



**RELIANCE FINANCE LIMITED**

**रिलायन्स फाइनेन्स लिमिटेड**

# **Standard Tariff of Charges 2083**

## 1. Statement of Charges - Operations

<b>1.1. Customer Service</b>			
<b>S.N.</b>	<b>Description of Services</b>	<b>Amount</b>	<b>Remarks</b>
1	Issuance of Balance Certificate	Free	Rs. 500 for duplicate copy issuance of same period.
2	Standing Instruction	Rs. 200	Waived for Corporate Call/Current Account
3	Stop Payment Cheque	Free	
4	Requisition Slip for cheque book issuance against lost Cheque Requisition Slip	Rs. 200	Including cancellation of lost Cheques.
	Requisition Slip for one leaf cheque	Rs 50	
5	Issuance of "Good for Payment" Cheque	Free	
6	Cancellation of "Good for Payment" Cheque	Rs. 300	
7	Cheques Returned Charge for insufficient balance (both clearing and presented for payment at counter)	Rs. 300	In case the balance in account is less than Rs. 300 entire amount shall be deducted.
8	Cheques Destroy Charge	Rs. 200	In case the cheque book is not collected within 6 months from the date of printing. If the account balance is less than NPR 200, the entire available balance shall be deducted.
9	Issue of Statement (2nd copy of same period)	1st Page Rs. 50, Rs. 25 for each additional page and Maximum Rs. 300 in total	Free for 1st Time
10	Request to retrieve Customer Advice/ documents <ul style="list-style-type: none"> <li>• Up to 1 year Back</li> <li>• After 1 years</li> </ul>	<ul style="list-style-type: none"> <li>• Rs. 500</li> <li>• Rs. 1,000</li> </ul>	Free for regulator and local authorities
11	CCTV Footage Retrieval Charge	Rs. 300	Free for regulator and local authorities
12	Account Closing Charge	Free	
13	Interest Earned Certificate	Free	Rs. 300 for duplicate copy issuance of same period.

14	FD Premature Charge	If any Fixed Deposit is to be pre-matured, the pre-matured Fixed Deposit will be entitled to get interest rate provided in the minimum saving instead of paying all the interest and already paid interest shall be recovered from concern account holder accordingly.
	Recurring Deposit Premature Charge	If any Recurring Deposit Account is prematurely closed before completion of 6 months, no interest shall be payable on such deposit. However, if the Recurring Deposit Account is prematurely closed after completion of 6 months, the deposit shall be eligible only for the minimum savings interest rate applicable at the time, instead of the contracted Recurring Deposit interest rate. Any excess interest already paid shall be recovered from the concerned account holder accordingly.
14	Issuance of Duplicate Fixed Deposit Certificate	Rs. 300
15	Scheme Change Charge	Rs. 300
16	Dormant Activation Charge	Free
17	Notice Published Charge	As per actual cost
18	Issue of Manager's Cheque	Free
19	Manager's Cheque Cancellation/Stop Payment	Rs. 500
20	Courier Charge	As per actual cost
21	C-ASBA/ASBA Charge	Rs. 5 per application

<b>1.2. ECC, IPS,CIPS &amp; RTGS</b>			
<b>S.N.</b>	<b>Description of Services</b>	<b>Amount</b>	<b>Remarks</b>
<b>A</b>	<b>ECC</b>		
1	Below 2 lakhs	Free	
2	2 Lakhs & above	As per actual cost	
<b>B</b>	<b>Connect IPS</b>		
1	Fund Transfer	As per actual cost	
2	Government Payments	As per actual cost	
3	Credit Card Payment	As per actual cost	
4	Stock Broker Payment	As per actual cost	
5	Wallet Top Up	As per actual cost	
<b>C</b>	<b>IPS &amp; RTGS</b>		
1	NPR Transaction	As per actual cost	
2	FCY Transaction (Fee in NPR)	As per actual cost	

<b>1.3. Digital Banking</b>			
<b>S.N.</b>	<b>Description of Services</b>	<b>Amount</b>	<b>Remarks</b>
<b>A. SCT Card related</b>			
1	Issuance Charge	Rs. 250	Free for staff saving accounts
2	Annual ATM Charge	Rs. 250	
3	Re-issuance of Card (Loss/Damaged/Expired)	Rs. 250	
4	Pin-regeneration	Rs. 50	
5	Card Blocked/Unblocked Fee	Rs. 100	
6	Card Destroy Charge	Rs. 250	In case the Debit Card is not collected within 6 months of its request. If the account balance is less than NPR 250, the entire available balance shall be deducted.
7	Cash Withdrawal Charge	Free	Cash withdrawal/Balance enquiry other than RFL ATM will be charge as per actual basis
<b>B. Mobile Banking</b>			
1	Fist Time Subscription Charge	Free	Free for staff saving accounts
2	Annual Renewal Charge	Rs. 350	
3	Account Linkage Charge	Rs. 350	
4	Pin/Password Retrieve Charge	Free	
5	Mobile Number Modification	Rs. 50	
6	Interbank Fund Transfer	As per actual	
7	Block/Unblock	Free	
8	QR Charges	As per actual	

<b>1.4. Locker Charges</b>				
<b>S.N.</b>	<b>Description of Services</b>	<b>Charges Amount</b>	<b>Security Deposit</b>	<b>Remarks</b>
1	Small Sizes	Rs. 2,000 (Annual in advance)	Rs.10,000	50% waiver on charges and full waiver on the security deposit shall be applicable for Staff Saving Accounts.
2	Medium Sizes	Rs. 3,000 (Annual in advance)	Rs.10,000	
3	Big Sizes	Rs. 5,000 (Annual in advance)	Rs.10,000	
4	Break open of locker due to loss of key by customer	Rs. 2,000 plus actual charges submitted by vendor		
5	Locker Surrender Charge	Rs. 500		

## 2. Statement Charges - Credit Facilities

S.N.	Description of Services	Fees & Charges
<b>2.1 Loan and advances</b>		
1	Service Charge/Management Fee (Except Loan against FD)	Retail Loans <b>New:</b> 1.25% of Loan Limit
		Business Loan <b>Renewal:</b> Up to 20% of Service Charge
		DSL Wholesale Lending <b>New:</b> Up to 0.50% of Loan Limit <b>Renewal:</b> Up to 20% of Service Charge
2	Margin Lending	<b>Service Charge:</b> <ul style="list-style-type: none"> <li>• <b>Up to 5 Crore:</b> 1.25% of Loan Limit</li> <li>• <b>Above 5 Crore:</b> 0.75% of Loan Limit</li> </ul> <b>Renewal:</b> Up to 20% of Service Charge
3	Gold Loan	<b>Interest Rate:</b> Base Rate + premium up to 3% <b>Penal Interest:</b> 2% p.a. on overdue principal <b>Processing Fee:</b> Nil <b>Commitment Fee:</b> Nil
4	Interest Subsidized Loan	Nil
5	Consortium Loan	As per the consortium decision and as approved by concerned credit approving authority.
6	Commitment Fee on Revolving Loan	0.20% of unutilized amount if average utilization during the review period is less than 60%.
7	Penal Interest	2% p.a. on Overdue Principal
8	Swap Charge	<b>a. Floating Interest Rate:</b> <ul style="list-style-type: none"> <li>• <b>Within 2 years:</b> 100% of Service Charge on swap loan amount.</li> <li>• <b>After 2 years but within 5 Years:</b> 50% of Service Charge on swap loan amount.</li> <li>• <b>After 5 years:</b> 20% of Service Charge on swap loan amount.</li> </ul> <b>b. Fixed Interest Rate:</b> <ul style="list-style-type: none"> <li>• 1.25% of swap loan amount.</li> </ul>
9	Prepayment Charge	<ul style="list-style-type: none"> <li>• <b>Loan limit up to NPR. 5 Million:</b> Nil</li> <li>• <b>Loan limit above NPR. 5 Million:</b> <b>a. Floating Interest Rate</b> <ul style="list-style-type: none"> <li>• <b>Within 2 years:</b> 100% of Service Charge on prepaid loan amount.</li> <li>• <b>After 2 years but within 5 Years:</b> 50% of Service Charge on prepaid loan amount.</li> <li>• <b>After 5 years:</b> 20% of Service Charge on prepaid loan amount.</li> </ul> </li> <li>• In case of loan limit above NPR 5 million: If customer repays the loan</li> </ul>

		<p>from his/her own source due to changes in initial terms and condition: Nil</p> <p><b>b. Fixed Interest Rate</b></p> <ul style="list-style-type: none"> <li>• 1.25% of prepaid amount</li> <li>• In case of loan limit above NPR 5 million: If customer repays the loan from his/her own source due to changes in initial terms and condition: Nil</li> </ul>
10	Additional Charge on Prepayment or Swap	If loan is prepaid within 2 years and for project financing with grace period, if loan is prepaid or is swapped within 2 years from the date of project operation then Finance can charge prepayment charges or swap charges of additional 1% in line with NRB provisions.
11	Collateral Replacement Charge	Rs. 5,000
12	Share Release Charge	Rs. 100
13	Issuance of Credit Information Letter to other BFIs	Rs. 500
14	CICL Charge	As per Actual
15	Blacklisting Charge	As per Actual
16	Pre-disbursement Charge	0.25% per day or Rs. 5,000
17	Secured Transaction Registr	As per actual charge of STRO
18	Online Rokka/Fukuwa	Rs. 1,500
19	Share Pledge Charge (per institution)	Rs. 50
20	Blue print/Trace Map	As per actual cost
21	Loan Clearance Charge	Free
22	Valuation Charge	Listed Valuator: Actual Cost Self : 3,000
23	No Objection Letter Issuance	Rs. 500
<b>2.2 Letter of Credit</b>		
1	<p>Issuance of LC/TT/DAA/DAP</p> <ul style="list-style-type: none"> <li>• For FCY:</li> <li>• For INR/NPR</li> </ul>	<ul style="list-style-type: none"> <li>• 0.15% per quarter or min Rs. 1,000 per quarter</li> <li>• 0.20% per quarter or min Rs. 1,000 per quarter</li> </ul>
2	AL Commission under Usance LC	0.10% per month or min Rs. 1,000 per month
3	Revolving -in the terms of value/validity	0.25% per quarter or part credit thereof, min NPR 3,000 drawing up to face value will be free of charges, thereafter 0.15% will be levied on each reinstatement of value/validity
4	Cancellation of L/C	Rs. 2,000
5	<p>Swift Communication Charge</p> <ul style="list-style-type: none"> <li>• For L/C issuance and payment</li> <li>• For other communication</li> </ul>	<ul style="list-style-type: none"> <li>• Rs. 1,500 per message</li> <li>• Rs. 500 per message</li> </ul>

6	Amendment (LC/AL) <ul style="list-style-type: none"> <li>For validity extension or increase in value</li> <li>For value decrease and other terms/conditions</li> </ul>	<ul style="list-style-type: none"> <li>Same as issuance charge</li> <li>R. 1,000 per amendment</li> </ul>
<b>2.3 Letter of Guarantee :</b>		
1	Issuance Fee - Bid Bond	0.25% per quarter or min Rs. 1,500
2	Issuance Fee – Performance Bond	0.30% per quarter or min Rs. 1,500
3	Advance Payment Guarantee	0.375% per quarter or min Rs. 1,500
4	Amendment <ul style="list-style-type: none"> <li>For Increase in value &amp; Time extension</li> <li>For value decrease and other terms/conditions</li> </ul>	<ul style="list-style-type: none"> <li>Same as issuance charge</li> <li>Rs. 1,000 per amendment</li> </ul>
Other applicable charges of LC and Guarantee shall be as per the Business Sharing Agreement with Commercial Banks.		

### Special Points

- Charges specified in STC can be waived as per the regulatory provisions or as decided by CEO or his designated based on the Delegation of Authority so provided from time to time.
- Decision of CEO shall be final in case of any confusion or dispute with regard to STC including but not limited to rebate, concessions and discounts.
- All the charges/fees shall be consistent with NRB directives, circulars and other regulatory authority's circulars.