

Standard Tariff of Charges



Shine Resunga Development Bank

April 2022

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SECTION 1: CUSTOMER SERVICE

S.N.	PARTICULARS	CHARGES	REMARKS
1.1.	Issuance of new cheque book if existing is lost	NRs. 150/- per application	Cancel the lost leaves in the cheque inventory before issuing new cheque book
1.2.	Issuance of cheque requisition slip if existing is lost	NRs. 50/- per slip	Issue cheque requisition if existing is lost and only deliver new cheque book.
1.3.	Uncollected cheque book within 6 months	NRs. 150/- per cheque book	If not collected within 6 months and cheque books to be destroyed thereafter.
1.4.	Issuance of Account Statement	NRs. 150/- per issuance	One time free for one period. Free for institutional clients & loan clients on monthly basis.
1.5.	Statement to be mailed abroad on request	NRs. 150/- per issuance	Free for institutional clients & loan clients.
1.6.	Cheque returned- clearing or otherwise	NRs. 150/- for each presentation	No charges to be taken from depositor's account if cheque presented is returned due to insufficient funds in drawer's account (outward clearing cheques). NRs. 150/- for SRDB cheques which are presented and have no balance. Such charge to be debited from cheque issuer's account (inward clearing/over the counter) NRs. 150/- or available amount in the account if less than Rs. 150/-
1.7.	Premature / Cancellation of Fixed deposit	No Interest shall be paid	Pre-mature within 3 month of FD open Date
		Lowest saving interest rate shall be provided till Pre-mature date	Pre-mature above 3 month of FD Open Date
		Full accrued interest shall be provided	Pre-mature due to A/C holder's death
1.8	Duplicate Copy of FD Certificate Issuance	Rs. 500 per Certificate	
1.9.	Enquiry/Document & Record retrieval charges	NRs. 250/- & for the period up to 1 year. NRs. 500/- & for the period above 1 year.	No charge in case of request received from law enforcement agencies and regulatory body.
1.10.	Public Notice Publish Charges	On Actual basis	
1.11.	Other charges	Actual charges taken by concerned parties (Couriers, Remittance etc.)	

SECTION 2: SAFE DEPOSIT LOCKER

S.N	Particulars	Locker Size (Square Centimeter)	Charge	Remarks
2.1	Annual fee for	Up to 200	NRs.2500	Registration charge



	locker service	200- 500	NRs.3000	
		500 – 800	NRs.3500	
		800 above	NRs.4000	
2.2	Security Deposit	NRs. 5000/		No security deposit required for permanent SRDB staff
2.3	Breaking of locker (Due to Loss of key by customer)	NRs. 2500.00 or actual cost incurred whichever is higher		Per Break down

SECTION 3: MOBILE BANKING SERVICE

S.N.	PARTICULARS	CHARGES		REMARKS
		Profile	Charges	
3.1.	First time subscription	SMS Banking Profile	Free	Additional account link facility to a single mobile number is provided up to 2 accounts but with full additional charges for each additional account.
		Smart Mobile Banking Profile	Free	
		Merchant Profile	NRs. 250/- per year	
		Esewa agent profile	NRs. 250/- per year	
3.2.	Annual Renewal	SMS Banking Profile	NRs. 200/- per year	Additional account link facility to a single mobile number is provided up to 2 accounts but with full additional charges for each additional account.
		Smart Mobile Banking Profile	NRs. 250/- per year	
		Merchant Profile	NRs. 250/- per year	
		Esewa agent profile	NRs. 250/- per year	Load limit per day: 5 lakhs Load limit per month : 50 lakhs
3.3.	Mobile Banking Password/Pin Reissuance/Reset	NRs. 50/- per Reset		
3.4.	Fund Transfer Facility			
a.	Inter Bank Fund Transfer			
	For any amount		NRs. 10/- per transaction	As Guided by NRB-PSD Department IBFT charge (outside SRDB accounts) is the actual charge taken by Service Provider.
b.	Intra Bank Fund Transfer (within SRDB accounts)		Free	Limit same as above.



Shine Resunga Development Bank Limited
SECTION 4: INTERNET BANKING SERVICE

Standard Tariff Charges

S.N.	Charges	Internet Banking Profile		
		Individual	Corporate (without payroll features)	Corporate (with payroll features)
4.1.	Registration Charge	Free	Free	Free
4.2.	Annual Renewal Charge	NRs. 250 per year	NRs. 400 per year	NRs. 500 per year
4.3.	Password reset charge	NRs. 50/- per Reset	NRs. 100/- per Reset	NRs. 100/- per Reset
4.4.	Linking new account to internet banking (can link 2 additional account)	NRs. 100/- per account	NRs. 200/- per account	NRs. 300/- per account

SECTION 5: CHEQUE CLEARING SERVICE

S.N.	PARTICULARS	CHARGES	REMARKS			
5.1.	Electronic Clearing Charge (ECC)					
a.	Regular Session clearing charge up to NRs. 2,00,000/-	Free	Actual Charge Taken by NCHL			
b.	Regular Session Clearing Charge above NRs. 2,00,000/-	NRs. 15/- per cheque				
c.	Express Clearing charge	NRs. 100/- per cheque				
d.	Late Presentment Charge	NRs. 200/- per cheque	Both for Regular Session & Express Clearing Session.			
e.	High Value Clearing Charge	NRs. 100/- per cheque				
5.2.	Interbank Payment System (IPS) Clearing Charge					
S.n.	Price Scheme	Transaction Amount Based Slab (for Outward only)				
		Up to 5K	>5K-50K	>50K-500K	>500K-5000K	>5000K
a.	NPR Transaction (Fee in NPR)- Others	15/-	25/-	50/-	75/-	100/-
b.	NPR Transaction (Fee in NPR)-PFDS and PFSA	10/- (As advised by NCHL)				
c.	FCY Transaction (Fee in NPR)	10/- (As advised by NCHL)				
d.	Fund Transfers (Inward)	As advised by NCHL				

Charge Application Process guided by Nepal Clearing House Limited (NCHL):

S.N.	PRODUCT/PURPOSE	CODE	TXN TYPE	WHO PAYS	TXN TYPE	WHO PAYS
1.	Customer Transfer	CUST	Direct Credit	Debtor (ODFI)		
2.	Treasury Payment	TREA	Direct Credit	Debtor (ODFI)		
3.	Government Payment	GOVT	Direct Credit	Creditor (RDFI)		
4.	Remittance Payment	REMI	Direct Credit	Debtor (ODFI)		
5.	Dividend Payment	DIVI	Direct Credit	Creditor (RDFI)		
6.	IPO Refund Payment	IPOR	Direct Credit	Creditor (RDFI)		

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7.	Salary Payment	SALA	Direct Credit	Creditor (RDFI)		
8.	Insurance Payment	INSU	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
9.	Installment Payment	INSM	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
10.	Credit Card Payment	CCRD	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
11.	Salary Payment Corporate	SALC	Direct Credit	Debtor (ODFI)		
12.	Fees Payment	FEEO	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
13.	Supplier Party Payment	SUPP	Direct Credit	Creditor (RDFI)	Direct Debit	Debtor (RDFI)
14.	Collection Payment	COLL	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
15.	Social Security Payment	SSBE	Direct Credit	Debtor (ODFI)		
16.	Pension Payment	PENS	Direct Credit	Debtor (ODFI)		
17.	Investment & Securities	INVS	Direct Credit	Creditor (RDFI)		
18.	Provident Fund Saving	PFDS	Direct Credit	Creditor (RDFI)		
19.	PF Disbursement	PFSA	Direct Credit	Creditor (RDFI)		
20.	Government to Government Payment	G2GP	Direct Credit	Debtor (ODFI)		
21.	Domestic Remittance	REMD	Direct Credit	Debtor (ODFI)		

Note:

ODFI refers to Originating Depository Financial Institutions (Ordering Party)

RDFI refers to receiving Depository Financial Institutions (Receiving Party)

*Other Charges and Fees published by NCHL to be followed appropriately

*ConnectIPS Transaction fees shall be as per the actual charge taken by Nepal Clearing House Ltd (NCHL).

SECTION 6: VISA DEBIT CARD CHARGES

S.N.	PARTICULARS	1 st Year	From 2 nd Year
6.1.	Issuance of Debit Card	Free	<ul style="list-style-type: none"> For customer who wishes to pay charge on installment i.e. NRs. 350/- per year For customer who wishes to pay charge at one time i.e. NRs. 1,200/- per card Validity of card will be for 5 years
6.2.	Replacement/Reissue of Debit Card	NRs. 350/- per replacement/reissue	
6.3.	Pin Regeneration	NRs. 100/- per regeneration	
6.4.	Debit card not collected within 6 months (Disposal Charge)	NRs. 250/- per card	Or Available amount in the account if A/C Balance is less than applicable charge
6.5.	Destruction of uncollected Re-Pin	NRS. 100/- per PIN	
6.6.	Card Blocked charge at the time of account closed	NRs. 100/-	
6.7.	Cash Withdrawal: VISA Terminals in Nepal VISA Terminals in India	Free NRs. 250/- per transaction	
6.8.	Balance Enquiry VISA Terminals in Nepal	NRs. 20/- per transaction.	

	VISA Terminals in India	NRs. 50/- per transaction	
6.9.	Foreign Bank Cards in SRDB ATMs – Access Fee	NRs. 500/-	

SECTION 7: TRADE FINANCE

7.1.	LOAN ADMINISTRATION EXPENSES	NEW	SWAP	RENEWAL
a.	Micro Finance Retail	1.00%	-	-
b.	Micro finance wholesale to D class FIs	0.25%	-	-
c.	Home loan	1.00%	0.75%	-
d.	Education loan	1.00%	0.75%	-
e.	Auto Loan (New & Refinancing)	1.00%	-	-
f.	Hire Purchase Loan (New & Refinancing)	1.00%	-	-
g.	Hire Purchase Loan- New Construction Equipment	1.00%	-	-
h.	Personal Overdraft Loan	1.00%	0.75%	0.20%
i.	Mortgage Loan	1.00%	0.75%	-
j.	Business/Industrial/Agriculture Loan up to NRs. 50 lakhs	1.00%	0.75%	0.20%
k.	Business/Industrial/Agriculture Loan (NRs. 50 lakhs to 5 crores)	1.00%	0.75%	0.20%
l.	Business/Industrial/Agriculture Loan above NRs. 5 crores	1.00%	0.75%	0.20%
m.	Loan against shares- Ordinary	1.00%	-	0.20%
n.	Loan against shares- Promoter	1.00%	-	-
o.	Real estate loan	1.00%	0.75%	0.20%
p.	Short term loan with tenure up to 3 months	0.25%	-	0.05%
7.2.	GUARANTEE AND COMMISSION			
a.	Bank Guarantee Commission (Bid Bond)	NRs. 1,000/- or 1.25% p.a. whichever is greater		
b.	Bank Guarantee Commission (Performance Bond)	NRs. 1,500/- or 1.50% p.a. whichever is greater		
c.	Bank Guarantee Commission (Advance payment Bond)	NRs. 2,500/- or 1.75% p.a. whichever is greater		
d.	Issuance of Letter of Interest (LOI)	NRs. 1,500 per letter		
e.	Issuance of Loan Commitment Letter	NRs. 1,500 per letter		
f.	Commission on LC, document handling charges, BG commission where agreement with A Class Bank is executed for business.	As per Business Agreement with 'A' Class Bank.		
7.3.	OTHER SERVICES			
a.	Pre payment Charge	1.00% for prepaid part if loan is prepaid within 2 years from the date of disbursement.		
		0.50% for prepaid part if loan is prepaid from 2 years to 5 years from the date of disbursement.		
		0.20% for prepaid part if loan is prepaid after 5 years from the date of disbursement.		
		No prepayment charges will be levied for loan limit up to NRs.50 lakhs.		

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b.	Swap Charge	1.00% for loan swapped to other BFIs if loan is swapped within 2 years from the date of disbursement.
		0.50% for loan swapped to other BFIs if loan is swapped from 2 years to 5 years from the date of disbursement.
		0.20% for loan swapped to other BFIs if loan is swapped after 5 years from the date of disbursement.
c.	Loan Commitment Charges	0.20% chargeable on annual basis if average utilization is below 60%. Chargeable on difference unutilized limits only. 0.20% chargeable on one-off basis if Term Loan utilization is below than the approved limit. Chargeable on difference unutilized limits only.
d.	Other charges for CIC Report, Black listing, Insurance, property valuation etc.	Actual charges taken by concerned parties
e.	Blacklisting Charges (Shall be taken from requesting party)	Actual charges taken by concerned parties

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