Standard Tariff Of Charges
Gurkhas Finance Limited. 2083

A. Customer Services Related Service Charges

1	**Account Statement**	
S.N	**Particulars**	**GUFL Service Charge**
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
1.2	For period more than 12 months other than as specified in point no.1.1 above. *Free in case of Loan Customer*	NPR 250/-
1.3	Issuance of **Duplicate Account Statement/Reprint/Other than First Time** of same period at Same Time/ Different Time, From Same/Different Branches.	NPR 250/-
1.4	Issuance of Account Statement from Other Branches.	Free
1.5	Account Statement to be e-mailed. (Any Time)	NPR 50/- Flat per Account Statement.
2	**Good for Payment Cheque**	
S.N	**Particulars**	**GUFL Service Charge**
2.1	Issuance of Good for Payment Cheque.	Free
2.2	Cancellation of Good for Payment (per item) **Original GFP cheque to be returned for GFP Cancellation.*	NPR 500
2.3	Reissuance of Good for payment Cheque by cancelling at the same time.	NPR 1000 Flat
3	**Balance Certificates**	
S.N	**Services**	**GUFL Service Charge**
3.1	**Balance Certificate: Individual Accounts**	NPR750 *1 free in every FY*
3.2	**Balance Certificate: Corporate/Institutional Accounts** ***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.*	NPR1000 *1 free in every FY*
3.3	**Balance Re-Confirmation Charge**	NPR 250/- Flat.
4	**Cheque Book Related Charges**	
S.N	**Particulars**	**GUFL Service Charge**
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
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.	• **Indi- Rs. 350/-(Flat)** • **Cor- Rs. 500/-(Flat)**
4.3	Charges for Un-collected Cheque Book (Destruction Charge) **While recovering the destruction charges as mentioned, account cannot be debited for amount more than that which will leave the account balance less then minimum balance as per latest published product paper.**	NPR 500/- Per Cheque book. (Cheque books are kept for collection for up to 6 months.)
4.5	Issuance of Loose Cheque.	NPR 100/- per Leaf.

4.6	Interest Earned Certificate	NPR 250 /-
S.N	**Cheque Stop Related Charges**	
5	**Particulars**	**GUFL Service Charge**
5.1	Cheque Stop Payment Instructions	Free
5.2	Cheque Stop payment release/revoke as per request of customer	NPR 350/- per instance
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.
S.N	**Account Close Related Charge**	
7	**Particulars**	**GUFL Service Charge**
7.1	Account close charge	Free
7.2	Cheque destroyed charge during closure of account (For all unused cheque)	NPR. 10 per cheque leaf (Waiver in case of closure of multiple account)
7.3	ATM deactivation charge (if active) at the time of account closure	NPR 250/- Flat applicable in case of active ATM only.
S.N	**Standing Instruction**	
8	**Particulars**	**GUFL Service Charge**
8.1	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
8.2	Amendment of Standing Instructions	NPR 250/- per instances
8.3	Failure to execute Standing instruction (place at the customer request) due to insufficient Balance	NPR 250/- per SI failure
9	**Original Customer DR/CR Advice**	**Free**
	Duplicate Customer DR/CR Advice	
9.1	Within 3 months of transaction	Free
9.2	Over 3 months to 1 year	NPR 100/-
9.3	After 1 year to 2 years	NPR 200/-
9.4	After 2 year	NPR 500/-
10	**Record Retrieval Charge-operation related**	
10.1	Within 1 year of transaction	Free
10.2	Over 1 year to 2 year	NPR 300/-

10.3	After 2year to 5 years	NPR 600/-	
10.4	After 5 years to 7 years	NPR 1,500/-	
10.5	Duplicate Fixed Deposit Receipt (FDR) Issue	NPR 1,000/- Flat	
11	TDS Certificate	1 Free in every FY NPR 500/- per issuance on additional request	
12	Interest certificate	1 Free in every FY NPR 500/- per issuance on additional request	
13	No due Certificate (Loan Clearance Certificate)	NPR 500/-per certificate	
14	Certification Charges (*Other than specifically mentioned in this document*) and Letter of Intent/Interest (LOI) as per the Request of Customer.	NPR 2,000/- flat	
15	ABBS Charge	Free	
16	Dormant Activation Charge	Free	
17	Manager Cheque/Local Bank Cheque		
17.1	Manager Cheque/ Local Bank Cheque issue.	NPR500/- (Customer Request only) Free for credit Customers.	
17.2	Manager Cheque/Local Bank Cheque Cancellation.	NPR 500/-	
18	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.	
19	Blacklisting/Delisting Charge (Cheque Bounce Blacklisting)	As per CIB	
20	CCTV Record View/Retrieval charge(Subject to Management Approval)	View Only - NPR 500/- Retrieval - NPR 1000/-	
21	**Koili Device and Charges**		
21.1	Koili Device	NPR 1000/- Refundable Deposit	
21.2	Monthly Charges (From the First Month)	NPR 350/-	
22	**Charges for Teller QR**	**Charges**	**Limit**
22.1	Interbank Teller QR withdrawal	NPR 25	NPR 1 upto NPR 25,000
22.2	Interbank Teller QR Withdrawal	NPR 50	NPR 25,001 upto NPR 50,000
22.3	Interbank Teller QR Withdrawal	NPR 100	NPR 50,000 upto Mobile Banking Limit
22.4	Intra Bank QR Teller withdrawal Charge	Free	Payment Limit per day NPR 3,00,000.00
S.N	**Particulars**		
1	**Fixed Deposit Premature/Liquidation**		
	Interest Payment		
A	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. *For Example:* • *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.* • *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.*
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.*	

B. ECC, IPS, RTGS & CIPS Related Charges

S.N	Particulars	GUFL Service Charge
1	**Electronic Cheque Clearing**	
1.1	Electronic Cheque Clearing Charges	Actual Basis
1.2	Express Session	Actual Basis
1.3	High Value Clearing	Actual Basis
1.4	Late Presentment Cheque	Actual Basis
1.5	Inward ECC Cheque return (due to insufficient balance)	Rs. 500/- per cheque
2	**IPS & RTGS Fees**	
2.1	NPR Transaction Others	Actual Basis
2.2	NPR Transaction - RTGS	Actual Basis
2.3	Dividend Payment	Actual Basis
3	**Connect-IPS Charges**	
3.1	Fund Transfers	Actual Basis
3.2	Government Payments	Actual Basis
3.3	Credit Card Payments	Actual Basis
3.4	Stock Broker Payment	Actual Basis
3.5	Wallet Top Up	No Charge
4	**Other Charges- Record Retrieval**	
4.1	Record retrieval within 3 month from the date of 1st time Cheque Presentation	Free
4.2	Record retrieval after 3 month from the date of 1st time Cheque Presentation	NPR 350/- per Instance

C. Locker Service Related Charges

S.N	Particulars	GUFL Service Charge
1	Security Deposit Charge & Annual Locker Rental Charge	As per the below table.
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.)

LOCKER DETAILS –Security Deposit Charge & Annual Charge

Locker Type	Size H x W x D cm	Annual Renewal Fee	Security Deposit
A	6 x 8 x 22	NPR2,000/-	NPR9,000/-
B	8 x 12 x 22	NPR 2,500/-	NPR10,000/-
C	6 x 16 x 22	NPR 3,000/-	NPR11,000/-
D	12 x 16 x 22	NPR 3,500/-	NPR12,000/-
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).			

D. Card Banking Service Related Charges

- GUFL Debit Card
- Currency = Nepali Rupee (NPR)
- Validity Period = 3 Years.

S.N	Particulars	GUFL Service Charge
1	Debit Card Issuance Fee (1stYear).	Free for First Year
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.)
3	Instant Card	NPR 500/-
4	Re-issuance/Replacement of Card (including lost/stolen/damaged card).	NPR 500/-
5	PIN Re-generation Charge	NPR 200/-
6	Destruction of Uncollected ATM cards and PIN. If not collected within 3 months' charges shall be automatically debited from Customers account. **While recovering the destruction charges as mentioned, account cannot be debited for amount more than that which will leave the account balance less then minimum balance as per latest published product paper.**	NPR 300/-
7	Destruction of Re-PINs (if not collected within 3 months)	NPR 150/-
8	Debit Card Blocking Charge	NPR 300/-
9	Debit Card Unblocking Charge(in case of lost cards)	Free
10	Dispute Management Fee (if wrong claim made by Customer).	NPR 250/- per claim
11	Debit Card not returned at the time of account closure (if validity of card is remaining)	NPR 100/-
12	**Transaction Fee**	
12.1	On Other Nepalese Bank's ATM	
12.1.1	Cash Withdrawal	Free
12.1.2	Balance Enquiry and Mini statement from the other's Bank ATM	NPR 15/- per enquiry
12.1.3	On POS Machine Withdrawal	Free

12.1.4	Cross Border transaction from ATM (India and Bhutan)	NPR 250/- per instance
12.1.5	Balance Enquiry and Mini statement from cross border (India and Bhutan)	NPR 50/- per instance

E. Mobile Banking Service Related Charges

S.N	Particulars	GUFL Service Charge
1	**Subscription & Renewal Fee**	
1.1	**For Individual Account**	
1.1.1	Joining/Subscription Fee per Account (Mobile Banking with SMS Alert)	NPR350/-
1.1.2	Annual Renewal Fee per Account.	NPR 300/-
2	**For Institutional Account**	
2.2.1	Joining/Subscription Fee per Account.	NPR375/-
2.2.2	Annual Renewal Fee per Account.	NPR 300/-
3	Transaction pin reset/ Password reset	Free
4	Profile change or Linking new account to mobile banking or Mobile Number Modification Fee	NPR 100/-
5	SMS Alert	Free
6	Mobile Top-up/Recharge	Free
8	Fund Transfer Fee	
8.1	Fund Transfer to GuFL Account	Free
8.2	Fund Transfer e-sewa (wallet)	Charges apply as per policy of F1 soft.
9	Fund Transfer to Other Bank's Account (Within Fonepay Network)	NPR 10/- per transaction

F. Internet Banking Service Related Charges

S.N.	Particulars	GUFL Service Charge
1	**Subscription & Renewal Fee**	
1.1	**For Individual Account**	
1.1.1	Joining/Subscription Fee per account	Free
1.1.2	Annual Renewal Fee per account.	NPR 250/-
2	**For Institutional Account**	
2.2.1	Joining/Subscription Fee per account	Free
2.2.2	Annual Renewal Fee per account	NPR 300/-
3	Password or PIN Reset/Regeneration Charge.	Free
4	Any changes/profile changes.	Free
5	Linking new account to Internet Banking-(other than call current linkage)	NPR 200/-
6	Fund Transaction Fee to GUFL Account.	Free

G. Charges Related applicable for Depository Services (Demat Account)

S.N.	Particulars	GUFL Service Charge
1	**Demat Account**	
1.1	Account Opening Fee	NPR50/-
1.2	Yearly Account Operating fee	NPR100/-

1.3	Securities Transfer Fee	NPR 25/- Per Transfer
1.4	Re-Materialization Fee	NPR50/-
1.5	Security Pledge Fee	NPR50/-
1.6	Account Freeze Fee	NPR25/-
1.7	Household Transfer or Inheritance Partition :	2% of Paid up Amount OR Minimum NPR 200/-
2	**Death Transfer Fee**	
2.1	Up to NPR100,000	0.5% of Paid up Amount or Minimum NPR25
2.2	From NPR100,001 to NPR5,00,000	0.2% of Paid up Amount or Minimum NPR500
2.3	From NPR500,001 to NPR1,000,000	0.15% of Paid up Amount or Minimum NPR1000
2.4	Above NPR 1,000,000	0.1% of Paid up Amount or MinimumNPR1500
2.5	Mero Share Registration Fee	NPR 50/-
2.6	Mero Share Renewal	NPR 50/-
2.7	Issuance for Certificate for DEMAT Account	NPR 270/-per statement
2.8	ASBA Charge	NPR 5 /-

H. Charges Related for Domestic Real Time Gross Settlement (RTGS)

S.N.	Particulars	GUFL Service Charge
1.1	Transaction Settled in Morning Exchange	NPR10/-
1.2	Transaction Settled in Afternoon Exchange	NPR20/-
1.3	Transaction Settled in Evening Exchange	NPR100/-

I. Virtual Credit Card(VCC) Related Charges

S.N.	Particulars	GUFL Service Charge
1	Joining Fee	550
2	Annual Fee	600
3	Renewal Fee	600
4	Interest rate	2% per month
5	Penal Interest	3% per month (after 2 cycle)
6	Late Payment fee	500
7	Over limit fee	500
8	Limit Enhancement Fee (Temporary)	500
9	Limit Enhancement Fee (Permanent)	500
10	EMI Features	
10.1	EMI Loan Processing Fee	Rs.650
10.2	EMI Loan Pre-mature/Settlement Fee	1% of limit or Rs. 600 (whichever is higher)

10.3	Interest rate for EMI (P.a)	15%
10.4	Tenures(months)	3,6,9,12
10.5	Minimum and Maximum EMI conversion (limit)	NPR. 10,000/- to NPR. 200,000/-

J. Credit Related Administrative Charges

S.N	Particulars	GUFL Service Charge
1	Regular Interest Rate on Loan & Advances	
1.1	All Loan Except Subsidy Loan	1.25% of Approved Limit
1.2	Consortium Financing (OD & Term)	1.25% of approved Limit or as per consortium agreement
1.3	Deprived Sector Wholesale Lending	Up to 0.25% of approved Limit Or As per NRB.
2	**Renew Service Charge**	
2.1	All Loan Except Subsidy Loan	0.25% of Approved Limit
2.2	Loans under Consortium Financing.	As per Agreement under Consortium.
2.3	Loan Management Fee (under Consortium Financing).	As per Agreement under Consortium.
3	**Commitment Fee**	
3.1	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%).*
3.2	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
4	**Online Collateral Rokka/Fukuwa Charges through Department of Land Management and Archive (DOLMA)***	
4.1	Loan up to 50 Lakh	NPR 1500/-
4.2	More than 50 Lakhs	NPR 2500/-
Note: In case of account which is settled prior to expiry date of limit, commitment charge shall be obtained till expiry date proportionately, applicable to Point number 3.1 and 3.2.		

K. Prepayment and Swap Related Charges

S.N	Particulars	
1	**Prepayment of Term Nature Loan with Fluctuating Interest Rate. (As per NRB)**	
1.1	Prepayment Fee (Below50 Lacs)	Nil

1.2	Prepayment Fee(Above 50 Lacs)	Prepayment within 2 years	1.25%
		Prepayment between 2 years to 5 years	0.625%
		Prepayment above 5 years	0.25%
2	**Prepayment of Term Nature Loan with Fixed Interest Rate. (As per NRB)**		
2.1	Pre-payment at any point of time of Loan having Fixed Interest Rate.		1.25%
3	**Loan SWAP Charges. (As per NRB)**		
3.1	SWAP Charges	Swapped within 2 Years	1.25%
		Swapped between 2 years to 5 years	0.625%
		Swapped After 5 years	0.25%

L. Other Fees and Charges

S.N	Particulars	GUFL Service Charge
1	**Irregularity Fee –Non/Late Submission.**	
1.1	Audited Financial Report – after 6 months from fiscal year end	NPR 500/- Flat
2	Collateral/Security Replacement Charge including share loan	NPR 2,500/-Flat
3	Letter of Intent (LOI).	*LOI up to NPR 1 Crore=NPR 2500 *LOI above NPR 1 Crore=NPR5000 *LOI un-quantified=NPR2500
4	Any kind of other management.	Minimum NPR 2,500/- and depend on the case to case situation.
5	CICL (Karja Suchana Kendra Ltd) Charges	As Levied by CICL.
6	Recommending for Blacklisting or When recommending for Delisting from Blacklisting.	As per CIB cost. (Note: Charges are subject to conditions prescribed by CIB)
7	Valuation Charges to be paid to Engineer	As per Agreement.
8	Listing of New Valuator	NPR.12,000/- one time at initial registration
9	Renewal of Existing Valuator	NPR.7,000/- every year during renewal period
10	Any other payment made to third party on behalf of borrower.	As per Actual Cost.
11	Credit Information to Bank and Financial Institutions (BFIs)	NPR 500/- per statement if reciprocal agreement is not signed.
12	Loan Clearance Letter	NRR 500/- per case
13	Record retrieval fee-Credit related	NPR. 2500/- per case
14	**Partial Release of collateral**	
14.1	Release of Share	NPR 1000/- per Instance • Applicable in case of Multiple Request, Free for the first time. • No charge in case of settlement.
14.2	Release of fixed assets/RE collateral	NPR 1000/- per Instance

M. Bank Guarantee Related Charges

S.N	Particulars	GUFL Service Charge
1	Bid Bond	0.5% or Minimum NPR 500/-per quarter

2	Performance Bond	0.375% or Minimum NPR 1000/-per quarter
3	Advance payment Guarantee	0.55% or Minimum NPR 1500/- per quarter
4	Credit Sales Guarantee	1% or Minimum NPR 2000/- per quarter
	Notes: Additional Amendment charges on Bank Guarantees (BG) shall be levied as follows, if any amendments are to be made. • Amendment Charges with increase of Values and Tenure of BG NPR 1,000 plus applicable BG Commission. • Amendment Charges without increase in Values and Tenure of BG NPR 1,000. • Bank guarantees cancelation charge Rs.1,500. • Guarantee claim handling charge shall be higher of 0.1% of claimed amount or NPR. 2,000 if honored. Wavier: Up to 50% on above mentioned rate, can be approved by CEO or as authority delegated by CEO.	

Covenants (Terms & Conditions) To STC.

1. Bank 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.
2. The above charges may vary during promotional offer or new products.
3. For the charge related with Bid Notice and Vendor Listing Notice, please refer to the official public notice published.
4. Proposed standard charges shall be effective from the date of approval of the CEO.
5. Terms and conditions other than penal rate already approved and as already included in issued loan offer letter accepted by borrower shall be as per the existing approval.
6. In case the balance is less than required amount, the entire amount will be deducted