

JYOTI BIKASH BANK LTD	
STANDARD TARRIF CHARGE (STC)	
Charge Head	Charge
Account Service	
Good for payment	Rs 300 Per Cheque
Good for payment cancellation	Rs 300 Per Cheque
Issuance of Balance Certificate	Rs 500
	Rs 200 per extra original copy
	No Charge for Audit Purpose
	No Charge for BFls.
Interest Earned Certificate/Other	Rs 500
Statement Issuance	Free
Duplicate Statement Issuance	Rs 10 per page
Account statement charge sent through fax/mail	Rs 5 per page
Account statement charge sent through courier	Actual cost of courier
Stop payment charge	Rs 250 per instruction
Cheque issuance against lost of requisition slip	Rs 100
Cheque Returned Unpaid (From Counter)	Rs 250
Charge against uncollected cheque (Crossing 1 year)	Rs 100
Issuance of Manager's Cheque	Rs 200
Cancellation of Manager's Cheque	Rs 100
Withdrawal Slip/ Issuance of One leaf Cheque	Rs 50
	Free for Bank staff/NEA staff accounts and BOD/ex BOD
	Free for Social Security Account
ABBS Charge	Free
Charge to publish death notice	As per public notice charge(actual notice charge)
Account Closure	Rs 300 (Within 6 months)
Issuance of Debit/Credit Advice	NA
Duplicate of Debit/Credit Advice	Rs 50
Record Retrieval	
Within 3 months of transaction	Free
From 3 months to 1 years	Rs 100
From 1 year to 2 years	Rs 200
After 2 years	Rs 300
Standing Instruction(as per customer request)	Rs 150 per instruction
Courier Charge	Actual
FD recurring deposit premature/ cancellation	
For FD crossing half tenure period	2% charge on deal amount for the period of remaining time
For FD not crossing half tenure period	Interest rate of minimum saving rate for elapsed time period

CCTV footage Retrieval Charge	Rs 500
Clearing	
Below 2,00,000.00	Free
Rs 2,00,000.00 and above	Rs 30
High Value Clearing	Rs 100
Express	Rs 100
FCY Cheque presentment	Rs 30
Late presentment	Rs 200
Inward cheque return	Rs 250
IPS	
Transaction amount based slab	
Upto Rs 500	Rs 2
Rs 500-Rs5000	Rs 5
Rs 5000 to Rs50,000	Rs 10
Above 50,000.00	Rs 15
FCY Transaction Fee	Rs 15
Jyoti Remit	
Rs 1-Rs25,000	Rs 100
Rs 25,001-Rs50,000.00	Rs 150
Rs 50,001-Rs 1,00,000.00	Rs 200
Other Remittance	Actual cost
ATM	
ATM Issuance Fee(New/Renew/Supplementary/Lost/Damage)	Rs 700
Re-PIN charge	Rs 150
Fake claim charge	Rs 250
ATM charge if not collected with in 90 days	Rs 300

Balance inquiry of us (Member & Non-Member within Nepal)	Rs. 5 - 20		
Balance inquiry of us (India)	Rs. 50		
Stop request /card block	Rs. 100		
Linking new account	Rs. 100		
ATM Cash withdraw Fee-Nepal	Rs. 30		
ATM Cash withdraw Fee-India	Rs. 250		
ATM Access Fee(Cross Boarder Fee)	As defined by the Issuer Bank		
Installment Basis Card Issuing Fee for every 2 years	Rs. 300		
Validity of the Card	6 years		
Mobile banking fee			
Registration /renewal Fee	Rs 200		
Password Reset Fee	Rs. 50		
Validity of the Service	1 year		
Interbank Fund Transfer(min. 100 & max. 5000)	Rs. 10 - 20		
Block/Unblock Charge	Rs. 50		
Credit Card related payment (min. 100 & max. 100000)	Rs. 15 - 60		
Internet Banking			
Registration /renewal Fee	Rs. 100		
Password Reset Fee	Rs. 50		
Validity of the Service	1 year		
Safe Deposit Locker(SDL) - Annual Rental			
Type	Area of Locker (sq cm)	Security Deposit	Annual Rental Charge
Small	Below 20,000 sq cm	Rs 5,000	Rs 2500
Medium	20,001 sq cm to 35,000 sq cm	Rs 7,000	Rs 4500
Large	35,000 sq cm to 50,000 sq cm	Rs 10,000	Rs 5500
Extra Large	Above 50,000 sq cm	Rs 15,000	Rs 8000
Breaking of Locker (if Customer lossed key): Equivalent to security deposit or actual cost whichever is higher.			
* The security deposit is refundable at the time of surrender of the locker key by the customer.			
Guarantee Commission			
Bid Bond	0.25% p.q. to 0.60% p.q. or (min. Rs. 1,000 p.a.)		
Performance Bond	0.25% p.q. to 0.60% p.q. or (min. Rs. 1,500 p.a.)		
Advance Payment	0.40% p.q. to 0.80% p.q. or (min. Rs. 2,500 p.a.)		
Counter Guarantee	0.40% p.q. to 0.80% p.q. or (min. Rs. 1,500 p.a.) or US \$50		
Supplier Credit Guarantee	0.40% p.q. to 0.80% p.q. or (min. Rs. 1,500 p.a.)		

Amendment (except enhancement and extension)	Rs. 1,500
Credit	
CIC/Inquiry	As per CIC provision
New Loans	
Business Loan (Overdraft & Term)	1.25%
Housing Loan	1.25%
Personal Loan	1.50%
Real Estate Loan	1.50%
Share Loan	1.50%
Gold Loan	1.50%
Agriculture Loan	1.25%
Hire Purchase Loan	1.50%
Professional Loan	1.50%
Microfinance Loan	2.00%
Others	1.25%
Renewal	
Renewal charge for funded loans:	1%
Renewal charge for deprived sector wholesale lending	Min : Rs 5000 to 1 %
Renewal charge for other funded loans	0.5% of Renewal Limit
Commiment fee for unutilized limit	1%
Prepayment Charge	1%
SWAP Charge	1%-2%
Loan Pre-disbursement charge	0.10% to 0.50% of amount or 5,000 whichever is higher
Share Pledge charges per institution	Actual Charge Only
Collateral release charges before maturity (OD a/c)	No charge incase of branch transfer
Partial Release charge	Rs. 5,000 to Rs. 25,000 per release**
Credit Reply (enquiry)	Rs. 500

**** 1. In case of Inter state collateral, higher limit will charge.**

2. Partial Release include the Release of Collateral and Personal Guarantor.

**3. Clause is not applicable in partial release of pledged share in the case of
Share
Loan.**