,000 upto Rs.50,000 | Rs. 10/- |
| | Transaction above Rs.50,000 upto Rs.5,00,000 | Rs. 15/- |
| | Transaction above Rs.5,00,00 | Rs. 25/- |
| | For Dividend and IPO refund amounting up to Rs.100 | Nil |
| | | |
| 3 | <u>ABBS Charge / Fund Transfer</u> | Nil |
| | | |
| 4 | <u>Credit Related Charges</u> | |
| 4.i. | Commitment Fee on issuance of Delivery Order for 2 wheeler Loan Product (per Vehicle) Other than 2 wheeler loan product (Per Vehicle) | Rs. 1,000/- Rs. 4,000/- |
| 4.ii. | Issuance of Bank Guarantee/Performance Bond/Advance Payment Guarantee / Counter Guarantee | 0.1% per Month |
| | | |
| 4.iii. | <u>Service Charge on Loan</u> | |
| | Hire Purchase Loan Commercial Loan | 1.50% p.a. |
| | Hire Purchase Loan Private Loan | 1.25% p.a. |
| | Hire Purchase Loan 2 Wheeler | 2.00% p.a. |
| | Other Term Loan except Hire Purchase Loan | 1.25% p.a. |
| | Personal Term Loan / Personal loan Renewal / Personal OD Loan | 1.50% p.a. |
| | Renewal of Personal loan Renewal / Personal OD Loan | 1.25% p.a. |
| | Renewal Loan and OD Loan (other than Personal Loan) | 1.25% p.a. |
| | Renewal of Renewal Loan / OD Loan(other than Personal) | 1.00% p.a. |
| | Margin Lending/ Share Loan | 1.25% p.a. |
| | Penal Interest on overdue principal | Additional 2.00% p.a. |
| | Penal Interest on overdue Interest | Additional 2.00% p.a. |
| | | |
| 4.iv. | <u>Prepayment Charge</u> | |
| | In case of change in interest rate and change in sanction terms | NIL |
| | Up to loan limit Rs. Fifty Lakh | NIL |
| | Term Loan Limit More than Fifty Lakh | 2% Flat |
| | | |
| 4.v. | Commitment Charge | |
| | Revolving Loan (on unutilized amount) if utilization is below 60% of Limit) | 1% p.a. |
| | | |
| 4.vi. | CIC inquiry & other CIC related charge/ Black listing Charge | Actual |
| | | |
| 4.vii. | Valuation Charge | Actual |
| | | |

| | | |
|----------|--|---|
| 4.viii. | Insurance Charge | Actual |
| | | |
| 5 | <u>Mobile Banking Related Charge</u> | |
| | First subscription fee including SMS alert for all account | Rs. 200/- |
| | Subsequent annual renewal fee including SMS alert | Rs. 200/- |
| | First subscription fee and Subsequent annual renewal fee including SMS alert for staff account | NIL |
| | SMS alert from Bank to Customer | NIL |
| | Pin Code Regeneration | Rs. 50/- |
| | Fee for Inter Bank Fund Transfer(Via Mobile Banking Services) | Rs. 10/- per transaction |
| | Credit Card Bill Payment (Via Mobile Banking Services) | Rs. 15/- per transaction |
| | Fund transfer to wallet | Actual Cost |
| | Mobile number change each time | Rs. 50/- |
| | | |
| 6 | <u>ASBA Fee</u> | Free |
| | | |
| 7 | <u>Record Retrieval Charge</u> | |
| | Within Six months | Free |
| | After Six Month Back | Rs. 500/- per Record |
| | | |
| 8 | <u>Remittance Related Fee</u> | As per agreement with remittance company |
| | | |
| 7 | <u>Waiver for Staff Member</u> | |
| | Account Related Service Charge | NIL |
| | Mobile Banking Related Charge | NIL |
| | | |

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. Company reserved the right to change / modify the above fees and charges at any time and may vary during promotional offer.