

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges - November 2014 / Mangsir 2071
(Fiscal Year 2071 / 2072)

Effective from: 29th December 2014

(A) IMPORT LETTER OF CREDIT

S.No	Particulars	Fees and Charges
1	Industrial Raw Materials	0.12% per quarter and part thereof for subsequent quarter. Minimum Rs. 1,500.00, whichever is higher.
2	Trading Items	0.12% per quarter and part thereof for subsequent quarter. Minimum Rs. 1,500.00, whichever is higher.
3	L/C Amendment	For increase in L/C amount, Commission is to be charged as for new L/C opening. Minimum Rs. 1,000.00
4	Reimbursement Authorization and payment by telex/ swift	Rs. 1,000.00
5	Usance Doc. Under L/C if not paid upon maturity	At par with applicable rate in BLC, plus penalty of 2% p.a. from next day.
6	Usance L/C Acceptance Commission	For FCY: 0.05% per month from sight date, acceptance date or other specified date till maturity of Bill. For NPR, INR: 0.10% per month from sight date, acceptance date or other specified date till maturity of Bill. Minimum Rs. 500.00 (NPR/INR)
7	(i) Docs. Settled by FCY from other Banks (ii) From own USD A/C	(i) Rs.0.20 per USD (ii) Processing fee of Rs.1,000.00 per set of documents
8	Inward Document Collection	As per the L/C Commission Rate. Applicable also for DAP (FCY)
9	Text Authentication Charge	Reciprocal or Minimum Rs.3,000.00
10	SWIFT 1st Communication Charges	Rs. 1,500.00
11	SWIFT Amendment/Follow-up Communication Charges	Rs. 1,200.00
12	SWIFT charge against import via SWIFT transfer	Rs. 600.00

(B) EXPORT LETTER OF CREDIT

S.No	Particulars	Fees and Charges
13	Advising Commission	Rs.5,000.00 flat for LC not being negotiated/collected with us. Rs. 500.00 for LC being negotiated/collected with us. No charge for L/C advised from other Bank & negotiate with us.
14	Advising Amendment	Rs.3,000.00 flat for LC not being negotiated/collected with us. Rs. 500.00 for LC being negotiated/collected with us. No charge for L/C advised from other Bank & negotiate with us.
15	Confirming Commission	0.50% per quarter, Minimum Rs.5,000.00 or as per contract.
16	L/C Transfer Charge	Own Sister Concern's Account in our Bank - No charge. Transfer to third party in our Bank Rs.1,000.00. Transfer to other Bank Rs. 5,000.00 plus swift charge of Rs. 1,500.00
17	Payment/ Negotiating (Documentary/ Sight)	FCY: Prime A- TR Rate plus 0.5% for actual No. of days. Others - TR Rate plus 1%, minimum 15 days or actual No. of days LCY: TR Rate plus 1%, minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500 per document. If not realized after 30 days penalty to be levied @ 2.00% p.a

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18	Usance	FCY: Prime A- TR Rate for actual No. of days. Others - TR Rate plus 1%, minimum 15 days or actual No. of days LCY: TR Rate plus 1%, minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500 per document If not realized on due date penalty to be levied @ 2.00% p.a
19	Outward Doc. Purchase not under L/C (BILTY)	FCY: Prime A- TR Rate plus 1% for actual No. of days. Others - TR Rate plus 1.50%, minimum 15 days or actual No. of days LCY: OD rate for minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500 per document
20	Outward Doc Coll.	Rs. 1,000.00 or USD 0.01% or INR 0.125% Maximum Rs. 5,000.00
21	Duplicate Advise/ Realization Certificate/ Adv. Payment Certificate (Walk-in Clients)	Rs.1,000.00 flat
22	Freight Permit Charge	Rs. 500.00 per transaction.
23	SWIFT 1st Communication Charges	Rs. 1,500.00
24	SWIFT Amendment/Follow-up Communication Charges	Rs. 1,200.00
25	Payment Follow-up	Rs. 500.00 per follow-up

(C) Guarantee

S.No	Particulars	Fees and Charges
26	Bid Bond	0.25% per quarter or Rs. 500.00 minimum, whichever is higher
27	Performance Bond	0.25% per quarter or Rs. 1,000.00 minimum, whichever is higher
28	Advanced Payment Guarantee	0.375% per qtr or minimum Rs. 1,500.00, whichever is higher
29	Bonded Warehouse Guarantee	0.5% per quarter and thereon on monthly basis or minimum Rs. 1,500.00. Guarantee Expired but not released = 0.5% per qtr. till released / surrender of original guarantee.
30	Counter Guarantee of A class Banks	0.30% - 0.75% per quarter; minimum USD 200, whichever is higher. Minimum INR 5,000.00 p.q
31	Amendment (Not effecting value & expiry as well as for time extension within the quarter)	Rs. 1,000.00
32	Counter Guarantee Amendment not affecting time & value	Rs. 2,500.00, USD 100.00
33	Guarantee Claim honor charge	Rs. 2,500.00, USD 200.00
34	SWIFT 1st Communication Charges	Rs. 1,500.00
35	SWIFT Amendment	Rs. 1,200.00
36	Counter Guarantee Issued by HBL	0.25%; SWIFT charge: Rs. 1,500.00

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(D) BILLS PURCHASE

S.No	Particulars	Fees and Charges
37	Local Clearing cheques	0.125% or minimum Rs. 250.00, whichever is higher For Corporate Clients: OD rate for actual number of days.
38	Local Outstation Cheques	No HBL Branch: 1.50% or Minimum Rs. 1,000.00, whichever is higher HBL Branch but No Clearing House: 1.50% Minimum Rs.500.00,whichever is higher No HBL Branch and No Clearing House: 1.50% or minimum Rs. 1,000.00, whichever is higher HBL Branch + having Clearing House: 0.50% or Rs. 250.00, whichever is higher
39	USD Cheques payable in other than USA	1.50% or Rs.1,500.00 Minimum, whichever is higher; plus courier charge
40	USD Cheques (USA)	0.75% or Rs 1,000.00 Minimum, whichever is higher; plus courier charge
41	Other Currencies	2.00% or minimum Rs. 1,000.00, whichever is higher; plus courier charge
42	IRS Bills/ DD Purchase	Payable at Metros of India TR rate for 15 days; after that applicable OD Rate. Non Metros TR rate for 21 days; after that applicable OD Rate. Border Towns with agreement: Prime Rs. 350.00 or 0.45%, whichever is higher Others Rs. 350.00 or 0.90%, whichever is higher For Corporate Client: Metro: TR rate for 8 days; after that applicable OD Rate. Non Metro: TR rate for 15 days;after that applicable OD Rate. Border Towns with agreement: 0.35% or minimum Rs. 250.00. Postage charge included.
43	Unrealized Purchased Bill	16% p.a. from the date of purchase
44	Inward Clean Collection	0.15%, minimum Rs.500.00, maximum Rs,5,000.00 plus postage Charge of Rs.50.00 in Nepal & Rs.500.00 outside Nepal

(E) BILLS COLLECTION

S.No	Particulars	Fees and Charges
45	Outward Collection Cheques	0.175% , minimum Rs.500.00, maximum Rs.5,000.00 plus Postage; Express Clearing Rs. 500.00

(F) REMITTANCE

S.No	Particulars	Fees and Charges
46	IRS Draft	For Prime Customers: 0.05 % or min Rs. 100.00 For General Customers: 0.10 % or min Rs. 200.00 For walk-in Customers: 0.125 % or min Rs. 250.00 Maximum: Rs. 10,000.00
47	USD Draft	0.10% or Rs. 500.00, whichever is higher
48	Other Draft	0.10% or Rs. 500.00, whichever is higher plus 10.00 USD or respective currency; however for JPY, JPY: 2,500.00
49	IRS Swift Transfer	0.15% or minimum Rs.250.00; maximum Rs. 10,000.00; plus SWIFT Rs. 500.00
50	FCY Swift Transfer	0.20% or minimum Rs. 500.00, whichever is higher; in case of JPY additional JPY: 2,500.00; plus SWIFT Rs. 500.00
51	Swift Transfer for In-land imports from China for Prime clients	0.05% or Rs.500.00, whichever is higher plus SWIFT charge of Rs.1,000.00

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S.No	Particulars	Fees and Charges
52	Inward Remm. Fee against ID	NOSTRO: 0.50% or minimum Rs.1,000.00 and Maximum US\$100.00 VOSTRO: As per agreement
53	Draft Cancellation	Against Returned Draft: Rs.250.00. Against Lost Draft: Rs.500.00. Plus SWIFT Rs. 500.00 & Other Bank's charges as applicable for STOP Payment of lost Draft. Refund will be made at the prevailing rate on the date of cancellation/refund.
54	SWIFT cost to India/elsewhere	Rs.500.00 flat
55	Transfer to another Bank in Nepal	NRS : Rs.1,000.00. Other Currencies: USD 20.00 or equivalent
56	Postage/courier in Nepal	Rs.100.00 flat
57	Courier charge to India	Rs.500.00 flat
58	Courier charge to elsewhere	Rs.1,200.00 flat
59	Refund of Inward Remm.	Related Nostro A/c : \$ 50.00
60	T.C Encashment	For USD: USD 5 per USD 100; For Other Currencies: Equivalent to USD 5 per USD 100
61	Payment of Remittance, Online Money Transfers - ARY Speed, Online Payments	Sharing of commission as per agreement
62	Domestic Remittance Service Charge	Kathmandu to Outside/Ktm to Ktm: Re. 01 - Rs. 10,000 : Rs. 155 Rs. 10,001 - Rs. 25,000 : Rs. 210 Rs. 25,001 - Rs. 50,000: Rs. 285 Rs. 50,001 - Rs. 100,000: Rs. 375 Rs. 100,001 - Rs. 200,000: Rs. 425 Rs. 200,001 – Rs. 400,000: Rs. 545 Rs. 400,001 – Rs. 500,000: Rs. 695 Outside to Ktm/Outside to Outside: Re. 01 - Rs. 10,000 : Rs. 145 Rs. 10,001 - Rs. 25,000 : Rs. 175 Rs. 25,001 - Rs. 50,000: Rs. 215 Rs. 50,001 - Rs. 100,000: Rs. 295 Rs. 100,001 - Rs. 200,000: Rs. 325 Rs. 200,001 – Rs. 400,000: Rs. 465 Rs. 400,001 – Rs. 500,000: Rs. 575

(G) CUSTOMER SERVICE

S.No	Particulars	Fees and Charges
63	A/C Closure	Rs. 3,000.00 for Account opened & closed within 1 month; Rs. 1,500.00 for Account opened & closed after 1 month and within 6 months; Rs. 500.00 for Account closed after 6 months from date of opening. For USD :\$ 10.00. For Others: Equivalent to USD
64	Balance Certificate Charge	Rs.500.00 for Regular Account Holder, Rs.1,000.00 for Account opened within 1 month, Rs.2,000.00 for Account opened within 7 days & No charge for audit purpose. Plus Rs.100.00 per extra original copy
65	Savings Account Type Conversion Charge	Rs. 25.00 per conversion
66	Cheque Returned due to insufficient fund	Rs.200.00 for limit holder and Rs. 500.00 for non limit holder
67	Stop Payment request (case to case basis)	Rs.250.00
68	Standing Instructions (case to case basis)	Rs.100.00 per request (No charge to prime/corporate customers)
69	Statement to be posted abroad	USD 10.00
70	Statement to be faxed abroad	USD 5.00 plus USD 3.00 per page
71	Loose Cheque Issuance	Rs. 500.00 per leaf
72	Cheque book issuance against lost cheque book and Cheque Requisition Slip Lost	Cheque book shall be issued after executing stop payment of unused cheque leaf after recovery of charges as Rs.250.00 For Cheque requisition slip lost: Rs. 250.00

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(H) CREDIT

S.No	Particulars	Fees and Charges
73	Legal Review Charge	No charge if in-house review
74	Legal Documentation Charge/ Mortgaged documentation fee	Rs. 10,000.00 flat; no charge where Management Fee fee already involved; For Sister Concern Rs. 5,000.00; No charge for STDL/TOD
75	Credit Inquiry: Reciprocal (Bank to Bank)	Reciprocal basis Rs.500.00 where arrangement for reciprocal basis is not available.
76	Credit Information Fee (CICL)	Transaction without information: Rs. 250.00; Transaction with information per attachment: Rs. 550.00; Blacklisting/delisting below Rs. 10.0 Mil: Rs. 2,000.00; Blacklisting/delisting above Rs. 10.0 Mil: Rs. 3,000.00; Blacklist searches: Rs. 250.00;
77	Fixed Term Loan Prepayment Charge	On prepayment of full / partial amount of the FT Loan, the Bank will charge 1.00% prepayment charge on prepaid amount. In case of Swap, Bank will charge 2.00%.
78	Hire Purchase Loan, Non-scheme. Legal Fee/ Management Fee	Management Fee 1.00%
79	Prepayment Charge, Hire Purchase non-scheme	No charge upto 3 forthcoming installment ahead of schedule. More than that, 1% will be levied on prepaid amount of HP Loan. For full prepayment, the Bank will charge 1.00% on prepaid amount.
80	Foreclosure of Hire Purchase Loan	Rs. 2,000.00 flat if entire loan is settled after 3 years of loan disbursement. 1.00% flat on the outstanding amount if entire loan amount is settled before 3 years of the loan disbursement.
81	Service charge for credit line letter issuance	Rs. 500.00 per letter
82	Loan against NSB / Bonds / Other Bank's FDR	Rs. 500.00
83	Loan against Shares	0.25% or Minimum Rs. 5,000.00, whichever is higher
84	Fixed Term Loan/NRCC - Management Fee	0.25% or minimum Rs. 10,000.00, whichever is higher
85	Mortgage Loan - Management Fee	0.25% or minimum Rs. 10,000.00, whichever is higher

Note: For Home Loan, Subidha Loan, Auto Loan under special tie-up, Consumer Loans through Card Center will be guided as per the specific Policy and Scheme developed and duly approved by Competent Authority.

(I) CREDIT/DEBIT CARD

Credit Cards		MasterCard / Visa Gold Domestic	Visa Classic Domestic	MasterCard / Visa Gold International
86	Subscription Fee/ Membership Fee	S/PSA NPR 500, Normal NPR 1,000	S/PSA NPR 500, Normal NPR 750	USD 15
87	Annual Fee	S/PSA NPR 500, Normal NPR 1,000	S/PSA NPR 500, Normal NPR 750	USD 15
88	Supplementary: Subscription/ Membership Fee	NPR 1,000	NPR 750	USD 15
89	Supplementary: Annual Fee	NPR 1,000	NPR 750	USD 15
90	Re-issue (Damage) / Replacement(Lost) Fee - all	NPR 1,000	NPR 750	USD 15
91	Cash Advance Commission (On Us Transaction)	Flat NPR 150	Flat NPR 150	NA for India & Nepal
92	Cash Advance Commission (On Other Banks)	Flat NPR 200	Flat NPR 200	Flat USD 4.00
93	Interest rates on credit card	2% per month	2% per month	1.50% per
94	Late Payment Fee	Higher of NPR 150 or 0.5%	Higher of NPR 150 or 0.5%	Higher of USD 5 or 0.50%

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Credit Cards		Visa Classic International	Amex Gold Domestic	Amex Gold International	Credit Cards to Staff
95	Subscription Fee/ Membership Fee	USD 10	NPR 1000	USD 20	Free
96	Annual Fee	USD 10	NPR 1500	USD 20	Free
97	Supplementary: Subscription/ Membership Fee	USD 10	NPR 500	USD 18	Free
98	Supplementary: Annual Fee	USD 10	NPR 1000	USD 20	Free
99	Re-issue (Damage) / Replacement(Lost) Fee - all	USD 10	NPR 1500	USD 20	Free
100	Cash Advance Commission (On Us Transaction)	NA for India & Nepal	Flat NPR 200.00	Flat USD 4.00	Not Applicable

Credit Cards		Visa Classic International	Amex Gold Domestic	Amex Gold International	Credit Cards to Staff
101	Cash Advance Commission (On Other Banks)	Flat USD 4.00	Flat NPR 200.00	Flat USD 4.00	Not Applicable
102	Interest rates on credit card	1.50% per month	2% p.m.	1.50% p.m.	1.50% p.m.
103	Late Payment Fee	Higher of USD 5 or 0.50%	Higher of NPR 300 or 1%	Higher of USD 5 or 0.50%	As per concerned card

Prepaid Cards		Visa Prepaid Domestic Gold	Visa Prepaid Domestic Classic	Visa Prepaid International	Union Pay International Prepaid	Prepaid Cards to Staff
104	Issuance and Renewal	NPR 250	NPR 150	USD 10 or equivalent NPR	USD 10 or equivalent	Free
105	Re-loading Fee*	Free	Free	Free	Free	Free
106	Re-issue (Damage) / Replacement(Lost) Fee	NPR 250	NPR 150	USD 10 or equivalent NPR	USD 10 or equivalent NPR	Free
107	Cash Withdrawal Fee (on us ATM)	Free	Free	Free	Free	Free
108	Cash Withdrawal Fee (off us ATM)	NPR 150	NPR 150	Higher of USD 5 or 2.00%	Higher of USD 3 or 1.50%	As per concerned
109	Balance Enquiry Fee (off us ATM)	NPR 50	NPR 50	USD 3	USD 1.5	As per concerned

*USD Re-loading is allowed only against Passport Facility or FCY Account

Debit Cards		Visa / MasterCard Debit	SCT Debit	Debit Cards to Staff
110	Issuance Fee	NPR 250; NPR 50 to be reimbursed to the Branch.	Free	Free
111	Annual Fee	NPR 250; NPR 50 to be reimbursed to the Branch.	Free	Free
112	Re-issue/ Damage Fee/ Lost/ Replacement	NPR 250; NPR 50 to be reimbursed to the Branch.	Free	Free
113	Cash Withdrawal Fee (Off Us ATM - SCT Network)	NPR 25	NPR 25	As per concerned card
114	Cash Withdrawal Fee (Off Us ATM - Non SCT)	NPR 150	Not Applicable	As per concerned card
115	Cash Withdrawal Fee (Off Us ATM - India)	NPR 250	NPR 250	As per concerned card
116	Balance Enquiry Fee (Off Us ATM)	NPR 50	NPR 5	As per concerned card

Other Fees & Charges on Card		Customer	Staff
117	Pin Re-Generation	NPR 50	Free
118	Online payment charge through HBL virtual card	NPR 500	Free
119	Document Retrieval Charges: Charge slip copy (On us)	NPR 500 or USD 10, whichever is higher Refundable up to 100% for customers not committing the fault.	Free
120	Document Retrieval Charges: Charge slip copy (Off us)	NPR 500 or USD 10, whichever is higher Refundable up to 75% for customers not committing the fault.	Free
121	Document Retrieval Charges: Copy of statement	NPR 200 or USD 3, whichever is higher. Charge only after 3 months of transaction and non chargeable for providing soft copy / email	Free
122	Cardholder Certification	NPR 500 per certificate	Free

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(J) SAFE DEPOSITS LOCKERS*

Note*: The pricing of the locker has been fixed on the basis of volume of the locker.

S.No	Particulars	Fees and Charges
123	Category A: Volume - Above 6,000 Cube Inch	Annual Rent- Rs 6,500; Key Deposit- Rs 40,000
124	Category B: Volume - Between 3,000 and 6,000 Cube Inch	Annual Rent- Rs 5,500; Key Deposit- Rs 30,000
125	Category C: Volume - Between 2,000 and 3,000 Cube Inch	Annual Rent- Rs 4,000; Key Deposit- Rs 20,000
126	Category D: Volume - Between 1,500 and 2,000 Cube Inch	Annual Rent- Rs 3,500; Key Deposit- Rs 18,000
127	Category E: Volume - Between 1,000 and 1,500 Cube Inch	Annual Rent- Rs 3,000; Key Deposit- Rs 12,000
128	Category F: Volume - Below 1,000 Cube Inch	Annual Rent- Rs 2,500; Key Deposit- Rs 10,000

Note*: 1) 25% discount on Annual Rent to PSA holders. 50% discount on Annual Rent to SP5A holders. (Facility: 1 Locker per account)
2) For Outside Valley Branches, 50% Rebate on the Deposit Amount and 25% on Annual Rent to the customers.
3) Late Payment fee: Rs. 200.00 flat.

(K) MISCELLANEOUS:

S.No	Particulars	Fees and Charges
129	Good for payment (case to case basis)	Rs. 250.00 per cheque. Also to charge to prime/corporate except to Custom/Tax Office/NEA/NTC. Cancellation Charge Rs. 250.00
130	NRB Cheque Issuance	For financial institution: Nil. For others: Rs.500.00
131	Manager's Cheque	Rs. 250.00 per MC
132	Share Transfer Fee	Rs. 5 per transaction
133	Share Pledge/Freeze Charge	Rs. 100 per transaction
134	Duplicate Share Certificate Issuance	Rs. 100 per certificate
135	Share Split Charge	Rs. 100 per certificate
136	Himal@net - Subscription Fees along with Security Device Charge	Rs. 1,000.00
137	Himal@net - Annual Renewal Fee	Rs. 500.00
138	Himal@net - Device Replacement Charge	Rs. 1,000.00
139	*SMS Debit/Credit Alert	Rs. 100.00 for Savings Account; Rs. 200.00 for Current Account; to be charged per annum, per account.

Note: Beside above schedule of Fees and Charges of HBL, Fees and Charges levied by Counter Party / Intermediary Banks / Agents shall be charged on actual basis.

*Charges shall be applicable after the Free Scheme is over.