

Standard Tariff of Charges (STC)
21 Ashwin, 2073 (07 October 2016)

A. Operations :	
Description	Charges/Commission/Fees/Others
1. Account Opening	
Balance Confirmation Fee	NRS 1,000 for new accounts; NRS 500 for accounts older than one year. NRS 150 for additional copies Free for Audit purpose (Once in a Fiscal Year)
Statement of Accounts (on demand)	NRS 300 NRS 550 for older than 6 months (Not applicable if not taken earlier or incase of issuance alongwith Balance Certificate)
Good for Payment	NRS 300 upto NRS 1 mio. NRS 500 above NRS 1 mio. NRS 100 for Corporate Clients For FCY - USD 5 or equivalent
Cancellation of Good for Payment	NRS 250
Stop Payment	NRS 250 For FCY - USD 5 or equivalent
Cheque book issued against lost cheque book	NRS 20 per leaf but however a minimum charge of NRS 200 shall be levied
Loose cheque issuance Fee / Counter cheque (where cheque book has already been issued)	NRS 50 each
NRB Cheque or other Bank cheque issuance	NRS 200 or 0.1% whichever is higher for A/C holders NRS 500 or 0.1% whichever is higher for non A/C holders
Cancellation of NRB Cheque or other Bank cheque issuance	NRS 250
Cheque book destruction charge while closing the account (levied only for those who had issued cheque book for second time)	NRS 10 per remaining leaf
Uncollected cheque book destruction charge after 3 months of issuance	NRS 350
Copy Document	NRS 500
Standing Instruction	NRS 1,000 for older than 6 months NRS 250 Per request USD 5 (or equivalent) for FCY account
Withdrawal Slip	NRS 50 (to be deducted at the time of payment but incase has to be issued because of Bank fault, not to be charged)
Certificate issued to the customer (Other than Balance Confirmation Certificate)	NRS 300
Issuance of copy of FDR + FDR CLOSE during FD Lost case	NRS 250
Fixed Deposit liquidation Charge	As defined in the FD related Circulars
2. Locker Rental Charges (On the basis of volume, cubic inch)	
Yearly Charges:	
Head Office and Branches within valley:	
Locker size:	
Size A (upto 1000)	NRS 3,500
Size B (from 1001 to 1500)	NRS 4,500
Size C (from 1501 to 3000)	NRS 6,000
Size D (from 3001 to 6000)	NRS 8,000
Size E (from 6001 and above)	NRS 10,000
Outside Valley Branches:	
Locker size:	
Size A (upto 1000)	NRS 2,500
Size B (from 1001 to 1500)	NRS 3,500
Size C (from 1501 to 3000)	NRS 5,000
Size D (from 3001 to 6000)	NRS 7,000
Size E (from 6001 and above)	NRS 9,000
Locker breaking charge	NRS 2,000 plus actual bill from service provider
Account lien	NRS 10,000 (for outside valley branches) NRS 10,000 (for inside valley branches)
3. Payment of Cheques/Deposits in cash under Anywhere Banking Service (For transactions of over NRS 200,000 only)	
A. NRS 200 or 0.05% whichever is higher.	
B. For deposit & withdrawal each carried out between below mentioned branches: 1. Birtamod, Khandbari, Uurlabari, Itahari, Biratnagar, Dharan, Diktel and Biratnagar L 2. Janakpur, Amlekhgunj, Hetauda, Birgunj, Narayanghat, Lahan, Gaur, Parsa and Lanku 3. Pokhara, Khaireritar, Baglung and Beni, Damauli. 4. Butwal, Sandhikharka and Tamghas Parasi, Bardghat. 5. Ghorahi, Tulsipur, Kohalpur, Nepalgunj, Guleriya, Surkhet, Dailekh and Bhalubang 6. Dhangadi, Attariya, Tikapur, Dadeldhura.	
- NRS 150 or 0.05% whichever is higher for amount beyond NRS 200,000 - NRS 50 flat for Ladder Savings for amount beyond NRS 200,000 - NRS 100 for Salary A/C for amount beyond NRS 200,000 - Nil for Janaki Bachat Khata within above mentioned region 2. - Nil for the inter branch transactions carried out between: 1. Itahari, Biratnagar, Uurlabari and Biratnagar L 2. Amlekhgunj & Birgunj 3. Amlekhgunj, Hetauda and Hetauda L 4. Nepalgunj & Kohalpur 5. Dhangadi, Attariya, Tikapur and Lanku 6. Ghorahi, Tulsipur and Bhalubang 7. Narayanghat –L , Narayanght, Lanku, Parsa	
C. NRS 50 flat per transaction in Ladder Savings and NRS 100 flat per transactions in Salary A/C other than branches within the same region as mentioned above.	
D. For Share Holders Account: - 0.05%	
E. ABBS charges not applicable for Kathmandu Valley branches (including Panauti & Banepa) and amongst the branches of same districts.	
F. ABBS charges not applicable for the transfers made by closing an existing account and opening the same in other branch.	
G. ABBS charges not applicabe for BOKL Premium Plus Saving, BOKL Premium Savings, Griha Laxmi Bachat Khata and BOKL Byabasaik Chalti Khata.	

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4. Cheques/Clearing Cheques	
Special Clearing Cheque other than Nepal Clearing House Ltd. (NCHL)	Inward : NRS 700 Outward : NRS 1,000
Electronic Cheque Clearing (NCHL):	Nil for amount below NRS 200,000 NRS 30 per cheque for amount NRS 200,000 and above NRS 30 per cheque for Foreign Currency cheques
Special Clearing	NRS 100
Returned Cheque (Outward Clearing)	On actual basis (NCHL Charges)
Returned Cheque (Inward Clearing) (Incase of insufficient funds)	NRS 400
Returned Cheque (Counter)	NRS 400, USD 5 (or equivalent) for FCY cheques
Local Outstation Cheque (Collection)	NRS 350.00 Flat
Local Outstation Cheque/Draft (Purchase)	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
FCY Cheque/Draft:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 1,000 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
FCY Cheque/Draft Payable locally:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 300 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Indian Rupees Bills/Cheque Purchase:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 300 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Inward Collection:	
Commission	0.25% or min NRS 300 + Courier/Postage Charge as per STC and applicable other banks charges
Outward Collection	
Commission	NRS 250 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Interbank Payment System (NCHL-IPS)	As per Enclosure 1
5. Fees and charges for Bill Payment	
Bill Payment (without Receipt)	No charge
Bill Payment with Receipt Collection from the Bank Counter	NRS. 5/Phone bill
Bill Payment with Receipt Collection from prescribed 'Point-of-collection'	NRS. 10/Phone bill
Bill Payment with Home Delivery of Receipts within prescribed locations	NRS. 15/Phone bill (Incase of more than one phone bill, Rs. 5 for each additional phone bill)
Registration (Initial) Fee	N.A. (Free)
Re-Registration	NRS 50 for each time
3rd Party Service Provider	NRS 5/Phone Line
6. Remittance	
Cash Management	0.10%
Cheque Return under Cash management	NRS 300 + Corresponding Banking Charge
Issuance of Advance Payment Certificates	NRS 300 up to USD 20,000 or equivalent NPR 500 above USD 20,000 or equivalent
Export Incentives	
Handling Charges	NRS 2,000 or 0.25% whichever is higher
Interest rate for until the reimbursed period	As on Over Draft rate for customers with OD facility or 1% above the published Export Finance - Nepalese Currency Prime rate
USD/Other FCY Cash Deposit in USD/Other FCY Account	Nil (For 50 and above Denomination) 0.5% (For Denomination Less than 50)
Refund of Inward Remittance	USD 10 (or eqv.) for amount up to USD 500 (or eqv.) USD 25 (or eqv.) for amount over USD 500 (or eqv.) below USD 2000 (or eqv.) USD 50 (or eqv.) for amount over USD 2000 (or eqv.) plus SWIFT charges as per STC and other banks charges
Inward Remittance - Inter-bank Payment	NRS 1100 or 0.125% whichever is higher
Inward Remittance Charge:	
For Account Holders:	Incase of SGD : 0.125% plus SGD 20 or a minimum charge of SGD 40 Incase of HKD: 0.125% plus HKD 115 or a minimum charge of HKD 230 Incase of USD from SCB with charges OUR : USD 5 Other Currencies: Nil plus SWIFT charges as per STC and other banks charges
For Non Account Holders:	Incase of SGD : 0.125% plus SGD 25 or a minimum charge of SGD 50 Incase of HKD: 0.125% plus HKD 140 or a minimum charge of HKD 280 Incase of USD from SCB with charges OUR : USD 12 Other currencies: NRS 700 plus SWIFT charges as per STC and other banks charges
Inward Remittance Charge through Local Bank, outside KTM Valley	NRS 250 plus SWIFT charges (if any) as per STC
Communication Chg.- SWIFT charge for correspondence on behalf of the customer	SWIFT charge as per STC + other charges as applicable (including correspondent bank's charge)

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Description	Charges/Commission/Fees/Others
Outward Remittance (SWIFT):	
Commission	<ul style="list-style-type: none"> - NRS 250 or 0.20% whichever is higher - NRS 300 or 0.30% whichever is higher for Non A/C holders - For Students NRS 250 or 0.15% whichever is higher - For Tibet/Khasa trade - NRS 250 or 0.20% whichever is higher <p>Additional fees to be collected incase of fund transfers with details of charges 'OUR' as under :</p> <ul style="list-style-type: none"> - For fund transfers using Standard Chartered Bank, New York - USD 10 - For fund transfers using other Nostro Accounts - as per Nostro Bank's charges. <p>plus SWIFT charges as per STC</p>
Draft Sale	<ul style="list-style-type: none"> - NRS 250 or 0.20% whichever is higher for A/C holders - NRS 300 or 0.30% whichever is higher for Non A/C holders - For Students NRS 250 or 0.15% whichever is higher - For Tibet/Khasa trade - NRS 250 or 0.05% whichever is higher - For INR draft of non account holders (without docs) NRS 750 or 0.25% whichever is higher - For INR draft of account holders (without docs) NRS 500 or 0.25% whichever is higher <p>plus SWIFT charges (if any) as per STC</p> <p>For SCB draft, following additional charges to apply: GBP 5.00 per check for SCB London USD 5.00 per check for SCB NY</p>
Draft Purchase (Local)	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Stop payment for lost draft other than LCY	Rs. 700 + plus communication and applicable other banks charges
Draft cancellation against original draft	LCY: NRS 200 INR : NRS 300 FCY: NRS 350 plus communication and applicable other banks charges
Outward Remittance through Online Software/Fax Transfer to BOKL branches (Pay on ID)	NRS 200 or 0.05% whichever is higher
Outward Remittance through Online Software/Tested Fax Transfer/Pay Order/Draft to Nepalese Commercial Banks and Financial Institutions/Agents (where BOKL has arrangement)	NRS 250 or 0.10% whichever is higher
Manager's Cheque/Gift Cheque	NRS 300 (Not applicable if Manager's Cheques are issued for adjustment transactions of BOKL)
Cancellation of Managers' Cheque/Gift Cheque	NRS 250 (Not applicable if Manager's Cheques are cancelled during adjustment transactions of BOKL)
Manager's Cheque for Visa to Thailand	NRS 100
NOC Voucher:	
Account Holder	Nil
Non Account Holder	NRS 50 for each voucher
NEA - Kulekhani (I) & (II) & Concrete Pole Plant	Nil
7. Others	
Credit Information Bureau Charges	
Listing / De-listing of Customers (cheque bounced for amount above 10 Mio.)	Actual basis (Current NPR 3000)
Listing / De-listing of Customers (cheque bounced for amount below 10 Mio.)	Actual basis (Current NPR 2000)

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B. General - Courier, Postage and SWIFT Charges :	
Description	Charges/Commission/Fees/Others
Communication Chg.- Courier	
All countries except India	NPR 2,500 per document
India	NPR 1,500 per document
Within Nepal	NPR 250 per document
Communication Chg.- Postage	
Within Nepal	NRS 20
India	NRS 50
Abroad	NRS 250
Communication Chg.- SWIFT	
Incoming	
Inward Remittance (MT103)	NRS 100
Refund of Inward Remittance	NRS 400
LC (MT 700)	NRS 100
LC Amendment (MT 707)	NRS 100
BG (MT 760)	NRS 100
BG Amendment (MT 767)	NRS 100
Outgoing	
Outward Remittance:	
SWIFT Charge (MT103) - India and Elsewhere	(a) Student Rs. 700 (b) Others Rs. 900
SWIFT Charge (MT103) - Within Nepal	NRS 400
Others (MT 199) (Only when applicable)	NRS 100
LC Opening (MT 700)	NRS 1,800
LC Amendment (MT 707)	NRS 700
LC Reimbursement Authorisations (MT 740)	NRS 700
LC Payments (MT 202)	NRS 700
BG Opening (MT 760)	NRS 1,800
BG Amendment (MT 767)	NRS 700
LC Cancellation	NRS 700
SWIFT charge for correspondence on behalf of the customer	NRS 400
Others (MT 799) (Only when applicable)	NRS 700
<i>Note: Charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal charges applicable if not mentioned in the agreement.</i>	

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C. Credit Services :	
Description	Charges/Commission/Fees/Others
1. Administrative Service Fees	
Head Office and Branches within valley	
New Case:	
Within Valley	NRS 7,000
Outside Valley	NRS 10,000
Amendment in Tamsuk (Deed):	
Within Valley	NRS 3,000
Outside valley	NRS 5,000
Outside Valley Branches	
New Case:	
Within City	NRS 5,000
Outside City	NRS 7,500
Amendment in Tamsuk (Deed):	
Within city	NRS 1,000
Outside city	NRS 3,000
Administrative Service Fees - Retail	
Education Loan	NRS 7,500
Small Enterprise Loan:	
For exposure up to NRS 1 Mio.	NRS 3,000
For exposure above NRS 1 Mio.	NRS 5,000
Other Retail Loan :	
For exposure upto NRS 2.5 Mio.	NRS 7,500
For exposure over NRS 2.5 Mio.	NRS 12,500
Mortgage Release Charge	NRS 2,000 per release No charges for release under Direct Mortgage (Thado Rokka) of DCU
Loan against LCY Fixed Deposit of BOKL	Nil
Mahila Udhyaamshil Karjaa	Nil
2. Loan Processing/Management Fees and Other Fees/Charges	
Consumer Loans: (Retail Relationships)	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75%
Other Consumer Loans	1%
Small Business Finance (SBF):	
Cottage and Small Scale Industries:	
For Exposure up to NRS 5 Mio.	1%
For Exposure above NRS 5 Mio.	0.50%
Other SBF	1% Flat or Minimum NRS 7,500, whichever is higher
Temporary Credit Facility Requests	0.50%
Business Bank:	
Term Loan:	
For Customer Group Limit up to NRS 5 Mio.	1%
For Customer Group Limit from NRS 5 Mio. up to NRS 10 Mio	0.75%
For Customer Group Limit above NRS 10 Mio	0.50%
Working Capital Lines:	
For Customer Group Limit up to NRS 5 Mio.	0.75%
For Customer Group Limit from NRS 5 Mio. up to NRS 10 Mio	0.50%
For Customer Group Limit above NRS 10 Mio	0.25%
Temporary Credit Facility Requests	0.50%
Consumer Loans:	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75%
Other Consumer Loans	0.75%
Corporate Bank:	
Hydro Power	1%
Term Loan	0.50%
Working Capital Lines	0.25%
Temporary Credit Facility Requests	0.25%
Consumer Loans:	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75%
Other Consumer Loans	0.75%
D' Class financial Institutional Loan	
DCU:	
Wholesale Loan:	
D Class financial institutions & other NRB licensed Financial Intermediaries	0.25%
Other FIs	0.50%
Agriculture Business Loan	0.75%
Renewable Energy Loan	0.75%
Kissan Banking Loan:	
Sugarcane Invoice Financing	NRS 500
Kissan Sajilo Khetipati Karja	1% or NRS 500 whichever is higher
Others	1%
Baideshik Rojgar Karjaa	1%
Mahila Udhyaamshil Karjaa	1%
Small Enterprise Loan	1%
BOKL Byabasaik Chalti Khata (Loans):	
For limit up to NRS 500K	1.00%
For limit above NRS 500K	0.50%
Loan against LCY Fixed Deposit of BOKL	
Financing against Gold / Ornaments	
Up to NRS 500K	1% or NRS 1,000, whichever is higher
Up to NRS 501K to NRS 1000K	0.75% or NRS 5,000, whichever is higher
Up to NRS 1001K to NRS 2500K	0.50% or NRS 7,500, whichever is higher
Up to NRS 2501K to NRS 5000K	0.30% or NRS 12,500, whichever is higher
Over NRS 5001K	0.25% or NRS 15,000, whichever is higher
Other Loans	
1%	

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Description	Charges/Commission/Fees/Others
3. Loan Commitment Fees	
SBF:	
For exposure up to NRS 2.5 Mio.	NRS 6,000
For exposure from NRS 2.5 Mio. to 5 Mio.	NRS 9,000
For exposure from NRS 5 Mio. to 10 Mio.	NRS 12,000
Business Bank loans other than SBF & cash backed loans	NRS 12,000 or as per Credit Approval terms
Prepayment:	
Corporate Bank	1% flat on term loans if pre-paid within 1 year of utilisation 0.5% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
Business Bank	1.5% flat on term loans if pre-paid within 1 year of utilisation 1% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
SBF	1.5% flat on term loans if pre-paid within 1 year of utilisation 1% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
Retail	0.5% p.a. (for remaining period) within 1 year and after 1 year 1% flat on pre-paid amount. No prepayment charges under Small Enterprise Loan
DCU	0.5% p.a. (for remaining period) within 1 year and after 1 year 1% flat on pre-paid amount
	Note: Prepayment charges on loans and advances shall not be applicable if such prepayment is made due to changes in terms and conditions of the said loan and due to changes in its applicable interest rates.
Mahila Udhymshil Karjaa	Nil
Loan against LCY Fixed Deposit of BOKL	Nil
Agriculture Business Loan	NRS 6,000
Gold / Ornaments Financing	0.50% or Minimum NRS 3000, whichever is higher
Unutilised charges under education loan & long term finance - 1%	1% of unutilised lines
4. Credit Information Bureau (CIB) Charges	
CIB charges (for no transaction)	Actual basis (Current NPR 250)
CIB charges (for transaction)	Actual basis (Current NPR 550)
Listing / De-listing of borrowers with loan/facility above 10 Mio	Actual basis (Current NPR 3000)
Listing / De-listing of borrowers with loan/facility below 10 Mio	Actual basis (Current NPR 2000)
<i>Note: Fees and charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal fees applicable if not mentioned in the agreement.</i>	

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D. International Trade :	
Description	Charges/Commission/Fees/Others
1. Import Letters of Credit	
LC Opening Commission:	
Industry	0.15% pq or min NRS 1,200
Trading	0.24% pq or min. NRS 1,200
Revolving L/C:	
Opening Commission	Same as LC opening commission
Subsequent reinstate	Same as LC opening commission
Amendment Commission:	
General (other than amount increase and expiry date extension)	NRS 600
For amount increase and/or expiry date extension	Same as LC opening commission
Retirement of Collection Docs (not received under LC)	0.125% or min NRS 1500
Discrepancy Fee - India and Abroad	USD 75 or INR 3,000
Discrepancy Fee - Local	NRS 1,500
Import Bills Charges	NRS 500 per bill
Communication Chg. - SWIFT	As per STC
LC Cancellation	NRS 600 + SWIFT
IB Usance LC acceptance fee	Same as LC opening commission
Beneficiary Report	As per D&B schedule of charges
Beneficiary report from Correspondent Bank	NRS 600 + correspondent bank's charge
LC settlement through own FCY Account	NRS 0.10 per USD (For other FCY, convert to equivalent USD)
Force IB Settlement	NRS 1,200
2. Export Letters of Credit	
LC/Amendment advising charge	NRS 3,500 flat.
Negotiation Commission (Clean Dox) - Sight Bill	0.55% or min NRS 1,200 (for 15 days)
Negotiation Commission (Discrepant Dox) - Sight Bill	0.60% or min NRS 1,200 (for 15 days)
Negotiation Commission & Interest on Usance Bill (for number of days outstanding):	
Clean Bill with pre-determined date	Commission 0.125% or min NRS 1,200 + interest
Discrepant Bill with pre-determined date	Commission 0.175% or min NRS 1,200 + interest
Clean Bill without pre-determined date	Commission 0.55% or min NRS 1,200 + interest
Discrepant Bill without pre-determined date	Commission 0.60% or min NRS 1,200 + interest
LC transfer fully or partially	NRS 1,200
Documents under Collection Basis	0.125% or min NRS 2000
CAD Certificates	0.125% or min NRS 2000
Documents return	NRS 1,200 + interest from 16th day of negotiation
	LC confirmation charges
Communication Chg. - SWIFT	As per STC
3. Bank Guarantee	
Local:	
Opening Commission:	
Bid Bond	0.35% pq or part thereof or min NRS 1,200
Performance Bond	0.4% pq or part thereof or min NRS 1,500
Advance Payment Guarantee	0.5% pq or part thereof or min NRS 2,000
Counter Guarantee	as mentioned below in Int'l BG Charges
Financial Guarantee	1.5% pq or part thereof or min NRS 2500
Other Guarantees	0.5% pq or part thereof or min NRS 2'000
Amendment Commission:	
General (other than amount increase and expiry date extension)	NRS 600 flat
For amount increase and/or expiry date extension	Same as opening commission
Swift Charges	As per STC
Guarantee Claim Handling	NRS 1,000
International:	
Opening Commission for all types of BGs	0.375% pq or part thereof or min USD 100 plus USD 100 handling charges
Amendment Commission:	
General	USD 100 flat
For amount enhancement and/or expiry date extension	Same as opening commission
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E. Cards and E Banking :	
Description	Charges/Commission/Fees/Others
1. Visa Domestic Debit Card	
Card Fees :	
Issuance / Renewal Fee	NRS 500 (one time for 1 years validity) NRS 700 (one time for 2 years validity) NRS 900 (one time for 3 years validity) Charges not applicable for accounts opened under Branchless Banking Purpose i.e. Ghar Aangan Banking Sewa
Re-issuance Fee	NRS 300
Pin regeneration Fee	NRS 150
Transaction Fees :	
ATM Cash Withdrawal on BOKL ATM	Nil
ATM Cash Withdrawal other ATMs (in Nepal)	NRS 30
ATM Cash Withdrawal other ATMs (in India)	NRS 250 or 0.5% of transaction amount, whichever is higher
Balance enquiry on BOKL ATM	Nil
Balance enquiry other ATMs (In India)	NRS 50
Balance Enquiry in Nepal (NEPS Member Bank)	NPR 5
Balance Enquiry in Nepal (other than NEPS Member Bank)	NPR 20
Manual Cash On-Us	Nil
Manual Cash Off-Us	NRS 200 or 2% of transaction amount
Manual Cash BOKL Agents	NRS 50 or 1% of transaction amount
2. Visa Domestic Credit Card	
Card Fees :	
Joining Fee	NRS 800
Commitment fee	NRS 850
Supplementary Card Annual fee	NRS 800
Renewal Fee	NRS 600
Re-issuance Fee	NRS 600
Pin Regeneration Fee	NRS 150
Over limit Fee	NRS 600
Late payment Fee	NRS 500
Temporarily Limit Enhancement Fee	NRS 600
Cheque return Fee	NRS 300
Transaction Fees :	
Cash Withdrawal On Us	NRS 250
Cash Withdrawal Off Us	NRS 350
Balance Enquiry On Us	Nil
Balance Enquiry Off Us	NRS 50
Interest	24% p.a.
3. BOKL Online Payment through Card	
Up to USD 1,000	NRS 500 (plus 2.25% flat on the transaction amount for currencies other than USD)
> USD 1,000 to USD 3,000	NRS 1,000 (plus 2.25% flat on the transaction amount for currencies other than USD)
> USD 3,000	NRS 1,500 (plus 2.25% flat on the transaction amount for currencies other than USD)
4. Merchant Charges [POS]	
3 Star and above category Hotels	3.00%
Prime Departmental Store	3.00%
Other Hotels and Tour/Trek Operator	3.50%
Electronics/Jewellery	3.50%
Others	3.75%
5. Visa International Debit Card (USD Prepaid)	
Card Fees :	
Annual Fee	USD 10
Renewal Fee	USD 5
Re-issuance Fee	USD 5
Pin regeneration Fee	USD 2
Transaction Fees :	
ATM Cash Withdrawal On BOKL ATM	Nil
ATM Cash Withdrawal other ATMs	USD 5
Balance enquiry On BOKL ATM	Nil
Balance enquiry other ATMs	USD 0.50
Pin change on BOKL ATM	Nil
Reload fee	Nil
Transaction Surcharge (except for transaction in USD)	2%
6. Others	
ATM Access Fee (Interantional card used in our ATM other than EU)	NRS 500
Card Block charge	NPR 100 per request
7. BOKL Click	
BOKL Click Annual fee (Including One Time Password (OTP) / Dual Password fees)	NRS 250 p.a.
BOKL Click Pin regeration (for forgotten/lost)	NPR 50 each request

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8. M-Paise	
Annual Fee	NRS 100 p.a.
Transaction Fees:	
For Services involving other persons and partner Banks	
NRS 1 to 5,000	NRS 10
NRS 5,001 to 10,000	NRS 15
NRS 10,001 to 25,000	NRS 25
NRS 25,001 to 50,000	NRS 35
NRS 50,001 to 100,000	NRS 45
Above NRS 100,001	NRS 60
For Tu Sewa	
NRS 1 to 25,000	NRS 75
NRS 25,001 to 50,000	NRS 100
NRS 50,001 to 100,000	NRS 150
NRS 100,001 to 1,000,000	015% of the transaction amount
9. BOKL Smart Banking	
Annual Fee	NRS 200 p.a.
F. Other Charges :	
Description	Charges/Commission/Fees/Others
1. DMAT	
Account Opening Charge	NRS 50
Account Operation Annual Charge	NRS 100
Stock Ownership Transfer Charge	NRS 25 per transfer
REMAT Charge	NRS 50
Stock Pledge Charge	NRS 50
Account Freeze Charge	NRS 25
Share Balance Confirmation Certificate	NRS 500