



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

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Standard Service Charges & Fees

1. Loan and Advances

1.1 Processing Fee

S.N.	Particulars	Charges
a	Loan Processing Fee	
	i. All loan products below NPR 10 million	1.00%
	ii. All loan products above NPR 10 million up to NPR 50 million	
	iii. All loan products above NPR 50 million	
b.	Loan processing fee for Consortium Loan	As per Consortium Agreement
c.	Loan Processing Fee for Deprived sector (Wholesale Lending)	0.25%
d.	Loan processing fee for Gold Loan	1 % or 500 whichever is higher per facility
e.	Loan Processing fee for Letter of Credit/Non Funded facilities to be issued from Commercial Bank.	As per agreement done with concerned advising Commercial Bank
e.	Loan Processing fee for loan against Fixed Deposit , Loan against Government /NRB Saving Bond	Not Applicable

Note:

- Processing charge shall charge on approved loan limit.
- Processing charge shall be applicable as per approved in case of fixed in specified product paper schemes.
- In case of SWAP from other BFI's: Considering the surcharge to customer administrative charge shall be as per Bank's policy. However, proper documents (for such surcharge must be seen via banking statement) have to be obtained.

1.2 Renewal Charges

S.N.	Particulars	Charges
a.	Renewal Fee for product paper except Gold and silver	0.20 %
b.	Renewal fee for Gold and Silver	0.2% or 500 whichever is higher per facility
c.	Renewal fee for loan against Fixed Deposit , Loan against Government /NRB Saving Bond	Not Applicable
d.	Renewal fee for Consortium Loan	As per consortium decision

Note: Renewal charge shall charge on renewal loan limit.

1.3 Commission Charge on Non Funded Facilities

S.N.	Particulars	Charges
a.	Bid Bond Guarantee	NPR 500 or 1% of limit whichever is higher on annual basis against real state collateral or 100% cash margin or Fixed Deposit
b.	Performance Guarantee/Supply Guarantee	
c.	Advance Payment Guarantee and Other Guarantee	



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Note:

- Commission charge shall charge on Bank Guarantee loan limit.
- If Non Funded Facilities converted into Funded Facilities, then highest published interest rate shall charge.

1.4 Collateral and Cash Margin on Non-Funded Facilities

S.N.	Particulars	Charges
a.	Bid Bond Guarantee	15% to 25%
b.	Performance Guarantee/Supply Guarantee	10%
c.	Advance Payment Guarantee and Other Guarantee	10%

Note:

- Cash Margin shall maintain on Non funded facility limit.
- In case of Fixed Deposit, Saving Bond, Government Bond, Debenture as collateral security, upon secured pledge as per Bank's policy non funded facilities can be issued up to 90% of said collateral.

1.5 Charges related to Letter of Credit

S.N.	Particulars	Charges
a.	Charges related to Letter of Credit	As per agreement with advising commercial Bank

1.6 Prepayment Charge

S.N.	Particulars	Charges
a.	Pre-Payment Charge *	-
b.	i. upto 2 years (above 50 lakhs)	1.00 %
c.	ii. 2 years to 5 years (above 50 lakhs)	0.50 %
d.	iii. Above 5 years (above 50 lakhs)	0.20 %
e.	Prepayment charge for personal nature term loan like home loan, vehicle loan, hire purchase etc having "Fixed Interest Rate	1%

Notes:

- Prepayment charge shall not be applicable for all kind of credit facilities (individual product limit) up to NPR 5,000,000 (In words: Five Million only).
- For credit facilities greater than NPR 5,000,000 prepayment charge shall not be applicable if borrower is going to prepay the loan due to change in terms and condition of loan or change in interest rate. However, borrower's request for the waiver with justification shall be approved by concerned authority.
- If initial approved limit is greater than NPR 5,000,000, it is applicable even if repayment amount or outstanding loan amount is lesser than NPR 5,000,000 at the time of settlement.
- Prepayment charge shall be applicable for DSL (wholesale lending) too.
- In case of swap (client moving to other BFIs), shall obtain ie prepayment charge or swap charge.
- Prepayment charge shall not applicable in case of fixed in specified product paper/ schemes



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1.7 Swap Charge

S.N.	Particulars	Charges
a.	Swap Charge	-
b.	i. upto 2 years (above NPR 5 Million)	1.00 %
c.	ii. 2 years to 5 years (above NPR 5 Million)	0.50 %
d.	iii. Above 5 years (above NPR 5 Million)	0.20 %
e.	Swap charge for personal nature term loan like home loan, vehicle loan, hire purchase etc having "Fixed Interest Rate	1%

Note: Swap charge is applicable if loan is switched/transfer to other BFIs, then above said charge shall be levied on swapped loan amount.

1.8 Commitment charge

S.N.	Particulars	Charges	Remarks
a.	Commitment charge	0.2%	For all renewal/revolving nature of personal & Business

Notes:

- Loan commitment charge shall be 0.2% of limit 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 (ie $60\% - 35\% = 25\%$).
- Commitment charge shall not applicable in case of fixed in specified product paper/ schemes.
- In case of account which is settled prior expiry date of limit, commitment charge shall be obtained till expiry date proportionately.
- Commitment charge is applicable for all renewal/revolving nature of personal loan and Business loan except Gold and Silver and Loan against Fixed Deposit
- In case of swap (client moving to other BFIs), shall obtain ie commitment charge and swap charge.
- For Consortium Loan, charge shall be as per consortium decision and agreement.

1.9 Penal Charge and Interest on Interest Charge

S.N.	Particulars	Charges
a.	Penal Charge	2%
b.	Interest on Interest Charge	2%

Note: Penal rate of 2% for overdue principal and plus 2 % on existing interest rate for interest on interest.

1.10 Credit Information Centre (CIC) report charge

S.N.	Particulars	Charges
a.	Credit Information Centre (CIC) report charge	On actual cost



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1.11 Insurance Charge (Gold and Silver Loan)

S.N.	Particulars	Charges	Remarks
a.	Insurance charge	1%	1% of Insurance charge on Gold and silver valuation amount

Note: Insurance charge shall be charged every year until the settlement of loan or at the time of renewal.

1.12 Inter Bank Credit Information Charge

S.N.	Particulars	Charges
a.	Interbank Bank Credit Information Charge	NPR 1000 per Letter

1.13 Issue of Loan Clearance Letter

S.N.	Particulars	Charges
a.	Issue of Loan clearance Letter	NPR 1000 per Letter

1.14 Issue of Loan Correspondence Letter

S.N.	Particulars	Charges
a.	Issue of Loan correspondence Letter	NPR 500 per Letter

1.15 Partial release on Gold Loan

S.N.	Particulars	Charges
a.	Partial release on Gold Loan	NPR 500 per release

1.16 Full Release/Partial Release of collateral (Real estate collateral/vehicle), Collateral Exchange/Replacement /Remortgage

S.N.	Particulars	Charges
a.	Full Release/Partial Release of collateral (Real estate collateral/vehicle), Collateral Exchange/Replacement /Remortgage	NPR 2,000 per settlement

1.17 Full Share Release/Partial Release/ Replacement of shares

S.N.	Particulars	Charges
a.	Full Share Release/Partial Release/Replacement of Shares	NPR 1000 per release or replacement



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1.18 Issuance of No Objection Letter

S.N.	Particulars	Charges
a.	Issuance of No Objection Letter	NPR 1000 per Letter

1.19 Bank Guarantee Claim Handing Charge

S.N.	Particulars	Charges
a.	Bank Guarantee Claim Handing Charge	NPR 1000 per Claim

1.20 Bank Guarantee Cancellation Charge

S.N.	Particulars	Charges
a.	Bank Guarantee Cancellation Charge	NPR 1000 per Cancellation

1.21 Amendment charges with increase in value and tenure of Bank Guarantee

S.N.	Particulars	Charges
a.	Amendment charges with increase in value and tenure of Bank Guarantee	NPR 1000 + New Guarantee Issuance Charge for increased value

1.22 Amendment charges without increase in value and tenure of Bank Guarantee

S.N.	Particulars	Charges
a.	Amendment charges without increase in value and tenure of Bank Guarantee	NPR 1000

2. Operations Services

2.1 Cheque & Cheque Book

S.N.	Particular	Charges	Remarks
a.	Issuance of new cheque book (in case of loss)	NPR 250/-	*10 leaves for natural person *20 leaves for institution
b.	Issuance of Counter/loose cheque	NPR 100/- (Per Cheque Leaf)	-
c.	Issuance of Good for Payment Cheque	NIL	-



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d.	Cancellation of Good For Payment Cheque	NPR 500/- per cheque	-
e.	Destruction of uncollected Cheque Book within 6 months	NPR 300/- for each cheque book	In case the balance in account is less than NPR 300/-entire amount shall be deducted.
f.	Stop Payment of Cheques	NIL	-
g.	Cancellation of Manager's Cheque	NPR 250/- each cheque	-

2.2 Account Statement

S.N.	Particular	Charges
a.	Reissuance of Account Statement for same period	NPR 50/- per page or maximum NPR 500/- whichever is lower

2.3 Balance Certificate

S.N.	Particular	Charges
a.	Issuance of Balance Certificate	NIL
b.	Reissuance of Balance Certificate for same period	NPR 500/-

2.4 Interest Earned Certificate

S.N.	Particular	Charges
a.	Issuance of Duplicate Interest Earned Certificate	NPR 250/-

2.5 TDS Certificate

S.N.	Particular	Charges
a.	Issuance of duplicate TDS certificate	NPR. 200/- per Certificate



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2.6 Account Operations

S.N	Particular	Charges	Remarks
a.	Account scheme change on Savings deposit product for Natural Person*	NPR. 250/-	-
b.	Pre-mature Fixed Deposit account	The interest shall be payable by reducing 2% from the coupon rate starting from the date of the opening of fixed term deposit or minimum prevailing rate of Saving account (whichever is lower) starting from the FD opening date. The excess paid amount shall be reversed or recovered from the concern depositor's account.	
c.	Pre-mature Fixed Deposit account in case of account holder's death	Full accrued interest shall be provided	No penalty charge shall be taken.
d.	Pre-mature Charge of Kramik Bachat Khata	Highest prevailing rate of Saving Account shall be applied from the day of account opening.	-

2.7. Fixed Deposit and Certificate

S.N.	Particular	Charges
a.	Issuance of duplicate copy of FD certificate in case of lost.	NPR. 300/-

2.8. Correspondence Charge

S.N.	Particular	Charges
a.	Correspondence Charge for any institution on request	NPR. 500/-

2.9. Record Retrieval Charge

S.N.	Particular	Charges	Remarks
a.	Transaction up to 6 months	NPR 200/-	*No charge in case of request received from law enforcement agencies and regulatory body. *Subject to availability of records as per destruction of the bank policy
b.	Transaction after 6 months to within 1 years	NPR 300/-	
c.	Transaction after 1 years & above	NPR 400/-	



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2.10. CCTV Footage

S.N.	Particular	Charges	Remarks
a.	CCTV Footage Retrieval	NPR. 1,000/-	*No charge in case of request received from law enforcement agencies and regulatory body. *Prior approval from Head Office Required

2.11. Safe Deposit Locker

S.N.	Particular	Charges	Remarks
a.	Small Size 'A' 12.5*17.5*49.2	NPR 1,500/- (Annual Charge)	NPR 10,000/- (Security DepositRefundable)
b.	Medium Size 'B' 15.9*21*49.2	NPR 2,500/- (Annual Charge)	NPR 15,000/- (Security DepositRefundable)
c.	Medium Size 'C' 12.5*35.2*49.2	NPR 3,500/- (Annual Charge)	NPR 20,000/- (Security DepositRefundable)
d.	Big size 'D' 27.8*35.2*49.2	NPR 4,500/- (Annual Charge)	NPR 25,000/- (Security DepositRefundable)
e.	Break and open locker due to loss of Key by Customer	NPR. 8,500/-	-
f.	Surrender/close of Locker	NPR 500/- (within 1 year)	Free after 1 year
g.	Late Payment of Rental Locker charge.	NPR. 200/- Annual	-

Note: Security Deposit not required for MBBL Staffs. 50% waive on annual charges for MBBL staffs

2.12. Dr./Cr. Advice

S.N.	Particular	Charges	Remarks
a.	Issuance of Duplicate Dr./Cr. Advice	NPR 100/- per advice	within 6 months of transaction
		NPR 200/- per Advice	Transaction after 6 months to within 2 years
		NPR 300/- per Advice	Transaction after 2 years & above

2.13. Demat & C-ASBA

- All charges shall be as per the regulation of CDSC/SEBON (Central Depository Services and Clearing Limited/Securities Board of Nepal) as well as the product paper of the bank.
- Revision can be conducted in accordance with the amendments to the CDSC/SEBON regulation as stated from time to time.



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2.14. Electronic Cheque Clearing-

- All charges shall be as per Nepal Clearing House Ltd (NCHL).
- Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.15. Interbank Payment System(IPS)

- Services and Charges as per the regulation of Nepal Clearing House Ltd (NCHL) ii. For Dividend Payment, the transaction fee will be waived for transaction amount up to NPR.100/- iii. Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.16. Connect IPS:

- Services and Charges as per the regulation of Nepal Clearing House Ltd (NCHL)
- Revision can be conducted in accordance with the amendments to the NCHL regulation as stated from time to time.

2.17. Real Time Gross Settlement System(RTGS)

- Services and Charges as per the regulation of NRB (Nepal Rastra Bank)
- Revision can be conducted in accordance with the amendments to the NRB regulation as stated from time to time.

2.18. Death Notice

S.N.	Particulars	Charges
a.	Publication of death notice	As per actual charge

2.19. Internet Banking

S.N.	Particulars	Charges	Remarks
a.	Renewal	NPR. 100/-	Validity of the service for 1 year
b.	Password Reset	NPR. 25/-	
c.	Registration Charge of Online Account	Free	-

2.20. ATM Debit Card

S.N.	Particulars	Charges	Remarks
a.	Issuance fee	NPR 1750/- (Lump Sum Payment) NPR 350/- (yearly installment for 5 years)	-
b.	Replace fee	NPR 350/-	-
c.	Re-new fee	NPR 350/-	-
d.	Card block fee	Free	-
e.	Card unblock fee	NPR 100/-	-



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f.	Card Cancellation fee	NPR 350/-	-
g.	Re-pin fee (Paper PIN)	NPR 100/-	-
h.	Re-pin fee (Green PIN)	NPR 75/-	-
i.	Balance Enquiry (Other ATM-Domestic)	NPR 15/-	-
j.	Balance Enquiry (Other ATM-International)	NPR 50/-	-
k.	Card destruction fee (if not collected within 6 months)	NPR. 350/- for each ATM card and PIN	In case the balance in account is less than NPR 350/-entire amount shall be deducted
l.	Cash Withdrawal Fee (Other ATM-Domestic)	NPR 15/-	-
m.	Cash Withdrawal Fee (Other ATM-International)	NPR 250/-	-

Note: Free for MBBL staffs (only for debit card linked with salary account).

2.21. ATM Credit Card

S.N.	Particulars	Charges
a.	Issuance fee	NPR 750/-
b.	Joining fee	NPR 750/-
c.	Re-new/Replacement/Reissue fee/Annual fee	NPR 750/-
d.	Re-pin fee (Paper PIN)	NPR 100/-
e.	Late Payment fee	NPR 300/-
f.	Over limit fee	NPR 750/-
g.	Card block fee	Free
h.	Card unblock fee	NPR 100/-
i.	Card Cancellation fee	NPR 350/-
j.	Cash Withdrawal from India/ Bhutan ATM	NPR 450.00 + 2% of transaction amount
k.	Interest Charge on Over Due	24% p.a
l.	Balance Inquiry Fee from other ATM	NPR 50/-
m.	Balance Inquiry Fee from India/ Bhutan ATM	NPR 100/-

Note: Issuance fee and joining fee is free for MBBL staffs.