

Standard Tariff of Charges



Shine Resunga Development Bank

June 2023

Section I: Customer Service	Page No.
I.1. Issuance of new cheque book	1
I.2. Issuance of cheque requisition slip	1
I.3. Uncollected Cheque Book within 12 months	1
I.4. Issuance of Account Statement	1
I.5. Issuance of Balance Certificate	1
I.6. Statements to be email/faxed abroad	1
I.7. SRDB Cheque returned- due to insufficient balance	1
I.8. Premature/Cancellation of Fixed Deposit account	1
I.9. Issuance of Duplicate copy of FD Certificate	1
I.10. Account Scheme Change	2
I.11. Enquiry/Document & record retrieval charges	2
I.12. Public Notice Publish Charges	2
I.13. CCTV Footage retrieval charges	2
I.14. Issuance of Duplicate TDS Certificate	2
I.15. Issuance of Duplicate DR/CR Advice	2
I.16. Other Charges	2
Section 2: Safe Deposit Locker	2
2.1. Annual Fee	2
2.2. Security Deposit	2
2.3. Locker Break Down	2
Section 3: Mobile Banking Service	3
3.1. First time subscription	3
3.2. Annual Renewal	3
3.3. Mobile banking password/pin reissuance/reset	3
3.4. Inter-bank fund transfer	3
3.5. Intra bank fund transfer (within SRDBL accounts)	3
Section 4: Internet Banking Service	4
4.1. Registration Charge	4
4.2. Annual Renewal Charge	4
4.3. Password reset charge	4
4.4. New account link charge	4
Section 5: Cheque Clearing Service	5
5.1. Electronic Clearing Charge (ECC)	5
5.2. Interbank Payment System (IPS) charge	5

Section 6: Visa Debit Card Charges	6
6.1.Issuance of Debit Card	6
6.2.Replacement/Reissue of debit card	6
6.3.Pin Regeneration	6
6.4.Debit Card not received within 6 months	6
6.5.Destruction of Uncollected Re-Pin	6
6.6.Card Blocked charge at the time of account closed	6
6.7.Cash Withdrawal	6
6.8.Balance Enquiry	6
6.9.Foreign bank cards used in SRDBL ATMs- Access Fee	6
Section 7: Shine Credit Card Charges	6
7.1.Joining Fee	6
7.2.Installment Fee	6
7.3.Replacement Fee (Lost, Damaged or Destroyed)	6
7.4.On-us Cash Advance (SRDB ATM)	7
7.5.Off-us Cash Advance (Other Banks ATM)	7
7.6.Off-us Cash Advance (Outside the country's ATM)	7
7.7.Interest on Cash Advance	7
7.8.Interest on Remaining dues (Purchase)	7
7.9.Late Payment Fee (Commitment fee)	7
7.10. PIN Re-generation fee	7
7.11. Over Limit fee	7
7.12. Statement Reprint fee	7
7.13. Balance Enquiry in SRDB ATM	7
7.14. Balance Enquiry in Other Bank's ATM	7
7.15. Balance Enquiry outside the country's ATM	7
7.16. Minimum Payment	7
Section 8: DMAT Related Charges	7
8.1.DMAT Account opening	7
8.2.DMAT Account operation annual fee	7
8.3.MERO Share Registration fee	7
8.4.MERO Share renewal fee	7
8.5.ASBA Charge	7
8.6.Share Re-materialization	7
8.7.Mortgage charge fee	7
8.8.Freeze charge (on customer demand)	7
Section 9: Trade Finance	8
9.1.Loan Administration Services	8
9.2.Guarantee and Commission	8
9.3.Other Services	8

SECTION I: CUSTOMER SERVICE

S.N.	PARTICULARS	FEES & CHARGES	REMARKS
1.1.	Issuance of new cheque book if existing is lost	NRs. 350/- Per cheque book	Cancel the lost leaves in the cheque inventory before issuing new cheque book Cancel the lost leaves in the cheque inventory by obtaining separate application before issuing new cheque book.
1.2.	Issuance of cheque requisition slip if existing is lost	NRs. 350/- per slip	Issue cheque requisition if existing is lost and only deliver new cheque book.
1.3.	Uncollected cheque book within 6 months	NRs. 350/- per cheque book	Or Available amount in the account if Balance is less than applicable charge. Uncollected cheque book within 6 months and should be destroyed thereafter.
1.4.	Issuance of Account Statement	<ul style="list-style-type: none"> • Free for first time issuance • Reissuance of same period: NRs. 50/- per page or Maximum NRs. 500/-, whichever is lower. 	Free for institutional clients & loan clients on monthly basis.
1.5	Issuance of Balance Certificate	<ul style="list-style-type: none"> • Free for first time issuance • Reissuance of same period: NRs. 500/- 	
1.6.	Statement to be mailed abroad on request	NRs. 250/- per issuance	Free for loan clients.
1.7.	SRDB Cheque returned- Due to insufficient balance	NRs. 250/- for each presentation	Charge shall be deducted from Cheque issuing account presented via any channel (inward clearing/over the counter) NRs. 250/- or available amount in the account if less than Rs. 250/-
1.8.	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
1.9.	Issuance of Duplicate	NRs. 500 per Certificate	

	Copy of FD Certificate		
1.10.	Account Scheme Change: (On Customer demand)	NRs. 500 per Request	No Charge for Salary saving account to other saving and vice versa.
1.11..	Enquiry/Document & Record retrieval charges	NRs. 500/- & for the period up to 1 year. NRs. 1,000/- & for the period above 1 year.	No charge in case of request received from law enforcement agencies and regulatory body.
1.12.	Public Notice Publish Charges	On Actual basis	
1.13.	CCTV Footage Retrieval Charge	NRs. 1000/- per request	No charge in case of request from law enforcement agencies
1.14.	Issuance of Duplicate TDS Certificate	NRs. 250/- per certificate	
1.15.	Issuance of Duplicate Dr/Cr advice	NRs. 250/- per advice	
1.16.	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 locker service	Up to 200	NRs.2000/-	Registration charge
		200- 500	NRs.3000/-	
		500 – 800	NRs.3500/-	
		800 above	NRs.4000/-	
2.2	Security Deposit	NRs. 5000/-		Security deposit not required for permanent SRDB staff

2.3	Breaking of locker (Due to Loss of key by customer)	NRs. 2500/- or actual cost incurred whichever is higher	Per Break down
-----	---	--	----------------

SECTION 3: MOBILE BANKING SERVICE

S.N	PARTICULARS	CHARGES	REMARKS
3.1.	First time subscription	Profile	Charges
		SMS Profile	NRs.200/- per year
		DIGI Shine Profile	NRs.350/- per year
3.2.	Annual Renewal	Merchant Profile	NRs.500/- per year
		SMS Profile	NRs.200/- per year
		DIGI Shine Profile	NRs.350/- per year
13.3	Mobile Banking Password/Pin Reissuance/Reset	Merchant Profile	NRs.500/- per year
		SMS Profile	NRs.200/- per year
		DIGI Shine Profile	NRs.350/- per year
3.4.	Profile Change (on Customer demand)	NRs. 150/-	Account link facility in same mobile number is allowed up to 2 accounts with full profile-wise charges for each additional account.
3.5.	Fund Transfer Facility		
a.	Inter Bank Fund Transfer		
	For any amount	NRs. 10/- per transaction	As Guided by NRB-PSD Department IBFT charge (except SRDB accounts) is the actual charge taken by PSO/PSP.
b.	Intra Bank Fund Transfer (within SRDB accounts)		Free Limit as defined by NRB-PSD Department

SECTION 4: INTERNET BANKING SERVICE

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. 300 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	15/-	25/-	50/-	75/-	100/-

	NPR)- Others				
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)		
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	CHARGES	
		Option 1	Option 2
6.1.	Issuance of Debit Card	NRs. 350/- per year	<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. 1,400/- 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 12 months (Disposal Charge)	NRs. 350/- 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. 150/- per PIN	
6.6.	Card Blocked charge at the time of account closed	NRs. 100/- per card	
6.7.	Cash Withdrawal: VISA Terminals in Nepal VISA Terminals in India	NRs. 15/- per transaction NRs. 250/- per transaction	Free cash withdrawal within SRDB ATM Terminals.
6.8.	Balance Enquiry VISA Terminals in Nepal VISA Terminals in India	NRs. 15/- per transaction NRs. 50/- per transaction	
6.9.	Foreign Bank Cards in SRDB ATMs – Access Fee	NRs. 500/-	

SECTION 7: VISA CREDIT CARD CHARGES

Particulars	Charges	
	Option 1	Option 2

Joining Fee	NPR. 1,000/-	NPR. 1,000/-
Installment Fee (Card validity with 5 years)	NPR 1,000/-	NPR. 3,750/- (If paid 5 installment all at one time)
Replacement Fee(Lost, Damaged, Destroyed)	NPR 1,000/- per card	
On-us Cash Advance (SRDB ATM)	NPR 100/- + 2% of the Transaction amount	
Off-us Cash Advance (Other Banks ATM)	NPR 200/- + 2% of the Transaction amount	
Off-us Cash Advance (Indian Banks ATM)	NPR 250/- + 2% of the Transaction amount	
Interest on Cash Advance	2% per month (24% per annum)	
Interest on Remaining dues (Purchase)	2% per month (24% per annum)	
Late Payment Fee (Commitment fee)	NPR 500/-	
PIN Re-Generation Fee	NPR 100/-	
Over Limit Fee	NPR 500/-	
Statement Reprint Fee	NPR 100/-	
Balance Enquiry in SRDB ATM	Free	
Balance Enquiry in other Banks' ATM	NPR. 50/-	
Balance Enquiry in India	NPR 50/-	
Minimum Payment	10% of due amount or NPR 1,000/- whichever is higher	

SECTION 8: DMAT RELATED CHARGES

S.N.	PARTICULARS	CHARGES
1.	DMAT Account opening	NRs. 50/- per account + NRs. 100/- (AMC)
2.	DMAT Account operation annual fee	NRs. 100/- per account
3.	MERO Share Registration fee	NRs. 50/- per account
4.	MERO Share renewal fee	NRs. 50/- per account
5.	ASBA Charge	Free
6.	Share Re-materialization	NRs. 50/-
7.	Mortgage charge fee	NRs. 50/-
8.	Freeze charge (on customer demand)	NRs. 50/-

SECTION 9: TRADE FINANCE

9.1.	LOAN ADMINISTRATION EXPENSES	NEW	SWAP	RENEWAL
a.	Micro Finance Retail	1.00%	-	-

b.	Micro finance wholesale to D class Fls	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%
9.2.	GUARANTEE AND COMMISSION			
a.	Bank Guarantee Commission (Bid Bond)	NRs. 1,000/- or 1.25% p.a. whichever is greater		
b.	Suppliers Credit Guarantee (SCG/Performance Bond)	NRs. 1,500/- or 2.00% p.a. whichever is greater		
c.	Bank Guarantee Commission (Advance payment Bond)	NRs. 2,500/- or 2.00% 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.		
9.3.	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.		

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.	Partial Share Release Administration Charge	NRs. 500/- per release
e.	Other charges for CIC Report, Black listing, Insurance, property valuation etc.	Actual charges taken by concerned parties
f.	Blacklisting/De-listing Charges (Shall be taken from requesting party)	Actual charges taken by concerned parties