

**Standard Tariff of Charges  
Effective from 26th Kartik 2077 11th November 2020)**

**A. Operations :**

Description	Charges/Commission/Fees/Others
<b>1. Account Opening</b>	
Statement of Accounts (on demand)	NPR 500 NPR 750 for older than 6 months (Not applicable if not taken earlier) Free in case of BOK Lagankarta Khata, BOK Bidhyarthi Bachat Khata and BOK Sahaj Bachat Khata
Cancellation of Good for Payment	NRS 500
Loose cheque issuance Fee / Counter cheque (where cheque book has already been issued)	NRS 100 each
NRB Cheque or other Bank cheque issuance	NRS 500 per instruction
Cancellation of NRB Cheque or other Bank cheque issuance	NRS 500 per instruction
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 or maximum NRS 500
Uncollected cheque book destruction charge after 3 months of issuance	NRS 350
Copy Document	NRS 500 NRS 1,000 for older than 6 months
Standing Instruction	NRS 300 Per request except for bank's purpose as per any specific bank's product and for loan recovery purpose USD 5 (or equivalent) for FCY account
Certificate issued to the customer including for Credit Lines (Other than Balance Confirmation Certificate)	NRS 500
Issuance of copy of FDR + FDR Pre close ( in case of FD Lost)	NRS 300
Fixed Deposit liquidation Charge	Interest rate will be applied by deducting 1% from the interest rate published for the nearest FD period. Note: Preliquidation of Fixed Deposit will be subject to the provision of FD related NRB Circulars.
Account Scheme Transfer Charge	NRS 500 (Not applicable if allowed in Deposit Product Paper)
<b>2. Locker Rental Charges (On the basis of volume, cubic inch)</b>	
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
	Note: 50% discount for Locker charge in case of BOK Grihalaxmi Savings Account
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)
Description	Charges/Commission/Fees/Others
<b>3. Cheques/Clearing Cheques</b>	
Special Clearing Cheque other than Nepal Clearing House Ltd. (NCHL)	Inward : NRS 700 Outward : NRS 1,000
Electronic Cheque Clearing (NCHL):	
For amount NRS 200K and above	NRS 15
For Foreign Currency cheques	NRS 15
Special/ Express Cheque Clearing	NRS 100
High Value Cheque Clearing (Amount NPR 200 mio <= NPR 300 mio)	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 500, 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
Copy Document (Cheque Image charge)	NPR 200

4. Interbank Payment System (NCHL-IPS)	
For Amount in NPR	
Upto 500	NRS 2
Above 500 to 50,000	NRS 5
>50,000	NRS 10
Note: For Dividend and IPO Refund Payments, the transaction fees will be waived for transaction up to NRS 100	
For Foreign Currencies	
	NRS 15
5. ConnectIPS e-payment(NCHL)	
For Amount in NPR	
Upto 500	NPR 2
500 above to 5,000	NPR 5
5,000 above to 50,000	NPR 10
50,000 above	NPR 15
Note: If the service provider bears the transactions cost, the transaction fees will be waived.	
6. Real Time Gross Settlement System(RTGS)	
For transaction settled in Morning Exchange	NRS 10
For transaction settled in Afternoon Exchange	NRS 20
For transaction settled in Evening Exchange	NRS 100
Other Charges if any will be as per NRB	
7. 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
8. Remittance	
Description	Charges/Commission/Fees/Others
Cash Management	0.10%
Cheque Return under Cash management	NRS 300 + Corresponding Banking Charge
Issuance of Advance Payment Certificates	NRS 500 per instruction
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 through Local Bank, outside KTM Valley	NRS 250. Free for account holders 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)
Outward Remittance (SWIFT):	
Commission	- NRS 250 or 0.20% whichever is higher - For Students NRS 500 or 0.10% whichever is higher - For Tibet/Khasa trade - NRS 250 or 0.20% whichever is higher  Additional fees to be collected incase of fund transfers with details of charges 'OUR' as under : - For fund transfers using Standard Chartered Bank, New York - USD 10 - For fund transfers using ICICI Bank, Hongkong- USD 25 - For fund transfers using other Nostro Accounts - as per Nostro Bank's charges. In case of fund transfer using SCB for Swift upto USD 500 with charge details 'BEN'/ 'SHA'- USD 10  plus SWIFT charges as per STC
Draft Sale	- 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 500 or 0.10% 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  plus SWIFT charges (if any) as per STC For SCB draft, following additional charges to apply: GBP 5.00 per check for SCB London USD 5.00 per check for SCB NY
Stop payment for lost draft other than LCY	Rs. 700+ plus communication and applicable other banks charges
Draft cancellation against original draft	LCY: NRS 250 INR: NRS 500 FCY: NRS 750 plus communication and applicable other banks charges
Outward Remittance through Online Software/Fax Transfer to BOK 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 BOK has arrangement)	NRS 250 or 0.10% whichever is higher
Manager's Cheque	NRS 500 (Not applicable if Manager's Cheques are issued for adjustment transactions of BOK)
Cancellation of Managers' Cheque	NRS 500 (Not applicable if Manager's Cheques are cancelled during adjustment transactions of BOK)
Manager's Cheque for Visa to Thailand	NRS 100
NOC Voucher:	
Account Holder	Nil
Non Account Holder	Nil
9. 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)
Commission for Market Maker Transactions	
Amount(NPR)	
Up to 1 Lakh	0.50%
Above 1 lakh – Up to 5 lakh	0.40%
Above 5 lakh – Up to 10 lakh	0.30%
Above 10 lakh – Up to 50 lakh	0.20%
Above 50 lakh	0.10%
Note: Charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal charges applicable if not mentioned in the agreement.	

B. General - Courier, Postage and SWIFT Charges :		
Description	Existing 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		
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. 500 (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	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>		
C. Credit Services :		
Description	Charges/Commission/Fees/Others	
1. Administrative Service Fees		
(i) For Approval of New loans		
Retail Lending		
1	Housing Loan	0.75%
2	Hire Purchase Loan for Commercial Vehicle	0.75%
3	Hire Purchase Loan for Private Vehicle	0.75%
4	Education Loan	0.75%
5	Personal Loan	0.75%
6	Residential Real Estate Loan	0.75%
7	Professional Loan (PL w/o real estate security)	0.75%
8	Loan against LCY FD opened at BOK	
	For Limit upto NPR 1,000K	NPR 1000
	For Limit above NPR 1,000K	NPR 2000
9	Financing against Gold / Ornaments	
	Loan upto NPR 500K	0.75% (minimum NPR 1K)
	Up to NRS 501K to NRS 1000K	0.65% (minimum NPR 5K)
	Up to NRS 1001K to NRS 2500K	0.50% (minimum NPR 7.5K)
	Up to NRS 2501K to NRS 5000K	0.30% (minimum NPR 12.5K)
10	Amendment Charge (Education Loan) due to change in name of college/university or any amendment made with the request of the student	NPR 3000.00
<i>Note: Discount on Administration Service Fees for specific account holder shall be applicable as specified in the respective product document/approval</i>		
SME Segment / Business Bank:		
Term Loan:		
	For Customer Group Limit up to NRS 5 Mio.	0.75%
	For Customer Group Limit from above NRS 5 Mio. up to NRS 50 Mio	0.60%
	For Customer Group Limit above NRS 50 Mio	0.50%
Working Capital Loans:		
	For Customer Group Limit up to NRS 5 Mio.	0.75%
	For Customer Group Limit from above NRS 5 Mio. up to NRS 50 Mio	0.60%
	For Customer Group Limit above NRS 50 Mio	0.35%
	Temporary Credit Facility Requests	0.50%
Consumer Loans:		
	Residential Real Estate Loan (Above NPR 15,000,000)	0.75%
	Other Consumer Loans	0.75%
	Swap Loans (SME)	0.25%
Loan Against Share:		
	For Customer Group Limit up to NRS 5 Mio.	0.75%
	For Customer Group Limit from above NRS 5 Mio. up to NRS 50 Mio	0.60%
	For Customer Group Limit above NRS 50 Mio	0.50%

<b>Corporate Bank :</b>		
Hydro Power		0.75%
Term Loan		0.25%
Working Capital Lines		0.25%
Temporary Credit Facility Requests		0.25%
<b>Consumer Loans:</b>		
Residential Real Estate Loan (Above NPR 15,000,000)		0.75%
Term Loan		0.50%
Other Consumer Loans		0.75%
<b>DCU :</b>		
Wholesale Loan:		
D Class financial institutions & other NRB licensed Financial Intermediaries		0.25%
Other Fis		0.75%
Agriculture Business Loan		0.75%
Renewable Energy Loan		0.75%
Kissan Banking Loan:		
Invoice Financing		
Loan upto NPR100K		NPR 500
Loan above NPR100K		NPR 750
Kissan Sajilo Khetipati Karia		0.75% (minimum NRS 500)
Others		0.75%
Interest Subsidized Loan		Nil
Baideshik Rojgar Karjaa		0.75%
Mahila Udhayamshil Karjaa		0.75%
Small Enterprise Loan		0.75%
BOKL Byabasaik Chalti Khata (Loans)		0.75%
<b>(ii) For Approval of Working Capital Loans on Periodic Review</b>		
For Customer Group Limit up to NRS 5 Mio.		0.15%
For Customer Group Limit from above NRS 5 Mio. up to NRS 10 Mio		0.15%
For Customer Group Limit from above NRS 10 Mio. up to NRS 50 Mio		0.15%
For Customer Group Limit from above NRS 50 Mio. up to NRS 100 Mio		0.15%
For Customer Group Limit above NRS 100 Mio		0.15%
<b>(iii) For Approval of Personal Overdraft Loans on Periodic Review</b>		
For limit up to NRS 5 Mio.		0.15%
<b>(iv) For Approval of Revolving line of credit for DCU Wholesale loan on Periodic Review</b>		
		0.15%
<b>(v) For Approval of Loan Against Share on Periodic Review</b>		
For Customer Group Limit up to NRS 5 Mio.		0.15%
For Customer Group Limit from above NRS 5 Mio. up to NRS 10 Mio		0.15%
For Customer Group Limit from above NRS 10 Mio. up to NRS 50 Mio		0.15%
For Customer Group Limit from above NRS 50 Mio. up to NRS 100 Mio		0.15%
For Customer Group Limit above NRS 100 Mio		0.15%
<b>2. Loan Commitment Fees</b>		
<b>Corporate:</b>		
Working Capital Loan		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
Loan against Share		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
Term Loan		0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
<b>Business/SME:</b>		
Working Capital Loan		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
Loan against Share		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
Term Loan		0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
<b>Retail:</b>		
Personal Overdrafts/Professional Loan		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
Term Loan		0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
<b>DCU</b>		
Small Enterprise Loan		0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
DCU Wholesale loan		0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year
<b>3. Prepayment Fees</b>		
<b>Corporate:</b>		
Working Capital Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
Loan against Share		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
Term Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
<b>Business/SME:</b>		
Working Capital Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
Loan against Share		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
Term Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
<b>Retail:</b>		
Personal Overdraft/ Professional Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
Term Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
<b>DCU:</b>		
Small Enterprise Loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
DCU Wholesale loan		Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.15%
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 or due to changes in its applicable interest rates.		
<b>4. Limit Cancellation Charges on Overdraft/Working Capital loan limit cancelled before one year of loan</b>		
		0.15%
<b>5. Credit Information Bureau (CIB) Charges</b>		
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		Actual basis (Current NPR 3000)
Listing / De-listing of borrowers with loan/facility below		Actual basis (Current NPR 2000)
Secured Transaction Registry (STR) Charge		Actual basis (Current NPR 500)
<b>6. LOI Fees</b>		
Up to NRS 10 Mio		NRS 10,000
Above NRS 10 Mio upto NRS 50 Mio		NRS 15,000
Above NRS 50 Mio upto NRS 100 Mio		NRS 20,000
Above NRS 100 Mio upto NRS 500 Mio		NRS 25,000
Above NRS 500 Mio upto NRS 1 Bio		NRS 50,000
Above NRS 1 Bio		NRS 51,000
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.		

D. International Trade :		
Description	Charges/Commission/Fees/Others	
<b>1. Import Letters of Credit</b>		
LC Opening Commission:		
Industry	0.15% pq or min NRS 1,500	
Trading	0.24% pq or min. NRS 1,500	
Revolving LC:		
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 750	
For amount increase and/or expiry date extension	Same as LC opening commission but min NRS 750	
Retirement of Collection Docs (not received under LC)	0.25% or min NRS 3,000	
Discrepancy Fee - India and Abroad	USD 75 or INR 3,000	
Discrepancy Fee - Local	NRS 2,000	
Import Bills Charges	NRS 750 per bill; NRS 500 for each additional BiBiNi 4 issued	
Bills under Channel Financing	NRS 750 per bill	
LC Cancellation	Fully utilised : NRS 2,000 + SWIFT. Partially utilised : NRS 1,000 + SWIFT	
IB Usance LC acceptance fee	0.1% per month or minimum NRS 1,500	
Beneficiary Report	As per D&B schedule of charges	
Beneficiary report from Correspondent Bank	NRS 600 + correspondent bank's charge	
Authentication Fees	NRS 1,000	
LC settlement through own FCY Account	NRS 0.10 per USD (For other FCY, convert to equivalent USD)	
Force IB Settlement	NRS 2,500	
Trust Receipt Loan prepayment	NRS 250	
USD Trust Receipt / Import Loan Management Fee	0.50% of loan amount	
<b>2. Export Letters of Credit</b>		
LC/Amendment advising charge	NRS 5,000 flat	
Negotiation Commission (Clean Doc) - Sight Bill	NRS 1,000 flat if document is negotiated at BOK	
Negotiation Commission (Discrepant Doc) - Sight Bill	0.58% or min NRS 2,000 (for 15 days)	
Negotiation Commission & Interest on Usance Bill (for number of days outstanding):	0.60% or min NRS 2,000 (for 15 days)	
Clean Bill with pre-determined date	Commission 0.125% or min NRS 2,000 + interest	
Discrepant Bill with pre-determined date	Commission 0.175% or min NRS 2,000 + interest	
Clean Bill without pre-determined date	Commission 0.55% or min NRS 2,000 + interest	
Discrepant Bill without pre-determined date	Commission 0.60% or min NRS 2,000 + interest	
LC transfer fully or partially	NRS 2,000	
Documents under Collection Basis	0.125% or min NRS 2,000	
CAD Certificates	0.125% or min NRS 3500	
Documents return	NRS 1,200 + interest from 16th day of negotiation	
LC confirmation charges	0.625% pq or min USD 200 (or equivalent)	
Authentication Fee	NRS 1,000	
NRB Cash Incentives handling fees		
Incentives amount upto NPR 200,000	NPR 2,000	
Incentives amount above NPR 200,000 upto NPR 500,000	NPR 5,000	
Incentives amount above NPR 500,000 upto NPR 1,000,000	NPR 10,000	
Incentives amount above NPR 1,000,000 upto NPR 2,000,000	NPR 20,000	
Incentives amount more than NPR 2,000,000	NPR 25,000	
<b>3. Bank Guarantee</b>		
Local:		
Opening Commission:		
Bid Bond	0.35% pq or min NRS 1,500	
Performance Bond	0.4% pq or min NRS 1,800	
Advance Payment Guarantee	0.5% pq or min NRS 2,000	
Counter Guarantee	As mentioned below in Int'l BG Charges	
Shipping Guarantee	NRS 2500 flat. A commission of .25% pq to charged if documents are not received within 30 days of LC expiry date.	
Financial Guarantee	1.5% pq or min NRS 2,500	
Other Guarantees	0.5% pq or min NRS 2,000	
Guarantee in favor of Customs Office (including for EXIM code)		
Opening Commission	0.5% pq or min NRS 2,000 pq	
For expired but not released guarantee	0.50% pq or min 2,000 pq till receipt of release date.	
Amendment Commission:		
General (other than amount increase and expiry date extension)	NRS 750 flat	
For amount increase and/or expiry date extension	Same as opening commission but min NRS 1000	
Guarantee Claim Handling	NRS 2,500 or US\$ 25	
International:		
Opening Commission for all types of BGs	0.375% - 0.75% pq or min USD 150 plus USD 100 handling charges	
Amendment Commission:		
General	USD 100 flat	
For amount enhancement and/or expiry date extension	Same as opening commission	
Force Guarantee Settlement	NRS 2,500	
Guarantee Reinstatement Commission	NRS. 1000	

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.

E. Cards and E Banking :		
	Description	Charges/Commission/Fees/Others
<b>1. Visa Domestic Debit Card</b>		
Card Fees (5 years Validity):		
	Issuance Fee ( New)	NRS 350
	Management Fee	NRS 350 per year from 2nd year onward
Following charges will be applicable for saving accounts as under: (Thereafter above charge will apply)		
1	BOK Bachat Khata ( Scheme Code: SBBBK)	Free for 1st year only
2	BOK Super Salary ( Scheme Code: SALBS )	Free for 1st and 2nd year only
3	BOK Grialaxmi Savings ( Scheme Code: SGFE1)	Free for 1st and 2nd year only
4	BOK Aatmiva Bachat	Free for 1st year only
5	BOK Premium Salary ( Scheme Code: SALPS)	Free for 1st and 2nd year only
6	BOK Laganakarta Khata (Scheme Code: SABLK)	Free for 1st year only
7	BOK Bidhyartha Bachat Khata (Scheme Code: SABID)	Free for 1st year only
8	BOK Sahaj Bachat Khata	Free for 1st year only
	Re-issuance Fee	NRS 350
	Pin regeneration Fee	NRS 150
	Instant Domestic Debit Card	NRS 150 ( In addition to Issuance fee )
Transaction Fees :		
	ATM Cash Withdrawal on BOK ATM	Nil
	ATM Cash Withdrawal other ATMs (in Nepal)	NRS 30
	ATM Cash Withdrawal other ATMs (in India)	Free upto 3 transactions per month - BOK Premium Salary
	Balance enquiry on BOK ATM	NRS 250 or 0.5% of transaction amount, whichever is higher
	Balance enquiry other ATMs (In India)	Nil
	Balance Enquiry in Nepal (NEPS Member Bank)	NRS 50
	Balance Enquiry in Nepal (other than NEPS Member Bank)	NPR 5
	Manual Cash On-Us	NPR 20
	Manual Cash Off-Us	Nil
	Manual Cash BOK Agents	NRS 200 or 2% of transaction amount
		NRS 50 or 1% of transaction amount
<b>2. Visa Domestic Credit Card</b>		
Card Fees :		
	Joining Fee	NRS 750
	Commitment fee	-
	Issuance fee	NRS 750
	Annual fee	NRS 750
	Supplementary Card Annual fee	NRS 750
	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
	Minimum Payment	10% of Total Amount Due or NRS 1000 whichever is higher
		100% of Total Amount Due
Transaction Fees :		
	Cash Withdrawal On Us	NRS 150+2% of transaction amount
	Cash Withdrawal Off Us	NRS 250+2% of transaction amount
	Balance Enquiry On Us	Nil
	Balance Enquiry Off Us	NRS 50
	Interest	24% p.a. on remaining dues, compounded monthly
<b>3. BOK Online Payment through Card</b>		
	Up to USD 500	NRS 500 per request
	Above USD 500 up to USD 2000	NRS 1,500 per request
	Above USD 2000 upto USD 3000	NRS 2,500 per request
	(Maximum Payment Limit is USD 3000 Only)	
<b>4. Visa International Debit Card (USD Prepaid)</b>		
Card Fees :		
	Annual Fee	USD 10 or NRS 1000 minimum
	Renewal Fee	USD 10 or NRS 1000 minimum
	Re-issuance Fee	USD 5
	Pin regeneration Fee	USD 2
Transaction Fees :		
	ATM Cash Withdrawal On BOK ATM	Nil
	ATM Cash Withdrawal other ATMs	USD 5
	Balance enquiry On BOK ATM	Nil
	Balance enquiry other ATMs	USD 0.50
	Pin change on BOK ATM	Nil
	Reload fee	Nil

<b>5. Others</b>		
ATM Access Fee (Interantional card used in our ATM other than EU)		NRS 500
Card Block charge		NPR 100 per request
Uncollected Card destruction Charge		NPR 150
<b>6. BOK Click</b>		
BOK Click Annual fee (Including One Time Password (OTP) / Dual Password fees)		NRS 250 p.a.
Following charges will be applicable for first time on BOK Click Annual fee for customers holding saving accounts as under :		
(Thereafter above charge will apply)		
1	BOK Super Salary	-
2	BOK Gñihalaxmi Savings	-
3	BOK Bachat Khata	Flat NRs. 50
4	BOK Aatmiya Bachat	Free for 1st year only
5	BOK Laganikarta Khata	Free for 1st year only
6	BOK Bidhyarñhi Bachat Khata	Free for 1st year only
7	BOK Sahaj Bachat Khata	Free for 1st year only
	BOK Click Pin regeneration (for forgotten/lost)	NPR 50 each request
<b>7. BOK Smart Banking</b>		
Annual Fee		NRS 250
Following charges will be applicable for first time on BOK Smart Annual fee for customers holding saving accounts as under :		
(Thereafter above charge will apply)		
1	BOK Super Salary	Free (first year or first time)
2	BOK Gñihalaxmi Savings	Free ( first year)
3	BOK Bachat Khata	Flat charge NPR 200
4	BOK Aatmiya Bachat	Free for 1st year only
5	BOK Premium Salary	Free for 1st year only
6	BOK Laganikarta Khata	Free for 1st year only
7	BOK Bidhyarñhi Bachat Khata	Free for 1st year only
8	BOK Sahaj Bachat Khata	Free for 1st year only
<b>F. Other Charges :</b>		
	<b>Description</b>	<b>Charges/Commission/Fees/Others</b>
<b>1. DMAT</b>		
	Account Opening Charge	NRS 50
	Account Operation Annual Charge	Free for BOK Laganikarta Khata if opened through BOK Capital Market Ltd./any BOK branches
	Stock Ownership Transfer Charge	NRS 100
	REMAT Charge	NRS 25 per transfer
	Stock Pledge Charge	NRS 50
	Account Freeze Charge	NRS 25
	Share Balance Confirmation Certificate	NRS 500
<b>2. Application Supported by Blocked Amount (ASBA)</b>		
	ASBA Charges	Nil
<b>3. FDI Certificate Issuance</b>		
		NRS 1000 flat