



Gurkhas Finance Ltd.

गोर्खाज फाइनान्स लि.

(नेपाल राष्ट्र बैंकबाट “ग” वर्गको इजाजतपत्र प्राप्त संस्था)

STANDARD TARIFF OF CHARGES 2082



PREFACE

This document specifies the standard charges applicable for all services of Gurkhas Finance Limited. Any changes in the standard charges must be approved by the CEO or an authorized delegate. Exceptions due to market conditions or business needs may be approved by designated officials within their delegated authority, with proper justification.

Charges not included in the Standard Tariff of Charges (STC) require separate approval from the CEO. All amendments will be issued as complete documents through country circulars.

This document is the property of Gurkhas Finance Limited and must remain within its premises. A summary of service charges will be published on the finance's website for public reference.

1. Customer Services Related Service Charges

S.N	Services	GUFL Service Charge
1.1	Account Statement	
1.1.1	Issuance of Account Statement (same branch as well as other branch) for First Time of last preceding 12 months only (In any form).	Free
1.1.2	For period more than 12 months other than as specified in point no.1.1 above. <i>Free in case of Loan Customer</i>	Up to 10 pages – NPR 250 More than 10 pages – NPR 500
1.1.3	Issuance of Duplicate Account Statement/Reprint/Other than First Time of same period at Same Time/ Different Time, From Same/Different Branches.	Up to 10 pages – NPR 250 More than 10 pages – NPR 500
1.1.4	Issuance of Account Statement from Other Branches.	Free
1.1.5	Account Statement to be e-mailed. .(Any Time)	NPR 100/- Flat per Account Statement.
1.2.1	Issuance of Good for Payment Cheque.	Free
1.2.2	Cancellation of Good for Payment (per item) <i>*Original GFP cheque to be returned for GFP Cancellation.</i>	NPR 500
1.2.3	Reissuance of Good for payment Cheque by cancelling at the same time.	NPR 1000 Flat
1.3	Balance Certificates	
1.3.1	Balance Certificate: Individual Accounts <i>*(Free for first time)</i> <i>** (But if the balance certificate of same point of time is asked more than once then charge of NPR 750 will be levied for each certificate within same F.Y.)</i>	NPR750
1.3.2	Balance Certificate: Corporate/Institutional Accounts <i>*(Free for first time for audit purpose or any other purpose)</i> <i>** (But if the balance certificate of same point of time is asked more than once then charge of NPR 1000 will be levied for each certificate within same F.Y.)</i> <i>*** For BFIs of Class A, B, C and D one balance certificate per month of any date within that month shall be provided for free.</i>	NPR1000
1.3.3	Balance Re-Confirmation Charge	NPR 250/- Flat.
1.4	Cheque Book/Cheque	
1.4.1	Issuance of Cheque Book (Same Branch or Other Branch) - Individual Account= Free Cheque book having 20 leaves while account opening - Institutional Account= Free Cheque book having 50 leaves while account opening.	Free
1.4.2	Reissuance of Cheque Book (Without Requisition Slip/Loss of Requisition Slip) - Individual Account= Cheque book having 10 leaves shall be issued. - Institutional Account= Cheque book having 20 leaves shall be issued.	<u>Indi- Rs. 350/-(Flat)</u> <u>Cor- Rs. 500/-(Flat)</u>

1.4.3	Charges for Un-collected Cheque Book (Destruction Charge)	NPR 200/- Per Cheque book.
1.4.4	Cheque destroyed charge during closure of account (For all unused cheque)	Rs. 5 per cheque leaf (Waiver in case of closure of multiple account)
1.4.5	Issuance of Loose Cheque.	NPR 100/- per Leaf.
1.4.6	Interest Earned Certificate	NPR 250 /-
1.5	Cheque Stop Payment Instructions	Free
1.6	Cheque Return (Over the Counter) –Insufficient fund/Cheque Bounce. *This charge is to be collected only if the drawee asks for the insufficient fund advice from branch. **If Black listing process is initiated then it must be done as specified by NRB.	NPR 350/- per Cheque shall be deducted from the Cheque Issuer's Account.
1.7	Standing Instruction	
1.7.1	Call Current Transfer	Free
	For Borrowing Customers if it is for loan repayment purpose	Free
	For amount to be deposited periodically on any deposit products of our finance Company as per the product features.	Free
	Standing Instructions to deduct any other charges within our finance company.	Free
	For any other standing instructions which are not mentioned above.(At the request of customer)	• For Individual: NPR 500/- per instruction • For Corporate: NPR 1000/- per instruction
1.7.2	Amendment of Standing Instructions	NPR 250/- per instances
1.8	Original Customer DR/CR Advice	Free
	Duplicate Customer DR/CR Advice	
1.8.1	Within 3 months of transaction	Free
1.8.2	Over 3 months to 1 year	NPR 100/-
1.8.3	After 1 year to 2 years	NPR 200/-
1.8.4	After 2 year	NPR 500/-
1.9	Record Retrieval Charge	
1.9.1	Within 1 year of transaction	Free
1.9.2	Over 1 year to 2 year	NPR 300/-
1.9.3	After 2year to 5 years	NPR 600/-
1.9.4	After 5 years to 7 years	NPR 1,500/-
1.10	Duplicate Fixed Deposit Receipt (FDR) Issue	NPR 1,000/- Flat
1.11	Account Closure Charge	Free
1.12	Issuance of TDS Certificate	Free
1.13	No due Certificate (Loan Clearance Certificate)	NPR 500/-per certificate
1.14	Certification Charges (<i>Other than specifically mentioned in this document</i>) and Letter of Intent/Interest (LOI) as per the Request of Customer.	NPR 2,000/- flat
1.15	ABBS Charge	Free
1.16	Dormant Activation Charge	Free

1.17	Manager Cheque/Local Bank Cheque	
1.17.1	Manager Cheque/ Local Bank Cheque issue.	NPR 500/- (Customer Request only) Free for credit Customer
1.17.2	Manager Cheque/Local Bank Cheque Cancellation.	NPR 500/-
1.18	NRB Cheque Issue	NPR 500/- per cheque
1.19	Deposit Claim in case of Death of Account Holder(Deposit Claim Notice if Published in Newspaper)	Actual Publication cost to be Recovered from each person.
1.20	Blacklisting/Delisting Charge (Cheque Bounce Blacklisting)	As per CIB
1.21	CCTV Record View/Retrieval charge(Subject to Management Approval)	View Only - NPR 500/- Retrieval - NPR 1000/-
1.22	Fixed Deposit Premature/Liquidation	
	Interest Payment	
1.22.1	1. If FD is pre-matured within less than 3 months, no interest shall be provided. 2. If FD is pre-matured after 3 months but before maturity, interest at coupon rate at the time of opening FD or prevailing published rate of FD for the same period whichever is lower shall be provided. 3. Charges as following shall be charged for both above clause 1 and 2 for premature of Fixed Deposit: a. If Fixed Deposit up to NPR 10 Lakhs is premature, then 0.50% of Fixed Deposit premature amount or Nrs 2,500 whichever is lower shall be deducted while making payment of FD Premature Amount. b. But if Fixed Deposit above NPR 10 Lakhs is premature, then 0.50% of Fixed Deposit premature amount or Nrs 6,000 whichever is lower shall be deducted while making payment of FD Premature Amount. <i>For Example:</i> <i>If a fixed deposit of NPR 12,50,000 is opened for a period of 12 months with a coupon rate of 7.50% p.a. and premature withdrawal is being made after 5(five) months where the present coupon rate of 6.75% p.a., interest rate at 6.75% is calculated. Along, with this Service charge minimum of 0.5% of 12,50,000 or NRS 6,000 shall be charged.</i> <i>In the same coupon rate scenario above where the Fixed Deposit is premature before 3 months, no interest shall be provided. Along, with this Service charge minimum of 0.5% of 12,50,000 or NRS 6,000 shall be charged.</i>	
FD Account opened in case of Minor Account and Akshya Kosh Account shall not be Pre-matured.		
Note: CEO has the authority to fully or partially waive any Premature Service Charges whenever such waiver is deemed necessary in the best interest of the Finances.		

2. ECC, IPS, RTGS & CIPS

SN	Services	GUFL Service Charge
2.1	Electronic Cheque Clearing	
2.1.1.	Electronic Cheque Clearing Charges	Actual Basis
2.1.2.	Express Session	Actual Basis
2.1.3.	High Value Clearing	Actual Basis
2.1.4.	Late Presentment Cheque	Actual Basis
2.1.5.	Inward ECC Cheque return (due to insufficient balance)	Rs. 450/- per cheque

2.2	IPS & RTGS Fees	
2.2.1.	NPR Transaction Others	Actual Basis
2.2.2.	NPR Transaction - RTGS	Actual Basis
2.2.	Dividend Payment	Actual Basis (No Charges for Dividend below NPR 100.00)
2.3	Connect-IPS Charges	
2.3.1.	Fund Transfers	Actual Basis
2.3.2.	Government Payments	Actual Basis
2.3.3.	Credit Card Payments	Actual Basis
2.3.4.	Stock Broker Payment	Actual Basis
2.3.5.	Wallet Top Up	No Charge

3. Locker Service Charges

S.N	Services	GUFL Service Charge
3.1	Security Deposit Charge & Annual Locker Rental Charge	As per the below table.
3.2	Locker Breaking Charge	NPR 15,000 for Breaking the Lockers and (NPR 1000/- for loss of Keys or Actual cost of key making whichever is higher.)
3.3	Locker Closure/Surrender Charge	Before 2 years: NPR 2000 After 2 Years: NPR 1000/-

LOCKER DETAILS –Security Deposit Charge & Annual Charge

Locker Type	Size H x W x D cm	Annual Renewal Fee	Security Deposit
1	6 x 8 x 22	NPR 2,000/-	NPR 9,000/-
2	8 x 12 x 22	NPR 2,500/-	NPR 10,000/-
3	6 x 16 x 22	NPR 3,000/-	NPR 11,000/-
4	12 x 16 x 22	NPR 3,500/-	NPR 12,000/-

Note:

Security Deposit Margin will be kept under Lien or as Cash Margin. The Security Deposit is Refundable at the time of surrender of Security Deposit Lockers and the key by the customer. (Interest shall be provided on Security Deposit amount, making deposit Lien on respective saving account).

4. Card Banking Service Charges

S.N	Services	GUFL Service Charge
4.1	Debit Card Issuance Fee (1stYear).	Free for First Year
4.2	Card Management Fee (2ndYear -Up to Validity).	Annual Renewal Fee (2nd Year - up to validity): NPR 350/ per year OR NPR 1000 (upfront onetime payment and no renewal payment required up to the validity of card.)
4.3	Instant Card	NPR 500/-

4.4	Re-issuance/Replacement of Card (including lost/stolen/damaged card).	NPR 500/-
4.5	PIN Re-generation Charge	NPR 200/-
4.6	Destruction of Uncollected ATM cards and PIN.	NPR 300/-
4.7	Destruction of Re-PINs (if not collected within 3 months)	NPR 150/-
4.8	Debit Card Blocking Charge	NPR 300/-
4.9	Debit Card Unblocking Charge(in case of lost cards)	Free
4.10	Dispute Management Fee (if wrong claim made by Customer).	NPR 250/- per claim
4.11	Debit Card not returned at the time of account closure (if validity of card is remaining)	NPR 100/-
4.12	Transaction Fee	
4.12.1	On GuFL ATM	
	Cash Withdrawal	Free
	Balance Enquiry	Free
4.12.2	On Other Nepalese Bank's ATM	
	Cash Withdrawal	Free
	Balance Enquiry	Free
	On POS Machine Withdrawal	Free

5. Mobile Banking Service Charges

S.N	Services	GUFL Service Charge
5.1	Subscription & Renewal Fee	
5.1.1	For Individual Account	
5.1.1.1	Joining/Subscription Fee per Account (Mobile Banking with SMS Alert)	NPR300/-
5.1.1.2	Annual Renewal Fee per Account.	NPR 250/-
5.2.1	For Institutional Account	
5.2.1.1	Joining/Subscription Fee per Account.	NPR350/-
5.2.1.2	Annual Renewal Fee per Account.	NPR 270/-
5.2	PIN Reset Charge	Free
5.3	Mobile Banking Password Reset /Mobile Number Modification Fee	Free
5.4	Linking new account to Mobile Banking	NPR 50/-
5.5	SMS Alert	Free
5.6	Mobile Top-up/Recharge	Free
5.7	Fund Transfer Fee	
5.7.1	Fund Transfer to GuFL Account	Free
5.7..2	Fund Transfer e-sewa (wallet)	Charges apply as per policy of F1 soft.
5.7..3	Fund Transfer to Other Bank's Account (Within Fonepay Network)	NPR 10/- per transaction

6. Internet Banking Service Charges

S.N.	Services	GUFL Service Charge
6.1	Subscription & Renewal Fee	
6.1.1	For Individual Account	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account.	NPR 250/-
6.1.2	For Institutional Account	
	Joining/Subscription Fee per account	Free
	Annual Renewal Fee per account	NPR 250/-
6.2	Password Reset/Regeneration Charge.	Free
6.3	Mobile Number Modification Fee.	NPR 50/-
6.4	Linking new account to Internet Banking.	NPR 250/- (same as subscription fee)
6.5	Fund Transaction Fee to GUFL Account.	Free

7. Charges applicable for Depository Services (Demat Account)

S.N	Services	GUFL Service Charge
7.1	Demat Account	
7.1.1	Account Opening Fee	NPR50/-
7.1.2	Yearly Account Operating fee	NPR100/-
7.1.3	Securities Transfer Fee	NPR 25/- Per Transfer
7.1.4	Re-Materialization Fee	NPR50/-
7.1.5	Security Pledge Fee	NPR50/-
7.1.6	Account Freeze Fee	NPR25/-
7.1.7	Household Transfer or Inheritance Partition	2% of Paid up Amount OR Minimum NPR 200/-
7.2	Death Transfer Fee	
7.2.1	Up to NPR100,000	0.5% or Minimum NPR25
7.2.2	From NPR100,001 to NPR5,00,000	0.2% or Minimum NPR500
7.2.3	From NPR500,001 to NPR1,000,000	0.15%or Minimum NPR1000
7.2.4	Above NPR 1,000,000	0.1%or MinimumNPR1500
7.3	Mero Share Registration Fee	NPR 50/-
7.4	Mero Share Renewal	NPR50/_
7.5	Issuance for Certificate for DEMAT Account	NPR270/-per statement
7.6	ASBA Charge	NPR2 /-

8. Charges for Domestic Real Time Gross Settlement (RTGS)

S.N	Services	GUFL Service Charge
8.1	Transaction Settled in Morning Exchange	NPR10/-
8.2	Transaction Settled in Afternoon Exchange	NPR20/-
8.3	Transaction Settled in Evening Exchange	NPR100/-

9. Credit Pricing Related Service Charges

S.N	Services	GUFL Service Charge
9.1	Regular Interest Rate on Loan & Advances.	
9.2	New Loan Service Charge	
9.2.1	Gold Loan Processing Charge	0.5% of approved limit
9.2.2	All Loan Except Subsidy Loan	1.25% of Approved Limit
9.2.3	Consortium Financing (OD & Term)	1.25% of approved Limit or as per consortium agreement
9.2.4	Deprived Sector Wholesale Lending	Up to 0.25% of approved Limit Or As per NRB.
9.3	Renew Service Charge:	
9.3.1	All Loan Except Subsidy Loan	0.25% of Approved Limit
9.4	Loans under Consortium Financing.	As per Agreement under Consortium.
9.5	Loan Management Fee (under Consortium Financing).	As per Agreement under Consortium.
9.6	Commitment Fee	
9.6.1	All Overdraft nature Loans.	Loan commitment charge shall be 20% of administrative charge for unutilized portion of loan if average utilization falls below 60%, which shall be charged at the time of renewal/settlement of loan. For Example: If average utilization is 35% then, commitment charge shall be levied at 25% of loan limit (60%-35%=25%).
9.6.2	For Term Nature Loan:	Loan commitment charge shall be 20% of administrative charge for unutilized portion of loan if loan utilization less than approved loan limit
Note: In case of account which is settled prior to expiry date of limit, commitment charge shall be obtained till expiry date proportionately. Waiver: Maximum up to 0.25% on above rate by CEO or by concerned credit approving authority as authority delegated by CEO.		

10. Prepayment Fee

S.N	Services	GUFL Service Charge
10.1	Prepayment of Term Nature Loan with Fluctuating Interest Rate. (As per NRB)	
10.1.1	Prepayment Fee (Below 50 Lacs)	Nil
10.1.2	Prepayment Fee(Above 50 Lacs)	Prepayment within 2 years
		Prepayment between 2 years to 5 years
		Prepayment above 5 years
10.2	Prepayment of Term Nature Loan with Fixed Interest Rate.	As per NRB
10.2.1	Pre-payment at any point of time of Loan having Fixed Interest Rate.	1.25%
10.3	Loan SWAP Charges. (As per NRB)	
10.3.1	SWAP Charges	Swapped within 2 Years

		Swapped between 2 years to 5 years	0.625%
		Swapped After 5 years	0.25%
<i>Note: Pre-payment fees shall be levied as per NRB Directives</i>			
10.4	Irregularity Fee –Non/Late Submission.		
10.4.1	Audited Financial Report – Within 6 months from fiscal year end		NPR 500/- Flat
10.5	Security Replacement Charge including share loan	NPR 2,500/-Flat	
10.6	Letter of Intent (LOI).	LOI up to NPR 1 Crore=NPR 2500 LOI above NPR 1 Crore=NPR5000 LOI un-quantified=NPR2500	
10.7	Any kind of other management.	Minimum NPR 2,500/- and depend on the case to case situation.	
10.8	CICL (Karja Suchana Kendra Ltd) Charges	As Levied by CICL.	
10.9	Recommending for Blacklisting or When recommending for Delisting from Blacklisting.	As per CIB cost.	
10.10	Valuation Charges to be paid to Engineer	As per Agreement.	
10.11	Loan Time Extension	NPR.5,000/-	
10.11	Listing of New Valuator	NPR.12,000/- one time at initial registration	
10.12	Renewal of Existing Valuator	NPR.7,000/- every year during renewal period	
10.13	Any other payment made to third party on behalf of borrower.	As per Actual Cost.	
10.14	Credit Information to Bank and Financial Institutions (BFIs)	NPR500/- per statement if reciprocal agreement is not signed.	

Other Terms and Conditions:

- Finance reserves the right to change/modify the above fees and charges at any time. Tariff shall be amended /modified as per the Regulatory Directives and Circulars.
- The above charges may vary during promotional offer or new products.
- For the charge related with Bid Notice and Vendor Listing Notice, please refer to the official public notice published.