

Standard Tariff of Charges
Effective from 16th Jestha 2079 (30th May 2022)

A. Operations :	
Description	Charges/Commission/Fees/Others
1. Account Opening	
Statement of Accounts (on demand)	NRS 500 for within 6 months NRS 1000 for older than 6 months (Not applicable if not taken earlier) Free in case of BOK Laganikarta Khata, BOK Bidhyarhi Bachat Khata, BOK Sahaj Bachat Khata, BOK Smart Bachat Khata, Bok Remit Bachat Khata and BOK Premium Plus Savings Account
Cancellation of Good for Payment	NRS 1,000
Cheque Book issuance without requisition slip/lost cheque book	NRS 250
Loose cheque issuance Fee / Counter cheque	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
Document retrieval charge	NRS 500 upto 3 months NRS 750 3months above to 6 months NRS 1,000 for older than 6 months
Standing Instruction	NRS 500 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 250 for corporate and NRS 500 for non corporate customers
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 2.5% from the interest rate applicable (at the time of opening FD) for the nearest FD period. For liquidation before 3 months of deposit, minimum of savings deposit interest will be applied. Note: Proliquation of Fixed Deposit will be subject to the provision of FD related NRB Circulars.
	Note: Incase of BOK Super Fixed Deposit Products 1. In case the accountholder requires to liquidate the FD before maturity, after the lock-in period, FD pre-liquidation charge as per STC will be applied (assuming interest rate of 11.03% p.a. at the time of account opening). 2. In case of Triple or Quadruple option, if the accountholder requires to liquidate it before maturity but after 6 years 5 months, he/she is entitled to get the amount as calculated under Double option. 3. In case of Quadruple option, if the accountholder requires to liquidate it before maturity but after 10 years 3 months, he/she is entitled to get the amount as calculated under Triple option.
Account Scheme Transfer Charge	NRS 500 (Not applicable if allowed in Deposit Product Paper)
CCTV Footage Retrieval Charge	NRS 500 per request
2. Locker Rental Charges (On the basis of volume, cubic inch)	
Yearly Charges:	
Head Office and Branches within valley:	
Locker size:	
Size A (upto 1000)	NRS 4000
Size B (from 1001 to 1500)	NRS 5000
Size C (from 1501 to 3000)	NRS 6500
Size D (from 3001 to 6000)	NRS 8500
Size E (from 6001 and above)	NRS 10,500
Outside Valley Branches:	
Locker size:	
Size A (upto 1000)	NRS 3000
Size B (from 1001 to 1500)	NRS 4000
Size C (from 1501 to 3000)	NRS 5500
Size D (from 3001 to 6000)	NRS 7500
Size E (from 6001 and above)	NRS 9,500
Locker breaking charge	Note: 50% discount for Locker charge in case of BOK Grialaxmi Savings Account
Account lien for locker	NRS 6,000 plus actual bill from service provider
Locker Surrender Charge	NRS. 1000
Description	Charges/Commission/Fees/Others
3. Cheques/Clearing Cheques	
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 NRS 200 mio <=NRS 300 mio)	NRS 100
Returned Cheque (Outward Clearing)	On actual basis (NCHL Charges)
Returned Cheque (Inward Clearing) (Incase of insufficient funds)	NRS 500
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:	
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:	
Collection	NRS 500 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Indian Rupees Bills/Cheque Purchase:	
Collection	NRS 500 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)	NRS 200 per Cheque

4. Interbank Payment System (NCHL-IPS)	
For Amount in NRS	
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)-General Transaction Fee Slab	
For Amount in NRS	
Upto 500	NRS 2
500 above to 5,000	NRS 4
5,000 above to 50,000	NRS 8
50,000 above	NRS 8
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. Remittance	Charges/Commission/Fees/Others
Cash Management	0.10%
Cheque Return under Cash management	NRS 500 + Corresponding Banking Charge
Issuance of Advance Payment Certificates	NRS 500 per instruction
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 100 (or eqv.) USD 25 (or eqv.) for amount over USD100 (or eqv.) up to USD 500 (or eqv.) USD 50 (or eqv.) for amount over USD500 (or eqv.) up to USD 2000 (or eqv.) USD 100 (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 2000 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 500 or 0.20% whichever is higher - For Students NRS 500 or 0.10% whichever is higher - For Tibet/Khasa trade - NRS 500 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 SCBNY for Swift upto USD 500 with charge details "BEN"/ "SHA"- USD 10. - For fund transfers using Standard Chartered Bank, Kolkata - INR 250 (No charge, if beneficiary bank SCB, India) plus SWIFT charges as per STC
Draft Sale	- NRS 500 or 0.20% whichever is higher for A/C holders - NRS 750 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 500 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 Free (for first year) for BOK Premium Plus Savings Account plus SWIFT charges (if any) as per STC For SCB draft, following additional charges to apply: GBP 25.00 per check for MICR and GBP 50 per check for Non MICR for SCB London USD 5.00 per check for SCB NY EUR 40.00 per check for SCB FF
Stop payment for lost draft other than LCY	Rs. 700 + plus communication and applicable other banks charges
Draft cancellation against original draft	LCY: NRS 500 INR : NRS 1000 FCY: NRS 1000 plus communication and applicable other banks charges
Outward Remittance through Online Software/Fax Transfer to BOK branches (Pay on ID)	NRS 300 or 0.05% whichever is higher
Outward Remittance through Online Software/Tested Fax Transfer/Pay Order/Draft to Nepalese	NRS 300 or 0.10% whichever is higher
Manager's Cheque	NRS 1000 (Not applicable if Manager's Cheques are issued for adjustment transactions of BOK)
Cancellation of Managers' Cheque	NRS 1000 (Not applicable if Manager's Cheques are issued for adjustment transactions of BOK)
Manager's Cheque for Visa to Thailand	NRS 100
NOC Voucher:	
Account Holder	Nil
Non Account Holder	Nil
8. Others	
Credit Information Bureau Charges	
Listing / De-listing of Customers (cheque bounced for amount above 10 Mio.)	Actual basis (Current NRS 3000)
Listing / De-listing of Customers (cheque bounced for amount below 10 Mio.)	Actual basis (Current NRS 2000)
Commission for Market Maker Transactions	
Amount(NRS)	
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		Charges/Commission/Fees/Others
Communication Chg.- Courier		
All countries except India		NRS 2,500 per document
India		NRS 1,500 per document
Within Nepal		NRS 250 per document
Communication Chg.- Postage		
Within Nepal		NRS 100
India		NRS 250
Abroad		USD 10
Communication Chg.- SWIFT		
Incoming		
Refund of Inward Remittance		NRS 500 per swift
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
Note: Charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal charges applicable if not mentioned in the agreement.		
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 NRS 1,000K	Nil
	For Limit above NRS 1,000K	Nil
9	Financing against Gold / Ornaments	
	Loan upto NRS 500K	0.75%
	Up to NRS 501K to NRS 1000K	0.65%
	Up to NRS 1001K to NRS 2500K	0.50%
	Up to NRS 2501K to NRS 5000K	0.30%
10	Amendment Charge (Education Loan) due to change in name of college/university or any amendment made with the request of the student	NRS 3000.00
Note: Discount on Administration Service Fees for specific account holder shall be applicable as specified in the respective product document/approval		
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/Adhoc Funded Credit Facility Requests	0.50%
Consumer Loans:		
	Residential Real Estate Loan (Above NRS 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%

Corporate Bank :	
Project Finance (Including Hydropower)	0.75%
Term Loan	0.25%
Working Capital Lines	0.25%
Temporary Credit Facility Requests	0.25%
Consumer Loans:	
Residential Real Estate Loan (Above NRS 15,000,000)	0.75%
Term Loan	0.50%
Other Consumer Loans	0.75%
DCU :	
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 NRS100K	0.50%
Loan above NRS100K	0.50%
Kissan Sajilo Khetipati Karja	0.75%
Others	0.75%
Interest Subsidized Loan	Nil
Baideshik Rojgar Karjaa	0.75%
Mahila Udhyamshil Karjaa	0.75%
Small Enterprise Loan	0.75%
BOKL Byabasaik Chalti Khata (Loans)	0.75%
(ii) For Approval of Working Capital Loans on Periodic Review	
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%
(iii) For Approval of Personal Overdraft Loans on Periodic Review	
For limit up to NRS 5 Mio.	0.15%
(iv) For Approval of Revolving line of credit for DCU Wholesale loan on Periodic Review	0.15%
(v) For Approval of Loan Against Share on Periodic Review	
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%
2. Loan Commitment Fees	
Corporate:	
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
Business/SME:	
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
Retail:	
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
DCU	
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
3. Prepayment Fees	
Corporate:	
Working Capital Loan	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.75%
Loan against Share	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
Term Loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
Business/SME:	
Working Capital Loan	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.75%
Loan against Share	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
Term Loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%

Retail:	
Personal Overdraft/ Professional Loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
Term Loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
DCU:	
Small Enterprise Loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
DCU Wholesale loan	Up to NRS 50Lakh: Nil Prepayment within two years: 0.75% Prepayment within two to five years: 0.375% Prepayment after five years: 0.15%
Loans with Fixed Interest Rate	0.75% or as per loan approval and agreement with customers
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	
4. Swap Fees(Swap by other Fis)	
Corporate:	
Working Capital Loan	0.75%
Loan against Share	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Term Loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Business/SME:	
Working Capital Loan	0.75%
Loan against Share	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Term Loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Retail:	
Personal Overdraft/ Professional Loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Term Loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
DCU:	
Small Enterprise Loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
DCU Wholesale loan	Swap within two years:0.75%, Swap within two to five years:0.375% Swap after five years:0.15%
Loans with Fixed Interest Rate	0.75% or as per loan approval and agreement with customers
5. Blacklisting/Delisting(Loan Default/Cheque Bounce)	
	NRS 2000
6. Credit Information Bureau (CIB) Charges	
CIB charges (for no transaction)	Actual basis (Current NRS 250)
CIB charges (for transaction)	Actual basis (Current NRS 550)
Listing / De-listing of borrowers with loan/facility above	Actual basis (Current NRS 3000)
Listing / De-listing of borrowers with loan/facility below	Actual basis (Current NRS 2000)
Secured Transaction Registry (STR) Charge	Actual basis (Current NRS 500)
7. LOI Fees	
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.	
8. Other Letter Issuance Fee	NRS 500
D. International Trade :	
1. Import Letters of Credit	
Description	Charges/Commission/Fees/Others
LC Opening Commission:	
Industry	0.15% pq or min NRS 2,000pq
Trading	0.25% pq or min NRS 2,500pq
Revolving L/C:	
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 1,000
For amount increase and/or expiry date extension	Same as LC opening commission but min NRS 1,000
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 2,500
Documents return unpaid / unaccepted	NRS 1,500 for each set of documents
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 unutilised : 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

2. Export Letters of Credit	
LC/Amendment advising charge	NRS 5,000 flat
Negotiation Commission (Clean Dox) - Sight Bill	NRS 1,000 flat if document is negotiated at BOK
Negotiation Commission (Discrepant Dox) - Sight Bill	0.55% 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 5000
LC cancellation (unutilised)	NRS 2500 + SWIFT
Documents under Collection Basis	0.125% or min NRS 2000
CAD Certificates	0.125% or min NRS 3500
Duplicate CAD Certificates	NRS 1,000
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 NRS 200,000	NRS 2,000
Incentives amount above NRS 200,000 upto NRS 500,000	NRS 5,000
Incentives amount above NRS 500,000 upto NRS 1,000,000	NRS 10,000
Incentives amount above NRS 1,000,000 upto NRS 2,000,000	NRS 20,000
Incentives amount more than NRS 2,000,000	NRS 25,000
Interest rate for until the reimbursed period	As on Overdraft rate for customers with OD facility or published unarranged loans
3. Bank Guarantee	
Local:	
Opening Commission:	
Bid Bond	0.50% pq or min NRS 1,500 pq
Performance Bond	0.50% pq or min NRS 1,500 pq
Advance Payment Guarantee	0.60% pq or min NRS 2,000 pq
Counter Guarantee	As mentioned below in Int'l BG Charges
Shipping Guarantee	NRS 2500 flat. A commission of .25% pq to be charged if documents are not received within 30 days of LC expiry date
Financial Guarantee	1.5% pq or min NRS 2,500 pq
Other Guarantees	0.5% pq or min NRS 2,000 pq
Guarantee in favor of Customs Office (including for EXIM code)	
Opening Commission	0.50% 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.
Guarantee Issued for the submission of Court/Revenue Tribunal/Legal Dispute	0.50% pq or min NRS 5,000 pq
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. 2000
Duplicate Guarantee issuance (incase of original being misplaced)	NRS 1,000
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.	
E. Cards and E Banking :	
Description	Charges/Commission/Fees/Others
1. Visa Domestic Debit Card	
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:	
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 Grhalaxmi Savings (Scheme Code: SGFE1)	Free for 1st and 2nd year only
4 BOK Aatmiya Bachat	Free for 1st year only
5 BOK Premium Salary (Scheme Code:SALPS)	Free for 1st and 2nd year only
6 BOK Laganikarta 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
9 BOK Remit Savings Account	50% Discount for the first year
10 BOK Smart Savings Account	50% Discount for the first year
11 BOK Premium Plus Savings Account	Free for 1st year only
Re-issuance Fee	NRS 350
Pin regeneration Fee	NRS 250
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 20 Free upto 2 transactions per month for other cusotmers/Free upto 3 transactions per month for BOK Premium Salary
ATM Cash Withdrawal other ATMs (in India)	NRS 250 or 0.5% of transaction amount, whichever is higher
Balance enquiry on BOK ATM	Nil
Balance enquiry other ATMs (In India)	NRS 50
Balance Enquiry in Nepal (NEPS Member Bank)	NRS 5
Balance Enquiry in Nepal (other than NEPS Member Bank)	NRS 20
Manual Cash On-Us	Nil
Manual Cash Off-Us	NRS 200 or 2% of transaction amount
Manual Cash BOK Agents	NRS 50 or 1% of transaction amount

2. Visa Domestic Credit Card		
Card Fees :		
Joining Fee		NRS 750
Issuance fee		NRS 750
Annual fee		NRS 750
Supplementary Card Annual fee		NRS 750
Renewal Fee		NRS 750
Re-issuance Fee		NRS 750
Pin Regeneration Fee		NRS 250
Over limit Fee		NRS 600
Late payment Fee		NRS 500
Temporarily Limit Enhancement Fee		NRS 1000
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
3. BOK Online Payment through Card		
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)		
(50% discount for the first year to BOK Smart Bachat Khata)		
Service Charge for transactions amount for currencies other than USD		2.25%
4. Visa International Debit Card (USD Prepaid)		
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		NRS 50
5. Others		
ATM Access Fee (International card used in our ATM other than EU)		NRS 500
Card Block charge		NRS 100 per request
Uncollected Card destruction Charge		NRS 150
6. BOK Click		
BOK Click Annual fee (Including One Time Password (OTP) / Dual Password fees)		NRS 500 Free (for first year only) for BOK Premium Plus Savings Account
BOK Click Pin regeneration (for forgotten/lost)		NRS 50 each request
7. BOK Smart Banking		
Annual Fee		NRS 300
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 Grihalaxmi Savings	Free (first year)
3	BOK Bachat Khata	Flat charge NRS 250
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 Bidhyarthi Bachat Khata	Free for 1st year only
8	BOK Sahaj Bachat Khata	Free for 1st year only
9	BOK Remit Savings Account	50% Discount for the first year
10	BOK Smart Savings Account	50% Discount for the first year
11	BOK NRN Deposit Account	Free for 1st year only
12	BOK Premium Plus Savings Account	Free for 1st year only
	Manual Password Reset	NPR 50
	SMS Alert Service (Institutional Accounts only)	NPR 2,000
F. Other Charges :		
Description		Charges/Commission/Fees/Others
1. DMAT		
Account Opening Charge		NRS 50 Free for BOK Laganikarta Khata if opened through BOK Capital Market Ltd./any BOK branches Free for one time for BOK premium Plus Savings Account
Account Operation Annual Charge		NRS 100
Stock Ownership Transfer Charge		NRS 25 per transfer
REMAT Charge		NRS 50
Stock Pledge Charge		NRS 50
Account Freeze Charge		NRS 25
Share Balance Confirmation Certificate		NRS 500
2. Application Supported by Blocked Amount (ASBA)		
ASBA Charges		NRS 10
3. FDI Certificate Issuance		
		NRS 1000 flat