

SCHEDULE OF FEES AND CHARGES

Effective from Chaitra 01, 2078



HIMALAYAN BANK LIMITED

This document is strictly confidential and is prohibited for unauthorized reproduction in any form

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(A) IMPORT LETTER OF CREDIT

S.No	Particulars	Approved Fees and Charges
1	Industrial Raw Materials	0.15% per quarter and part thereof for subsequent quarter. Minimum Rs. 2,000.00 whichever is higher
2	Trading Items	0.15% per quarter and part thereof for subsequent quarter. Minimum Rs. 2,000.00, whichever is higher.
3	Revolving L/C	Corporate Client: 0.15% part thereof for subsequent qtr. Normal: 0.15% part thereof for subsequent qtr. Minimum Rs. 2,500.00 whichever is higher. One time on entire amount; on next extension-outstanding amount.
4	Rupee L/C in INR	Corporate Client: 0.24% part thereof for subsequent qtr. Normal: 0.24% part thereof for subsequent qtr. Minimum Rs. 2,000.00, whichever is higher.
5	Local Currency LC	0.24% per quarter and part thereof for subsequent quarter. Minimum Rs. 3,000.00 whichever is higher
6	L/C Amendment	For increase in L/C amount, Commission is to be charged as for new L/C opening. Minimum Rs. 1,200.00
7	Reimbursement Authorization by swift (MT 740/752/799)	Rs. 1,200.00
8	Discrepancy (Import LC)	USD: 65.00, INR. 3,000.00 and Rs. 3,000.00 per set of documents. Communication charge: USD: 10.00, IRS: 300.00, Rs. 300.00 each as per actual number.
9	Advance payment upto *USD 35,000.00 for import of good from 3rd countries * As per NRB Directive.	0.15% or Rs. 2,500.00 minimum, whichever is higher, Communication charge: Rs. 1,000.00 other than draft.
10	Usance Doc. Under L/C if not paid upon maturity	At par with rate applicable in BLC plus penalty of 2% p.a. from next day.
11	Usance L/C Acceptance Commission	For FCY: 0.065% 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. 1000.00 (NPR/INR)
12	(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. 1,500.00 per set of documents
13	Inward Document Collection	As per the L/C Commission Rate. Applicable also for DAP (FCY)
14	Text Authentication Charge	Reciprocal or Minimum Rs.4,000.00
15	SWIFT 1st Communication Charges (MT 700)	Rs. 1,500.00
16	SWIFT Amendment/Follow-up Communication Charge (MT 707/799)	Rs. 1,200.00
17	SWIFT Charge against import via SWIFT transfer (MT103)	Rs. 600
18	Swift Transfer for In-land Imports from China for Prime Client	0.05% or Rs. 750.00, whichever is higher plus SWIFT charge of Rs. 600.00
19	Beneficiary's report from Correspondent Bank	Rs. 1000 + Correspondent bank's charge
20	Beneficiary's report from Rating Agency (eg. D & B)	Min. Rs. 1000 + Actual Cost bank's charge
21	Payment Commission (Usance & Mixed Payment LC)	0.01% or min Rs. 1000 plus comm. Charge
22	LC Cancellation unutilized	Rs. 1000
23	Correspondence made to regulatory bodies for approval at request of applicant	Rs. 1000/correspondance
24	Reissuance charge for NRB cheque under LC	Rs. 200/cheque in case of lost cheque
25	Correspondence made to beneficiary's bank at request of applicant	Rs. 1000 plus communication charge
26	Draft LC cancellation charge	Rs. 1000
27	Over Drawn commission under import LC	Equivalent to LC opening commission

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(B) EXPORT LETTER OF CREDIT

S.No	Particulars	Approved Fees and Charges
28	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 & negotiated with us.
29	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 & negotiated with us.
30	Confirming Commission	0.50% per quarter, Minimum Rs.5,000.00 or as per contract.
31	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
32	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. 1,500.00 per document. If not realized after 30 days penalty to be levied @ 2.00% p.a. In case of the payment is not realized in corresponding currency BLC rate is to be charged.
33	Usance	(FCY: Prime A-TR Rate for actual No. of days. Other- 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. 1,500.00 per documents. If not realized on due date penalty to be levied @ 2.00% p.a. In case of the payment is not realized in corresponding currency BLC rate is to be charged.
34	Negotiation of documents agnst our own L/C (Usance)	FCY: Prime A-TR Rate for actual No. of days. Other- 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. 1,500.00 per documents. If not realized on due date penalty to be levied @ 2.00% p.a.
35	Negotiation of documents agnst our own L/C (Sight)	FCY: Prime A-TR Rate for actual No. of days. Other- 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. 1,500.00 per documents. If not realized after 30 days from the date of negotiation penalty to be levied @ 2.00% p.a.
36	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.
37	Outward Doc Coll.	For NPR/INR – 0.125%, For USD – 0.01% of Doc Bill Amount, Minimum Rs. 1,500.00 plus courier & swift charges.
38	Duplicate Advise/ Realization Certificate/ Adv. Payment Certificate (Walk-in Clients)	Rs.1,000.00 flat
39	Freight Permit Charge	Rs. 500.00 per transaction.
40	SWIFT 1st Communication Charges	Rs. 1500
41	SWIFT Amendment/Follow-up Communication Charges	Rs. 1200
42	Payment Follow-up	Rs. 600.00 per follow-up
43	Cash incentive document processing charge	1.For OD Limit holder: Applicable OD Rate for actual no. of days for Total Cash Incentive Value plus Rs. 50/- per set of Pragyapanpatra. 2.For Non-Limit holder: (Against Earmarking) • Up to Rs. 250K (Export Incentive) - Rs. 2500/- • Above Rs. 250K Up to Rs. 500K (Export Incentive) - Rs. 5,000/- • Above Rs. 500K Up to Rs. 1 Mil (Export Incentive) - Rs. 10,000/- • Above 1 Mil up to Rs. 2 Mil (Export Incentive)- Rs. 20,000/- • Above Rs. 2 Mil (Export Incentive)- Rs. 25,000/-
44	Cash Against Document(CAD)	Rs. 5000 per set of doc.

(C). Document Against Payment/Collection

S.No	Particulars	Approved Fees and Charges
45	Document Against Payment (DAP)	Same as Sight LC Opening
46	Document Against Acceptance (DAA)	Same as Usance LC Opening
47	Payment Charge-DAA upon maturity	Same as LC Settlement Charge
48	INR DAP/DAA Intimation charge	Same as Swift Charges

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(D) GUARANTEE

S.No	Particulars	Approved Fees and Charges
49	Bid Bond	0.35% per quarter or Minimum Rs. 1,500/- p.q. whichever is higher. For 100% Cash Margin or cash collateral: 50% Discount on above rate, minimum Rs. 500/- p.q..
50	Performance Bond	0.40% per quarter or Rs. 1000 minimum p.q. whichever is higher for Performance Bond Gtee (for contractors). In case of Performance Bond Gtee (For Supplier), 0.50% per quarter or Rs. 1500 minimum whichever is higher. If against FD or cash collateral for Forex GT 0.15% p.q. or minimum NPR 500.
51	Advanced Payment Guarantee	0.50% per qtr or minimum Rs. 2000.00 p.q. whichever is higher.
52	Bonded Warehouse Guarantee	0.5% per quarter and thereon on monthly basis or minimum Rs. 2000.00 p.q. Guarantee Expired but not released = 0.50% per qtr. till released/surrender of original guarantee.
53	Exim Code Customs	0.5% per quarter and thereon on monthly basis or minimum Rs. 1,500.00 p.q. Guarantee Expired but not released = 0.50% per qtr. till released/surrender of original guarantee. Against FD or Cash Collateral: 0.15% p.q. or Min Rs. 500 p.q.
54	Issuance of Guarantee against Counter Guarantee of Foreign Banks (Counter Guarantee of A class Banks)	0.30% - 0.75% per quarter, minimum USD 200, whichever is higher. In case of Indian Banks, 0.30%-0.75% per quarter, Minimum INR 3,000.00 p.q.
55	Amendment (Not effecting value & expiry as well as for time extension within the quarter)	Rs. 1500
56	Counter Guarantee Amendment not affecting time & value	Rs. 2,500.00, USD 100.00
57	Guarantee Claim honor charge	Min Rs. 5000 and USD 250
58	SWIFT 1st Communication Charges (MT 760)	Rs. 1,500.00
59	SWIFT Amendment (MT 767/799)	Rs. 1,200.00
60	Issuance of Counter Guarantee (MT760) by HBL to issue Guarantee in Foreign Countries (Counter Guarantee Issued by HBL)	0.75% - 2.00% per qtr. or Min. Rs. 5,000/- per qtr., plus SWIFT charge Rs. 1,500.00 plus actual charges of Foreign Banks for GT issuance
61	Claim lodged but withdrawn on mean time within maturity of G'tee	Rs. 1000
62	Claim lodged within the maturity but was put on hold beyond the expiry of g'tee	As per respective Bank G'tee above
63	Line of Credit	0.20% p.q. or min Rs. 1500 p.q.

(E) BILLS PURCHASE

S.No	Particulars	Approved Fees and Charges
64	USD Cheques payable in other than USA	1.50% or Rs. 1,500.00 Minimum whichever is higher plus courier charge.
65	USD Cheques (USA)	1.5% or Rs. 1,500.00 Minimum. whichever is higher plus courier charge.
66	Other Currencies	2.00% or minimum Rs. 1,500.00 whichever is higher plus courier charge. Additional third party charges to be recovered.
67	IRS Bills/ DD Purchase	For Loan Customers-Applicable OD Rate plus 1% from purchased date till realization date (Both date inclusive) plus postage/courier Rs. 500/- For others (non-limit holders)- BR+5% or Minimum Rs. 500/-whichever is higher for mark-up upto 15 days plus postage/courier Rs. 500/-
68	Unrealized Purchased Bill	Same as BLC
69	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

(F) Bills Collection/Clearing/ECC/IPS

S.No	Particulars	Revised and Approved Fees and Charges
70	ECC	For Current Account (NPR): Free irrespective of any amount for Regular Session ECC. For Savings Account: As per NCHL applicable charges for Regular Session ECC. For LCY cheque above Rs. 200K: Rs. 15 per cheque For FCY cheque irrespective of amount and account: Rs. 15 per cheque Express Session: Rs. 150/- per cheque High Value Clearing: Rs. 150/- per cheque Late Presentment Charges: Rs. 250/- per cheque. Cheque Return Charges: Charges as per NCHL applicable schedule will be charges to customers.
71	NCHL IPS Fund Transfer (Outward)	NCHL Applicable Charges
72	NCHL IPS: Fund Transfer (Inward)	NCHL Applicable Charges
73	IPS: Other Charges	i. Cancellation Fee: Rs. 100 ii. Auto Rejection: 2 times of fee as per NCHL Applicable chg
74	IPS: Archive Fee	As per NCHL schedule
75	RTGS (within NRB/NCHL Network)	Rs. 100 per transaction (for NPR); USD 2 per transaction (for USD)
76	Connect IPS Transaction Fee	As per NCHL (Currently Rs. 2 - 8)

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(G) REMITTANCE

S.No	Particulars	Approved Fees and Charges
77	IRS Draft	For Prime Customers: 0.05% or min Rs. 250.00 For General Customers: 0.10% or min Rs. 250.00 For walk-in Customers: 0.125% or min Rs. 500.00 Processing Charge by Drawee Banks in India will be extra. Plus DD advice (MT110) charge of Rs. 150
78	USD Draft	0.10% or Rs. 500.00 whichever is higher Plus DD advice (MT110) charge of Rs. 150 + USD 5 for Draft of SCB.
79	Euro Cheques drawn on banks in Non-European Countries	EUR 75
80	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 Plus DD advice (MT110) charge of Rs. 150
81	IRS Swift Transfer	0.15% or minimum Rs. 600.00; maximum Rs. 15,000.00; plus SWIFT Rs. 600.00
82	FCY SWIFT Transfer	0.20% or minimum Rs. 600.00, whichever is higher, in case of JPY additional JPY: 2,500.00 and/or upto JPY 5,500.00 plus SWIFT Rs. 600.00
83	Inward Remm. Transfer to other Banks or against Passport	0.50% or minimum Rs. 1,000.00 and Maximum US\$100.00
84	Inward Remm. Fee against ID	NOSTRO: 0.50% or minimum Rs.1,000.00 and Maximum US\$100.00 VOSTRO: As per agreement
85	Draft Cancellation	Against Returned Draft: Rs.300.00. Against Lost Draft: Rs.600.00. Plus SWIFT Rs. 600.00 & 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.
86	Stop Payment Charge of Demand Draft	Rs. 1000 plus swift and other bank charge
87	SWIFT cost to India/elsewhere	Rs. 600 flat
88	Transfer to another Bank in Nepal	NRS : Rs.500.00. Other Currencies: USD 10.00 or equivalent
89	Postage/courier in Nepal	Rs. 150.00 flat
90	Courier charge to India	Rs. 750.00 flat
91	Courier charge to elsewhere	Minimum Rs. 1500/-
92	Refund of Inward Remm.	Related Nostro A/c : \$ 50.00
93	T.C Encashment	\$15/- Per Instrument
94	ABBS Transfer	Free
95	Payment of Remittance, Online Money Transfers, Online Payments	Sharing of Commission as per agreement
96	Cash Management/Electronic CMS	Rs. 500 per cheque/RTGS entry for same day realisation against online statement verification validating through UTR. The Cut off time shall be 3:30 PM NST
97	Domestic Remittance Service Charge	Kathmandu to Outside/KTM to KTM: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,001-Rs. 25,000: Rs. 150 Rs. 25,001-Rs. 50,000: Rs. 200 Rs. 50,001-Rs. 100,000: Rs. 250 Outside to KTM/Outside to Outside: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,001-Rs. 25,000: Rs. 130 Rs. 25,001-Rs. 50,000: Rs. 150 Rs. 50,001-Rs. 100,000: Rs. 200
98	FDI Certificate issue	Rs. 1000/- per certificate
99	Other bank's charges in MT 103 (additional charges with MT 103 with field 71A:/OUR/)	For payment in USD, additional charge of USD 35 For payment in Singapore (in USD or SGD), additional charge of USD 35 or SGD 50 For payment in Europe (in USD or EUR), additional charge of USD 50 or EUR 35 For payment in UK (in GBP, USD or EUR), additional charge of GBP 55, USD 50 or EUR 50 For payment in Australia, additional charge in USD 60 For payment in INR, additional charge of INR 350

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(H) CUSTOMER SERVICE

S.No	Particulars	Approved Fees and Charges
100	Balance Certificate Charge	Free
101	Maintenance of minimum balance requirement:(1) Current Account: NPR, USD, GBP,CHF,JPY, AUD,CNY, EUR	Kathmandu Valley Branches: Rs. 5,000.00 Outside Kathmandu Valley Branches: Rs. 2,500.00 For All Branches: Incase of Current Account having OD Limit – Minimum Balance : Zero In USD : USD 100.00 In EURO : 100.00 IN GBP : 100.00 IN JPY : 12,000.00 In CHF : 200.00 In other Currency : Equivalent to NPR
102	Maintenance of minimum balance requirement:(1) Saving Account: NPR, USD, GBP,CHF,JPY, AUD,CNY, EUR	For Normal Savings Account: Kathmandu Valley Branches: Rs. 2,500.00 Outside Kathmandu Valley Branches: Rs. 1,000.00 For All Branches: In USD : USD 100.00 In EURO : 100.00 IN GBP : 100.00 IN JPY : 12,000.00 In CHF : 200.00 In other Currency : Equivalent to NPR For Mero Pahilo Bachat Khata : Zero For Social Security Account : Zero For Earthquake Relief Account : Zero For Himal Bachat Khata : Zero; For Himal Remit Savings : Zero (Without Cheque) and Rs. 1000 (With Cheque); For Special Payroll Account : Zero; For Shareholder's Savings : Rs. 500 For HBL Nari Bachat : Rs. 1,000 For Bishesh Saving : Rs. 2,000 For Jeevan Surakshya Bachat Khata : Rs. 7,000 For Family Savings Account : Rs. 10,000 For Premium Saving : Rs. 50,000 For Super Premium Savings : Rs. 100,000 For Exclusive Privileged Savings : Rs. 500,000 For Subidha Savings : Rs. 1,000,000
103	Saving Account Type Conversion Charge	Rs. 100.00 per Conversion/downgrade: Free for upgradation
104	a. Cheque Returned due to insufficient fund	Rs. 200.00 for limit holder and Rs. 500.00 for non limit holder or available amount in the account if less than that
	b. Clearing Cheque returned /unpaid (insufficient fund or other reason)	As per charge levied by NCHL
105	Stop payment request (Case to Case Basis)	Free
106	Standing Instruction (Case to Case basis)	Rs. 100.00 per request (No Charge to prime/corporate customers)
107	Statement to be posted abroad	Rs. 2500
108	a) Loose Cheque Issuance	Rs. 250.00 per leaf
	b) Fund withdrawal through written letter / withdrawal slip	Rs. 100 per case, Waived in case of non-functioning of ATM at branch and for Social Security Allowance accounts.
109	Cheque book issuance against lost cheque book and Cheque Requisition Slip Lost	Free
110	Uncollected Cheque Destruction	Rs. 250 or lesser available amount in the account (uncollected for more than 6 months)
111	Account closure	Free
112	Other Certificate Issuance (incl. issuance of recomm letter)	Max up to Rs. 1500
113	Account Activation Charges	Free
114	Debit/credit advice within current FY:	Free
115	Duplicate issuance of FDR	Rs. 100

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(I) CREDIT

S.No	Particulars	Approved Fees and Charges
116	LOAN PROCESSING/MANAGEMENT FEE	
a.	Loan Management/Renewal Fee (Corporate)	For New: 0.75%, For Renewal: 0.15% of Funded Limit
b.	Loan Management/Renewal Fee (SME)	For New: From Rs. 0.50 Mil to Rs. 40 Mil: 0.75% of Funded Limit Above Rs. 40 Mil up to Rs. 80 Mil: 0.50% of Funded Limit Above Rs. 80 Mil up to Rs. 120 Mil: 0.25% For Renewal: 20% of above
c.	Consortium Financing	As per consortium decision
d.	Home Loan, Non-scheme.	0.75% of implemented limit.
e.	Education Loan	0.75% of implemented limit.
f.	Hire Purchase (Private, Commercial) Loan, Non-scheme.	0.75% of implemented limit.
g.	HP Loan transfer on account of other party	0.5% of transferred loan or Minimum Rs. 5000, whichever is higher, from each party.
h.	Loan against Shares / Margin Lending	For New: 0.75% of Limit For Renewal: 0.15% of Limit
i.	Fixed Term Loan/Non-Revolving Cash Credit (NRCC)	0.75% of Limit
j.	Deprived Sector Lending	Corporate/Wholesale Lending - Up to 0.50% of Limit. (Subject to NRB Directives). Retail/Individual - Upto 0.50% of Limit.
k.	Mortgage Loan (Revolving / Non revolving)	For New: 0.75% of Limit. For Renewal: 0.15% of Limit.
l.	Loan against NSB/ Bonds / Other Bank's FDR	0.75% of approved limit.
m.	Professional Loan	0.75% of approved limit
n.	Loan for Interest Subsidy	As per NRB
p.	Subsidized Loan	As per NRB
q.	USD Denominated Loan Management Fee (For Export)	0.75% of disbursed amount.

117	PREPAYMENT CHARGES	Approved Fees and Charges
a.	Fixed Term Loan/Personal Loans (Non-Revolving)	Upto Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%
b.	Hire Purchase (non-scheme)	Upto Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%
c.	Full settlement of Hire Purchase Loan	Upto Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%

118	Swap Charges	Approved Fees and Charges
	SWAP Fees (for all Home Loans, SME, Retail, Corporate etc.)	For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: 0.75% OR as per loan approval & agreement with the customer.

119	Commitment Fee	Approved Fees and Charges
	Commitment Fee	Demand Loan, OD, Personal/ Professional Loan, Loan Against Share (LAS) etc. - 0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year at the time of yearly renew/review. Term Loan/ NRCC, Home Loan etc. - 0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once at the end of disbursement / construction period

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

120	OTHER CREDIT RELATED SERVICE CHARGES	Approved Fees and Charges
a.	Credit Inquiry: Reciprocal Bank to Bank	Reciprocal basis Rs.1,000/enquiry where arrangement for reciprocal basis is not available.
b.	Credit Information Fee (CICL) ----- Recommending for Blacklisting or when recommending for delisting from the blacklist for loan customers ----- Blacklisting on Cheque Return Case	As levied by CICL. (Current Charge as per CICL are NPR 250/- per enquiry per company or per person if report is received with no Transaction history at other BFIs. NPR550/- per enquiry per company or per person if report is received with Transaction history at other BFIs.) ----- Rs. 3,000 per company and/or per person for listing & delisting of the borrower with loan/facility above Rs. 10 M. Rs.2,000 per company and/or per person for listing & delisting of the borrower with loan/facility below Rs. 10 M. ----- Same as above. Charges will be recovered from the customer or applicant requesting for blacklisting as the case may be. (Note: Charges are subject to conditions prescribed by the CICL)
c.	Secured Transaction Registry Office (STRO)	As per STRO/CICL Actual Basis
d.	Partial release of pledged shares (Margin Lending or Others)	Rs. 1,000/- per company/share
e.	Partial release of collateral	Rs. 10,000 per mortgage document
f.	Partial release charge (HP Loan)	Rs. 500 Per Vehicle
g.	Land Ownership registration certificate (LORC) temporary release charge	Rs.1,000
h.	Letter of Intent	Flat Rs. 25,000
122	Other recovery process charges	As per actual
123	PENAL Interest	a) For all types of funded loan: An additional 2% p.a. over existing interest rate on principal and/or interest becomes overdue / Default on loan amount or deal or contract outstanding from the day interest and/or principal becomes overdue/ Default on the respective loan amount or deal or contract. i) Default / overdue means : • Equated monthly installment (EMI) or part thereof overdue for equated installment loan (eg. Home loan, HP loans, Term loans, Mortgage loans etc.) • Interest and/or principal overdue for other loans. • Limit expiry/Review expiry in case of Overdraft facilities. b) In case of overdrawn account without limit arrangement or forced loan due to claim of bank guarantee or payment obligation of import bills, highest published rate for the amount excess to the limit.

Note: For Home Loan, Subidha Loan, Education 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. However, the fees/charges is subject to NRB directives/guidelines.

(J) SAFE DEPOSITS LOCKERS*

S.No	Particulars	Approved Fees and Charges
124	Category A: Volume - Above 6,000 Cube Inch	Annual Rent-Rs. 8,000; Key Deposit-Rs. 40,000
125	Category B: Voume-Between 3,000 and 6,000 Cube Inch	Annual Rent-Rs. 7,000; Key Deposit-Rs. 30,000
126	Category C: Volume-Between 2,000 and 3,000 Cube Inch	Annual Rent-Rs. 5,500; Key Deposit-Rs. 20,000
127	Category D: Volume-Between 1,500 and 2,000 Cube Inch	Annual Rent-Rs. 5,000; Key Deposit-Rs. 18,000
128	Category E: Volume-Between 1,000 and 1,500 Cube Inch	Annual Rent Rs. 4,000; Key Deposit-Rs. 12,000
129	Category F: Volume Below 1,000 Cube Inch	Annual Rent Rs. 3,500; Key Deposit-Rs. 10,000
130	Locker drilling charge	Min. 6,000 or as per actual whichever is higher

- Note**
1. 25% discount on Annual Rent of PSA holders. 50% discount on Annual Rent to SPSA holders. (Facility: 1 locker per account, applicable to smaller size lockers only i.e. Category E & F Only).
 2. 25% discount on Annual Rent and 50% discount on Key Deposit to HBL Nari Bachat Holders. (Facility: 1 locker per account, applicable to smaller size lockers only i.e. Category E & F Only).
 3. Late Payment Fee. Rs. 200.00 flat. (Grace Period up to 15 days from due date.)

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(K) MISCELLANEOUS

S.No	Particulars	Approved Fees and Charges
131	Good For payment (Case to Case)	Free. For cancellation - Rs.300
132	FCY Deposit into FCY account	0.50% for deno less than USD 50
133	NRB Cheque Issuance	For Financial institution/Custom: Nil, For other: Rs. 500.00
134	Manager's Cheque	Rs. 250.00 per MC, Other than Customs
135	Manager's Cheque Cancellation	Rs. 250
136	Share Transfer Fee	As per CDSC
137	Share Pledge/Freeze Charge	Rs. 50 per transaction or As per charge levied by DP
138	Lost Share Certificate_Notice	As per Actual
139	Share Split Charge	Rs. 50/certificate, if applicable
140	*SMS Debit/Credit Alert	Rs. 150 for Saving Account. Rs. 300 for Current Account to be charged per annum per account.
141	ASBA Charge	Rs. 20
142	C-ASBA	
	a. C-ASBA Registration (one time)	Free
	b. C-Asba application (through counter application or Online)	Rs. 20/- (Free for staff)
143	CCTV footage charge	1,000 per case / event (except for investigating /regulator agency eg., Police, CIAA, IRD etc.)
144	Document retrieval charges	
	a. Encashed cheque / Deposit slip etc. in HBL counter (for more than 90 days old)	Rs. 500 within 3 months Rs. 1000 from 3 months to 5 years Rs. 2000 above 5 years
	b. For ECC cheques (for more than 90 days old)	As per NCHL schedule
145	Statement by Swift (MT 940/950)	
	a. Set-up & Installation (One Time)	Rs. 1,000
	b. Monthly Fee	Rs. 1,200 Per account per month (Waived for Remittance Vostro Partners)

(L) DIGITAL BANKING CHANNEL

S.No	Particulars	Approved Fees and Charges
146	Mobile Banking (HI-MB), Registration and Annual charge	Free
147	HBL iBanking	Free
148	HBL CorPay	Free

- Note:**
- i. 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.
 - ii.* Charges shall be applicable after the Free Scheme is over.

HIMALAYAN BANK LIMITED
Proposed Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

(L) CREDIT/DEBIT/PREPAID CARD

Credit Cards		Master Card/Visa Gold Domestic	Visa/Mastercard Classic Domestic	Master Card/Visa Gold International	Visa Classic International
149	Subscription Fee/Membership Fee	NPR1500	NPR 1000	USD 15	USD 10
150	Annual Fee	NPR 1500	NPR 1000	USD 15	USD 10
151	Supplementary: Subscription/Membership Fee	NPR 1,000	NPR 750	USD 10	USD 10
152	Supplementary: Annual Fee	NPR 1,000	NPR 750	USD 10	USD 10
153	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 500	NPR 500	USD 5	USD 5
154	Cash Advance Commission (On Us Transaction)	Flat NPR 300	Flat NPR 300	Higher of USD 4 or 2.50%	Higher of USD 4 or 2.50%
155	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 300	Flat NPR 300	Not Applicable	Not Applicable
156	Cash Advance Commission (On Other Banks-India)	Flat NPR 300	Flat NPR 300	Not Applicable	Not Applicable
157	Cash Advance Commission (On Other Banks-International)	Not Applicable	Not Applicable	Higher of USD 4 or 2.50%	Higher of USD 4 or 2.50%
158	Revolving Interest on credit card Dues and Cash advance	2% per month	2% per month	1.50% per month	1.50% per month
159	Late Payment Fee	Higher of NPR 300 or 0.5%	Higher of NPR 300 or 0.5%	Higher of USD 5 or 0.50%	Higher of USD 5 or 0.50%
160	Balance Enquiry Fee (Off Us ATM)	NPR 50	NPR 50	USD 1.5	USD 1.5
161	Cross currency Mark UP	Not Applicable	Not Applicable	2.00%	2.00%

Credit Cards		Amex Gold Domestic	Amex Gold International	Amex Blue/Green Domestic	Amex Blue/ Green International
162	Subscription Fee/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
163	Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
164	Supplementary Subscription/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
165	Supplementary Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
166	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1500	USD 15	NPR 750	USD 10
167	Cash Advance Commission (On Us Transaction)	Flat NPR 300	Higher of USD 4 or 2.5%	Flat NPR 300	Higher of USD 4 or 2.5%
168	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 300	Higher of USD 4 or 2.5%	Flat NPR 300	Higher of USD 4 or 2.5%
169	Cash Advance Commission (On Other Banks-India)	Flat NPR 300	Not Applicable	Flat NPR 300	Not Applicable
170	Cash Advance Commission (On Other Banks-International)	Not Applicable	Higher of USD 4 or 2.5%	Not Applicable	Higher of USD 4 or 2.5%
171	Interest rates on credit card	2% p.m.	1.50% p.m.	2% p.m.	1.50% p.m.
172	Late Payment Fee	Higher of NPR 350 or 1%	Higher of USD 5 of 0.50%	Higher of NPR 350 or 1%	Higher of USD 5 of 0.50%
173	Balance Enquiry Fee (Off Us ATM)	NPR 50	\$1.50	NPR 50	\$1.50
174	Cross currency Mark UP	Not Applicable	2.50%	Not Applicable	2.50%
175	Priority Pass Membership fee	Not Applicable	Free	Not Applicable	Free
176	Per Priority Pass courier fee	Not Applicable	USD 10	Not Applicable	USD 10

Prepaid Cards		Visa Prepaid Domestic Classic	Visa Prepaid International	Union Pay International Prepaid	AMEX Prepaid Domestic Classic	AMEX Prepaid International
177	Issuance and Renewal	NPR 500 for individual & NPR 250 for institution or group	USD 10 or equivalent NPR	USD 10 or equivalent NPR	NPR 500	USD 10 or equivalent NPR
178	Re-loading Fee*	Free	Free	Free	Free	Free
179	Re-issue (Damage)/Replacement (Lost) Fee	NPR 250	USD 2.5 or equivalent NPR	USD 2.5 or equivalent NPR	NPR 150	USD 10 or equivalent NPR
180	Cash Withdrawal Fee (On us ATM)	Free	Free	Free	Free	Free
181	Cash Withdrawal Fee (Off us ATM-Nepal)	NPR 50	Not Applicable	Not Applicable	Not Applicable	Not Applicable
182	Cash Withdrawal Fee (Off us ATM-India)	NPR 250	Not Applicable	Not Applicable	NPR 250	Not Applicable
183	Cash Withdrawal Fee (Off us ATM-International)	Not Applicable	Higher of USD 4 or 2.50%	Higher of USD 3 or 1.50%	Not Applicable	Higher of USD 4 or 2.50%
184	Balance Enquiry Fee (Off Us ATM)	NPR 50	USD 1.5	USD 1.5	NPR 50	USD 1.5
185	Cross currency Mark UP	Not Applicable	2.00%	2.00%	Not Applicable	2.50%

*USD Re-loading is allowed only against Passport/Exchange Facility or FCY Account subject to NRB Directives.

HIMALAYAN BANK LIMITED
Proposed Schedule of Fees and Charges
Effective From Chaitra 01, 2078 (i.e. March 15, 2022)

Debit Cards		Visa/Master Card Debit	SCT/UPI Debit
186	**Issuance Fee (Membership and Card maintenance for 4 year)	NPR 1500	NPR 500 unless covered under special scheme
187	Re-issue/Damage Fee/Lost/Replacement	NPR 250	NPR 250
188	Cash Withdrawal Fee (Off Us ATM)_ As per NRB. 2 Transactions in a month will be free and revised with NRB circular.	NPR 20	NPR 20
189	Cash Withdrawal Fee (Off Us ATM-India)	NPR 300	NPR 300
190	Balance Enquiry Fee (Off Us ATM)	NPR 15	SCT Terminal NPR 5 & Non SCT Terminal NPR 15
191	Balance Enquiry Fee (Off Us ATM-India)	NPR 50	NPR 60

**Fees to be recovered in annual equal installments for 4 years or all at once in the first year, as per the customer's will.

Other Fees & Charges on Card		Fees and Charges
192	Pin Re-Generation	NPR 100
193	Online payment charge through HBL Counter	Domestic Card NPR 250.00 International Card: NPR 500.00
194	Document Retrieval Charges: Charge Slip Copy (On us)	NPR 500
195	Document Retrieval Charges: Charge Slip Copy (Off us)	USD 10 or Equivalent
196	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
197	Cardholder Certification	NPR 500 per certificate
198	CCTV footage charge HBL and Domestic terminal only	HBL terminal NPR1000 Off-us Terminal NPR 2000
199	e-com Merchant Fees	NPR 5000 Per Year

Note

1	Debit card for PSA/SPSA/Exclusive Priviledge Savings (EPSA) /Subidha Savings (SS) Account Holder will be free as elaborated in the respective Product Document.
2	Credit Card (Visa/Mastercard) Subscription Charge for PSA/SPSA/EPSA/SS Account Holders will be free as elaborated in the respective Product Document.
3	Subscription/Annual Fees for Debit/Credit Card under different products with Free scheme is subject to Management approval.
4	Acquiring bank in India may charge Access Fees as well as Dynamic Currency Conversion Fees (NPR-USD-INR or VV). Rate and amount of such fees cannot be confirmed by HBL and will be as per the individual Indian banks' policy.