

Jyoti Bikash Bank Ltd.
STANDARD TARIFF CHARGE (STC)

Charge head	Charge
Good for payment	Rs 500 (50% waiver authority shall be with Head of Operation)
Cancellation of Good For Payment Cheque	Rs 300
Issuance of Balance Certificate	Rs. 500 (50% waiver authority shall be with Head of Operation)
	Rs 200 per extra original copy
	No Charge for Audit Purpose
	No Charge for BFIs.
Interest Earned Certificate/Other	Rs 500
Statement Issuance	Free
Duplicate Statement Issuance	Rs 10 per page (waiver authority shall be with Head of Operation)
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 200
Cheque Returned Unpaid (From Counter)	Rs 250
Charge against uncollected cheque	Rs 100 crossing six months
Issuance of Manager's Cheque	Rs 250 (Customer request)
Cancellation of Manager's Cheque	Rs 100
Stop Payment of Manager Cheque	Rs 200
Withdrawal Slip/ Issuance of One leaf Cheque	Rs 50 (waiver authority shall be with Head of Operation) - Free for Bank staff/NEA staff accounts and BOD/ex BOD - Free for Social Security Account
ABBS Charge	Free
Charge to publish death notice	Actual Charge
Account Closure	Rs 300 (Within 6 months)
Issuance of Debit/Credit Advice	Free
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 200 per instruction
Courier Charge	Actual or minimum Rs 100, whichever is higher.
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
For FD of Co-operatives	1-2% charge on deal amount for the elapsed time period
CCTV footage Retrieval Charge	Rs 500 (Except regulatory and local authorities)
Clearing	
Below 2,00,000.00	Free
Rs 2, 00,000.	Rs 10
Above Rs 2,00,000.00	Rs 25
High Value Clearing	Rs 100
Express	Rs 100
FCY Cheque presentment	Rs 25
Late presentment	Rs 200
Inward cheque return	Rs 100
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 within 90 days	Rs 300
Balance inquiry off us (Member & Non-Member within Nepal)	Rs. 5 - 20
Balance inquiry off 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 250
Validity of the Card	6 years

Instant Card Issuing Fee for every 2 years	Rs 400		
Mobile banking			
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	Registration: 150 (individual/Corporate) Renewal: 100		
Password Reset Fee	Rs. 50		
Validity of the Service	1 year		
Locker Charge			
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 losses 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,\$50 for foreign Counter Guarantee)
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
CIC/Inquiry	As per CIC provision
loan management/Service charge :	
Business loan (overdraft and Term)	1.25%
Housing Loan	1.25%

Personal Loan	1.50%
share loan	1.50%
Real Estate Loan	1.50%
Gold Loan	1.50%
Agriculture Loan	1.25%
Hire Purchase Loan	1.50%
Professional Loan	1.50%
Micro-Finance Loan	2%
Other	1.25%
Renewal	
Renewal charge for Funded Loans:	1%
Commitment fee for unutilized limit	1% of unutilized limit subject to terms and conditions mentioned in NRB Directives
Prepayment charge	1% of the prepaid amount subject to terms and conditions mentioned in NRB Directives
SWAP Charge	1%-2%
Loan Pre-disbursement charge	0.10% to 0.50% of amount of or 5000 whichever is higher
Share pledge charge per institution	Actual Charge only
Collateral release charges before maturity(OD a/c)	No charge in case of branch transfer
Partial release charge	Rs.5,000 to Rs25,000 per release
Credit Reply (enquiry)	Rs.500

Note:

- 1. In case of Inter-state collateral, higher limit will be charged.**
- 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**