



NEPAL CLEARING HOUSE LTD. (NCHL)
Transaction Fee Schedule
Effective from 30th May 2025 (16th Jestha 2082)

NCHL-ECC (For its member BFIs)

Transaction Fees

S.No.	Details	Transaction Amount Based Slab (Fees in NPR)			
		Up to 500	>500-50K	>50K-2L	>2L
1	Regular Clearing (NRP)	-	5	10	15
2	Regular Clearing (FCY)	15			
3	Express Clearing	100			
4	High Value Clearing	100			

Other Fees/ Charges

S.No.	Other Fees	Session	Session Currency	Liabe Party	Fees (NPR)
1	Bank Session extension Fee	Regular	All	Requesting Member	5,000
2	Last Minute Presentment Penalty	Regular	All	Presenting Member	200
3	Express Cheque Transaction Timeout	Express	All	Paying Member	200
4	High Value Cheque Transaction Timeout	High Value	All	Paying Member	100
5	National Archive System Charge	All	All	Requesting Member	200
6	Cheque Return Fee	All	All		0/100

NCHL-IPS Transaction Fees Schedule (For its member Institutions)

Transaction Fees

S.No.	Price Scheme	Transaction Amount Based Slab		
		Up to 500	> 500-50K	>50K
1	NPR Transactions (Fee in NRP) -Others	2	5	10
2	NPR Transactions (Fee in NRP) PFDS/PFSA/SSFC	10		
3	FCY Transactions (Fee in NPR)	10		

*For Dividend/IPO refund payments (IPO refund), the transaction fee will be waived for transaction amount up to NRs 100.

S.No.	Product/ Purpose	Code	Txn Type	Who Pays	Txn Type	Who Pays
1	Customer Transfer	CUST	Direct Credit	Debtor (ODFI)		
2	Supplier Party Payment	SUPP	Direct Credit	Creditor (RDFI)		
3	Treasury Payment	TREA	Direct Credit	Debtor (ODFI)		
4	Government Payment	GOVT	Direct Credit	Creditor (RDFI)		
5	Remittance Payment-International	REMI	Direct Credit	Debtor (ODFI)		
6	Domestic Remittance	REMD	Direct Credit	Debtor (ODFI)		
7	Dividend Payment	DIVI	Direct Credit	Creditor (RDFI)		
8	IPO Refund Payment	IPOR	Direct Credit	Creditor (RDFI)		
9	Salary Payment	SALA	Direct Credit	Creditor (RDFI)		
10	Salary Payment Corporate	SALC	Direct Credit	Debtor (ODFI)		
11	Insurance Payment	INSU	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
12	Installment Payment	INSM	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
13	Credit Card Payment	CCRD	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
14	Fees Payment	FEEO	Direct Credit	Debtor (ODFI)	Direct Debit	Debtor (RDFI)
15	Collection Payment	COLL	Direct Credit	Debtor (ODFI)	Direct Debit	Creditor (ODFI)
16	Social Security Payment	SSBE	Direct Credit	Debtor (ODFI)		

17	Pension Payment	PENS	Direct Credit	Debtor (ODFI)		
18	Investment & Securities	INVS	Direct Credit	Creditor (RDFI)		
19	Provident Fund Saving	PFDS	Direct Credit	Creditor (RDFI)		
20	PF Disbursement	PFSA	Direct Credit	Creditor (RDFI)		
21	Government To Government Payment	G2GP	Direct Credit	Debtor (ODFI)		
22	SSF Collection Payment	SSFC	Direct Credit	Debtor (ODFI)		
23	Government Revenue Related Payments	GREV	Direct Credit	Debtor (ODFI)		
24	Commercial Payment	COMC	Direct Credit	Creditor (RDFI)		
25	Settlement Payments	STLM	Direct Credit	Debtor (ODFI)		

Other Charges

S. No.	Other Charge	Charge	Who Pays
1	Return Fee	0/100	Transaction Originator (ODFI) based on Return Reason
2	Cancellation Fee	100	Transaction Originator (ODFI)
3	Rollover Fee	2 x Txn fee	Transaction Receiver (RDFI)
4	Auto Rejection	Txn fee	Transaction Receiver (RDFI)
5	Unwind Fee	100	Requesting member
6	Session Extension	5000/ 30 Mins	Requesting member

Other Fees

S. No.	Other Charge	Charge (NRs)	Who Pays
1	Archive Fee	200 / Txn	Requesting member

***connectIPS* (RPS) Transaction Fee Schedule** Effective from 1st April 2025 (18th Chaitra 2081)

Transaction Fees

S.No.	Details	Transaction Amount Based Slab		
		Upto - 500	Above 500-5000	Above 5000
1	Fund Transfer (mobile banking, <i>connectIPS</i> App /Web / Wallet Cash In/Out)	–	4	8
2	Fund Transfer (Other channels & use cases)	2	4	8
3	Creditor/Merchant payment	2	4	8

GoN Payment Transaction Fee

S. No.	Details	Up to 10K	> 10K
1	Government Payment	2	5

Note:

- As per the Finance Ordinance 2082, the Clearing House Services (□□□□□□ □□□) have been listed under the VAT Exemption List and hence, VAT is not applicable.

-Other creditors/services on- boarded by the members BFIs where transaction fees are borne by the creditor/ service provider are free of cost for customer.

-However, charges may vary for NPI members and its channels integrated with RPS as per arrangement with the member.

- Charges related to EFT Card services are applicable to respective BFIs, the information of the same is available in the portal being used by the respective BFIs.