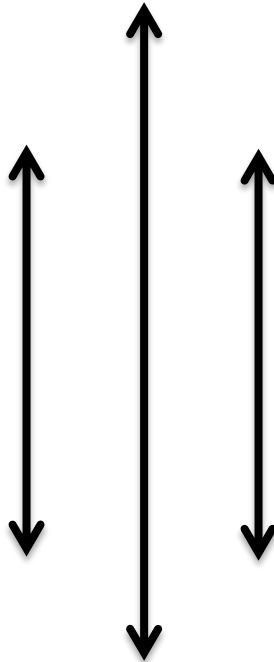




Samriddhi Finance Company Limited
Hetauda, Makawanpur

Standard Tariff & Charges



Effective from Shrawan 2080

Standard Tariff & Charges

S.N.	Services	Charges / Fees
1.	<u>Account related Services Charges</u>	
	Good for Payment Cheque	Nil
	Good for Payment Cheque Cancellation	500
	Stop Payment Request	NIL
	Standing Order Instructions/Manual	Rs. 200
	Balance Certificate – One time	Nil
	Balance Certificate for same balance – More than one time	Rs 500
	Any Certification letter	Rs.500
	Loss of Cheque Book and issue of new cheque book	Rs.100
	Account Closure Charge	Nil
	Cheque Issue on Customer Account	Nil
	Counter Cheque Leaf (single Leaf)	Nil
	Cheque Issued from other than account maintained branch	Nil
	Account statement charge for one time	Nil
	Account statement charge for same period for more than once	Per page 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
	Account Maintenance Charge	Nil
	Remittance amount deposit in account	Nil
2.	<u>Electronic Cheque Clearing (ECC) / Interbank Payment System (IPS) / Cheque Collection</u>	
2.a.	<u>Electronic Cheque Clearing Fee (NCHL-ECC)</u>	
	Regular Clearing, Below 2,00,000	Nil
	Regular Clearing, Rs. 2,00,000 and Above	Rs. 15
	High Value Clearing i.e. Above NPR 10 Crore	Rs. 100
	Express Clearing	Rs. 100
	Cheque Return (Insufficient Balance on Inward Clearing)	Rs. 500
	Late Presentment	Rs. 200

2.b.	Interbank Payment Transaction Fees (NCHL-IPS)	
	Transaction up to Rs. 500	Rs. 2
	Transaction above Rs. 500 up to Rs. 50,000	Rs. 5
	Transaction above Rs.50,000	Rs. 10
	For Dividend and IPO refund amounting up to Rs.100	Nil
	Other NCHL-IPS transaction charge	As per NCHL
2.c.	Connect IPS Transaction Fee	
	Transaction above Rs. 0.01 up to Rs. 500	Rs. 2
	Transaction above Rs. 500 up to Rs. 5,000	Rs. 4
	Transaction above Rs. 5,000	Rs. 8
2 d	GoN Inland Revenue Payment	
	0.01 - 10,000	Rs. 2
	2 Above 10,000	Rs 5
2.e	RTGS fee and Charges	As per NRB
3	<u>ABBS Charge / Fund Transfer</u>	Nil
4	<u>Mobile Banking Related Charge</u>	
	First subscription fee Mobile banking for all account	Nil
	Renewal fee for Mobile banking	NIL
	SMS alert from Bank to Customer	NIL
	Pin Code Regeneration	NIL
	Fee for Inter Bank Fund Transfer(Via Mobile Banking Services)	Actual Cost
	Fund transfer to wallet	Actual Cost
	Mobile number change each time	NIL
5	<u>Debit Card Related Charges</u>	
	Joining Fee (Initial)	Nil
	Replacement Fee	Rs. 300
	Re-issuance Fee	Rs. 300
	Card block/unblocking Fee	Rs 100
	Pin Regeneration Fee	Rs. 50
	Card Destruction Fee	Rs. 250
	Cash withdrawal from SCT/Union Network ATM	Free
	Cash withdrawal from other than SCT/Union Network ATM	
	c. First two Transactions per Month	Free
	d. After Two transaction per Month	Free
	Balance Inquiry from ATM	Actual cost

	Pin change from ATM	Free
	Mini Statement from ATM	Rs 25
	Cash withdrawal from another ATM at India	Actual cost
	Balance Inquiry from ATM India	Actual cost
6	<u>ASBA Fee</u>	N/A
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
9	<u>Credit Related Charges</u>	
9.i.	Commitment Fee on issuance of Delivery Order for a. 2 wheeler Loan Product (per Vehicle) b. Other than 2 wheeler loan product (Per commercial Vehicle) c. Other than 2 wheeler loan product (Per private Vehicle)	Rs. 1,000 Rs. 2,500 Rs. 2,000
9.ii.	Issuance of Bank Guarantee/Performance Bond/Advance Payment Guarantee / Counter Guarantee (Any amendment on issued guarantee except value and validity)	@0.375% per Quarter Rs. 500 per communication
9.iii.	<u>Service Charge on Loan</u>	
	For new Term Loan/OD	@1.25% of loan
	Demand Loan of limit	@1.25 % of limit
	Renewal charge of revolving Loan	@20% of service charge p.a.
	Subsidized Loan	NIL
	Deprived Sector Loan to Individual/Institutional	@1.25% of loan
	Deprived Sector Loan to Microfinance Financial Institutions	@0.5% of loan
	Consumer loan	@1.25% of loan
	Loan Against FDR	NIL
	Consortium Loan	As per consortium agreement
9.iv.	<u>Prepayment Charge</u>	
	Up to loan limit Rs. Fifty Lakh	NIL or as per NRB
	Term Loan Limit More than Fifty Lakh a. Upto 2 Years b. Above 2 year to 5 Years c. After 5 Years	a. 100% of service charge or as per NRB b. 50% of service charge or as per NRB c. 20% of service charge or as per NRB (Charges will be applied on principal outstanding amount)

	Margin Lending for full limit settlement	NIL
9.v.	Commitment Charge	
	Revolving Loan (on unutilized amount) if utilization is below 60% of Limit)	Max 20% of service charge
9.vi.	CIC inquiry & other CIC related charge/ Black listing Charge	Actual
9.vii.	Valuation Charge	Actual
9.viii	Insurance Charge	Actual
9.ix.	Swap Charge	
	Upto 2 Year	100% of service charge or as per NRB
	After 2 years to 5 Years	@50% of service charge or as per NRB
	After 5 years of loan disbursement	@20% of service charge or as per NRB
	<i>(Charges will be applied on principal outstanding amount)</i>	
9.x	Collateral release charges	
	All exit client after full settlement	Free
	On Partial release of fixed collateral	Rs 2,000
	Partial release on Margin lending Per letter	NIL
9.xi.	Penal Interest on Overdue	As per NRB

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.
- C. CEO or CEO delegated authority can waive 0.25% on above charge
- D. Specific case to case approval will prevail to above mentioned charges unescapably, especially for mobile banking and debit card related charges