

1. Cheque book charges - Current Account			
Particulars	Existing	Proposed	Remarks
50 leaves of CA cheque book	Nu. 50	Nu. 50	No change
25 leaves of CA cheque book	Nu. 25	Nu. 25	
Personalized SB cheque book	Nu. 100	Nu.100	
Personalized CD cheque book	Nu. 200	Nu. 200	
2. Cheque book charges - Savings Account			
First Cheque book	First SB cheque book free.	First SB cheque book free.	No change
Subsequent issuance	Actual cost of the check book.	Actual cost of the check book.	
3. Cheque return charges intra bank			
Cheque returned for insufficient funds.	Free of charge	Nu. 300 plus 10% of the cheque value for first offence.	To be charged to the issuer of the cheque.
		Nu. 300 Plus 10% of the cheque value if a cheque is presented for the second time within six (6) months from the date of issue of the cheque.	To be charged to the issuer of the cheque.
		Nu. 500 plus 10% of the cheque value if a same cheque is presented for the third time within six (6) months from the date of issue. The cheque facility to the account holder shall be disabled after third offence by the bank for three (3) years.	To be charged to the issuer of the cheque.
In addition, mandate banks to call and inform the issuing bank before accepting high value cheques.			

4. Cheque return charges inter bank			
Presentment of cheque.	No charge	No charge	
Cheque returned for insufficient funds.	Nu. 300	Nu. 300 plus 10% of the cheque value	To be charged on the issuing bank who in turn will charge on the customer.
		Nu. 300 Plus 10 % of the cheque value if the same cheque is presented for the second time within six (6) months from the date of issue of the cheque.	To be charged on the issuing bank who in turn will charge on the customer
		Nu. 500 plus 10% of the cheque value if the same cheque is presented for the third time within six (6) months from the date of issue. The cheque facility for the account holder shall be disabled after third offence by the bank for three (3) years.	To be charged on the issuing bank who in turn will charge on the customer.
Cheque returned for no endorsement by the bank.	Nu. 100	Nu. 100	To be charged on the acquiring bank and not on the customer.
Late delivery of delivery statement.	Nu. 100	Nu. 100	To be charged on the acquiring bank and not on the customer.
Second presentment.	No charge	No charge	No Charge.
Presentment of postdated cheques.	Nu. 100	Nu. 100	To be charged on the acquiring bank and not on the customer.
Presentment of stale dated cheques.	Nu. 100	Nu. 100	To be charged on the acquiring bank and not on the customer.

5. ATM and POS-Domestic			
ATM withdrawal limit per day	Max	Max	Uniform limit of Nu. 40,000 per day.
1. BoBL- Nu. 30,000	Nu. 40,000.00	Nu. 40,000.00	
2. BNBL – Nu. 30,000			
3.DPNBL- Nu. 40,000			
4. T-Bank Nu. 40,000			
5. BDBL- Nu. 45,000			
6. Charges for using Banks own ATM (On-Us transaction)			
Financial (Cash withdrawal).	Free of Charge	Free of Charge	Free of Charge
Non-Financial (Balance enquiry, statement print, PIN change).	Free of Charge	Free of Charge	Free of Charge.
7. Charges on using other banks ATM (Off-Us transaction)			
Financial (Cash withdrawal)	First five transactions free of charge	First five (5) transactions free of charge	The total interchange fee has been maintained as per the Existing Charge; however, customer and Banks will now equally bear the interchange fee (Nu. 9 each).
	Sixth transaction- Customer are charged Nu. 12	Sixth transaction- Customer are charged Nu. 9	
	Sixth transaction- Banks are charged Nu. 6	Sixth transaction- Banks are charged Nu. 9	
Non-Financial (Balance enquiry, statement print, PIN change).	Banks are charged Nu. 8 per transaction.	Banks are charged Nu. 5 per transaction.	In line with the RuPay transactions.

8. PoS			
Charges for using Banks own PoS.	Free of Charge	Free of Charge	No change.
Charges for using other banks PoS domestic.	Banks are charges Nu. 12 per transaction.	Banks are charges Nu. 12 per transaction.	No change as the current charges are being charged on banks and its proven to be more efficient means to entice banks to deploy on-us terminals. Further 50 percent of the cost of PoS terminals are being sponsored by the RMA.
9. GIFT Payment System			
BULK	Free for both Inward and Outward.	Free for both Inward and Outward.	No change
BITS			
Inward	Free	Free	No Change
Up to Nu. 50000	Free of Charge	Nu. 20 flat transaction fee per transaction irrespective of amount up to Nu. 1 Million.	Charge for the GIFT BITS was not fixed and banks were using existing NEFT charge, BITS facilitates one to one funds transfer from Nu. 1 to Nu. 1 Million, a flat Nu. 20 per transaction from Nu 100,000 to 1 million was proposed irrespective of the amount transferred.
Nu. 50,001 to Nu. 100,000	Nu. 15		
Nu. 100,001 to Nu. 1000,000	Nu. 20		

RTGS			
Inward	Free	Free	No change
Nu. 1000,001	Nu. 35	Nu. 50 flat transaction fee per transaction irrespective of amount above Nu. 1 Million.	Charge for the GIFT RTGS was not fixed and banks were using existing NEFT charge, RTGS is high value funds transfer system Nu. 1 Million and above, a flat Nu. 50 per transaction was proposed irrespective of the amount transferred.

10. Bank Mobile app-based Funds transfer system limits and charges

Interbank			
Maximum of Nu. 100,000	Free of charge	Free of charge	
Intra Bank			
Nu. 1 to Nu. 100,000	Nu. 10 Monthly	Nu. Free of charge	
Nu. 100,001 to Nu. 500,000	Nu. 50 Monthly	Nu. Free of charge	
No limit	Nu. 100 Monthly	Nu. Free of charge	