

Excel Development Bank Limited
Birtamode, Jhapa

Proposed Fees, Charges & Commissions for Revision effective from 01.05.2077 B.S. i.e. 17.08.2020 A.D.

Fees, Charges & Commissions					Fees, Charges & Comm.		Remarks
SN	Headings	Sub-Headings		Volume	Rs./ %age		
A	Loans & Advances-Fees, Charges & Commissions						
1	Processing/Enhancement Fee	1.1	Business Loan (Business OD, WC, TL,DL, any other Fund Based Loanas in the name of Business Firm/Entities etc)	Loan upto Rs. 15.00 lacs to Agriculture Sector & Business/Entrepreneurship Promotion & Loan under Int. Sub.	No Processing Fee	NRB U.D. No. 2 Clause No. 36(2) & Int. Sub. Unified Policy-2075	
				Above 15.00 lacs	1.00% of loan amount/limit.	NRB Cir/01 dtd. 12.04.2077 Clause No. 40	
				Above 15.00 lacs	0.75% of loan amount/limit in case of takeover of exposures from other BFIs.		
				Wholesale Lending to MFIs	0.5% of the loan amount/limit.	NRB Cir/01 dtd. 12.04.2077 Clause No. 40	
		1.2	Retail Loan (Housing Loan, Land Loan, Personal Loans, Vehicle Loan, Loan Against Share, any other loans in the Individual's name)		1.00% of loan amount/limit	NRB Cir/01 dtd. 12.04.2077 Clause No. 40	
		1.3	Short Term Loans/DLs to Business Entities.	NA	1.00% of the proposed Loan amount	NRB Cir/01 dtd. 12.04.2077 Clause No. 40	
		1.4	Loan Against FD/ Cash, Cash equivalent Margin including lien on other A/C.		NIL		
1.5	Gold Loan (Also refer to A3)	NA	1.00% of the Loan amount on propertione basis for outstanding days or minimum Rs. 1,000	NRB Cir/01 dtd. 12.04.2077 Clause No. 40			
2	Facility/Limit Renewal Fee (for those Loan Acs only in which Loan Processing fee is applicable)	2.1	Business Working Capital/OD Loans		0.20% of the Loan Limit	NRB Cir/01 dtd. 12.04.2077 Clause No. 40	
		2.2	Retail OD (POD, Loan against Share)				
3	Insurance Cost on Gold Loans			NA	0.50% of loan amount (at the time of disbursement)		
4	Partial Release of Collateral except for Dep. Sec. & loan up to Rs. 5.00 lacs				NIL	Omitted as per NRB Instruction on supervision report	
					NIL		
					NIL		
5	Partial Release of Collateral & Re-Mortgage except for Dep. Sec. & loan up to Rs. 5.00 lacs				NIL	Omitted as per NRB Instruction on supervision report	
					NIL		
					NIL		
	Replacement of Collateral except for Dep. Sec. & loan up to Rs. 5.00 lacs					Omitted	
6	Commitment Fee						
		6.1	On Working Capital/Overdraft if average utilization drop below 60%	NA	0.20% of the average unutilized limit (calculated at the time of renewal based on last month/quarter interest paid).	NRB Cir/01 dtd. 12.04.2077 Clause No.40	
		6.2	On Term Loans (Business TL, PTL, HL,VL,LL etc) except for Short Term Loans (SDLs)	NA	One time @0.20% on difference amount between Loan Amount Sanctioned & Utilized	NRB Cir/01 dtd. 12.04.2077 Clause No.40	
7	Credit Information inquiry/blacklisting/delisting			NA	On actual basis	As per NRB norms.	
8	Reply on Local Credit Information			NA	Rs. 200.00 to Rs. 500.00	Per reply	
9	Prepayment & SWAP Charges on Term Loans (Both Business TL & Retail Term Loans) except for Short Term Loans (STs) & Demand Loans (DLs)			Loan ACs with Approved Loan Limit/Amount up to Rs. 50 lacs &/or Loan being prepaid due to upward revision of interest rates	No Charge	As per NRB norms (proposed).	
				Loan ACs with Approved Loan Limit/Amount above Rs. 50 lacs	0.20% of the loan amount prepaid	NRB Cir/01 dtd. 12.04.2077 Clause No.40	
10	SWAP Charge for all types of Fund Based Working Capital Exposures & Personal Overdrafts (SWAP of Loan by Other BFIs)				0.20% of the loan outstanding.	NRB Cir/01 dtd. 12.04.2077 Clause No.40	

				NA	NA	
11	Purchase (Clean bills)					
12	Bank Guarantee Commissions					
		12.1	Bid Bond	NA	0.25% p.q. or min Rs.1,000.00	
		12.2	Performance Bond	NA	0.40% p.q. or min Rs.1,000.00	
		12.3	Supplier's Credit Guarantee		0.50% p.q. or min Rs.1,000.00	
		12.4	Advance Payment /Mobilization Guarantee	NA	0.75% p.q. or min Rs.2,000.00	
13	Penal/Compound Interest (including for Staff Loan Facility)					
		13.1	Principal Overdue	NA	2% p.a. on Principal Overdue/ Total Outstanding Non renewed WC/OD for overdue period.	No Changes
		13.2	Interest Overdue	NA	Interest rate @ Interest rate applicable on respective account plus 2% p.a. on Overdue Interest for overdue period	No Changes
14	Property Valuation Charge			NA	Shall be paid by the Borrower directly to the valuator otehrwise as per charge fixed on Agreement between Valuator & the Bank or on actual claim basis whichever is lower.	No Changes
15	Insurance cost on stocks & collateral other than land			NA	On actual cost basis	No Changes
16	Blue Print, Field Map & Trace Map			NA	Rs. 1,000/per set of Maps or on actual cost basis whichever is higher.	Incase obtained by Bank.
17	Registration of a mortgage document & Rokka at Land Revenue/Registration Office			NA	On actual cost basis	No Changes
18	Registration of mortgage documents & Rokka at Bank's premises (ie call on DOOR)			NA	On actual cost basis	No Changes
19	Release of Legal Documents upon Settlement of Loan			NA	NIL	No Changes
20	Fees on Loan Recovery Activity (Cost for Publishing Loan Call Back Notice, Auction Notice, Re-valuation Costs, Expenses on executing Panchakrite Valuation for Auction of Property etc)			NA	On actual basis	No Changes
21	Legal Fee (external)			NA	On actual basis	No Changes
22	Charges on Non submission of Documents (Balance Sheet & P/L Accounts for renewal)			For Loan above Rs. 20 lacs	Rs. 1,000 per month from the date of expiry if not submitted within a month period	No Changes
B	Customer Service					
1	Stop Payment			NA	Nil	NRB Cir/01 dtd. 12.04.2077 Clause No. 40
2	Standing Instruction			NA	Rs. 200.00	
3	Certification of "Good for Payment"			NA	Nil	NRB Cir/01 dtd. 12.04.2077 Clause No. 40
4	Cancellation of "Good for Payment"			NA	Rs. 400.00	Per instrument
5	Cheque returned unpaid over the counter (insufficient balance only)			First Time	Rs. 300.00	Per instrument
				Cheque Re-presented	Rs. 500.00	Per instrument
6	Issuance of Balance Certificate			NA	Nil	NRB Cir/01 dtd. 12.04.2077 Clause No. 40
7	Account Statement Fee			NA	Free for one time on regular basis. Rs. 100.00 for each additional requests for the transactions within 1 year. Rs. 200.00 for each additional requests for the transactions before 1 year. Rs.500 for exceeding 20 pages in total for all 3 cases above.	No Changes
8	Activation of Dormant Account			NA	Nil	No Changes
9	Minimum Balance Non Maintenance Charge			NA	Nil	
10	Activity Fee (Debit Transactions more than specified by Bank on NPR Saving Accounts except done through ATM/Online Banking)			NA	Rs. 100 per additional transaction specified by the Bank Management.	
11	Cheque Issue					
		11.1	Issuance of Cheque Book against lost Cheque Book	NA	Rs. 300.00	Per book (minimum 10 leaves)
		11.2	Issuance of Cheque-Single Leaf	NA	Rs. 100.00	Per leaf
12	Cheque Issue from Other Branches					

F	Remittance					
1	Inward Remittance			NA	Nil	
2	Outward			NA	On actual basis or 0.10% with minimum charge of Rs.100.00	Per Remittance
3	ABBS			Up to Rs. 2 Lacs		
				Above Rs. 2 Lacs	Nil	Already revised by BOD
4	Local Inter-Bank Transfer through Other Bank's Chq./Advices			NA	Nil	Replaced by IPS Transaction
5	Transfer to other local banks from our customers' a/c by Issuing our Cheque			At Bank's Requirement	Nil	Per Transaction
				At Customer's Requirement	Rs. 200	Per Transaction
G	Bills Collection			NA	NA	
H	Postage & Charges					
1	Courrier Charge-Domestic			NA	Rs. 100.00 or on actual basis whichever is higher	Per Courier
2	Courrier Charge-India			NA	Rs. 300.00 or on actual basis whichever is higher	Per Courier
3	Courrier Charge-Other Countries			NA	Rs. 2,500.00 or on actual basis whichever is higher	Per Courier
I	SMS & Mobile Banking/Samart Banking			NA	Rs. 250/ Year	
J	ASBA Fee (Share Application) Commissions			NA	Rs. 25/Application	No Change
K	Others					
1	Issuance of Banker/Manager's Cheque			NA	0.10% or minimum Rs.100.00	Per BKC/MC
2	Cancellation of Banker/Manager's Cheque			NA	Rs. 100.00	Per BKC/MC
L	Penal Int. on Staff Advance (if not settled within stipulated time)			NA	2% on advance amount for overdue period	

Notes:

- All other charges/commissions not covered under this shall be as per the existing rates.
- CEO is authorized to provide waiver/concession on the above rates on case to case basis within the policies leived by Regulatory bodies.
- CEO may delegates the power given to him as per this approval.
- Fees, Charges & Commissions shall be revised immediately in case of any regulatory requirement/changes.
- No Services charges shall be levied to the employees of the Bank for Debit Card/Smart Banking/ABBS & any other similar product/services except on locker