

**Excel Development Bank Limited**  
**Birtamode, Jhapa**

**Fees, Charges & Commissions effective from 13.09.2077 B.S. i.e. 28.12.2020 A.D.**

Fees, Charges & Commissions			Fees, Charges & Comm.		Remarks	
SN	Headings	Sub-Headings	Volume	Rs./ %age		
<b>A</b>	<b>Loans &amp; Advances-Fees, Charges &amp; Commissions</b>					
<b>1</b>	<b>Processing/Enhancement Fee</b>	<b>1.1</b> 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	<b>NRB U.D. No. 2 Clause No. 36(2) &amp; Int. Sub. Unified Policy-2075</b>	
			Above 15.00 lacs	1.00% of loan amount/limit.	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>	
			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.	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>	
		<b>1.2</b> 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	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>	
			<b>1.3</b> Short Term Loans/DLs to Business Entities.	NA	1.00% of the proposed Loan amount	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>
			<b>1.4</b> Loan Against FD/ Cash, Cash equivalent Margin including lien on other A/C.		NIL	
		<b>1.5</b> Gold Loan (Also refer to A3)	NA	1.00% of the Loan amount on propertione basis for outstanding days or minimum Rs. 1,000	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>	
<b>2</b>	Facility/Limit Renewal Fee (for those Loan Acs only in which Loan Processing fee is applicable)	<b>2.1</b> Business Working Capital/OD Loans		0.20% of the Loan Limit	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>	
		<b>2.2</b> Retail OD (POD, Loan against Share)				
<b>3</b>	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	If paid within 2 Yrs-1% of of the loan amount prepaid. If paid in between 2 to 5 Yrs- 0.50% of the loan amount prepaid. If paid after 5 Yrs-0.20% of the loan amount prepaid.	NRB Cir/06 dtd. 01.09.2077 Clause No.14
10	SWAP Charge for all types of Fund Based Working Capital Exposures & Personal Overdrafts (SWAP of Loan by Other BFIs)					If paid within 2 Yrs-1% of of the loan amount prepaid. If paid in between 2 to 5 Yrs- 0.50% of the loan amount prepaid. If paid after 5 Yrs-0.20% of the loan amount prepaid.	NRB Cir/06 dtd. 01.09.2077 Clause No.14

					NA	NA	
11	Purchase (Clean bills)						
12	<b>Bank Guarantee Commissions</b>						
		12.1	Bid Bond		NA	0.25% p.q. or min Rs.1,000.00	In case of BG issued under Business Sharing Agreement with CBs; minimum Amount shall not be less than the amount shall be charged by BG issuing Bank.
		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	<b>Penal/Compound Interest (including for Staff Loan Facility)</b>						
		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 & collaterals 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>B Customer Service</b>						
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.	
<b>11 Cheque Issue</b>						
		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
<b>12 Cheque Issue from Other Branches</b>						
	Charges shall not be levied if customer is approaching to this Branch due to the opening of new Branch at his location or he/she has shifted to this Branch location	12.1	Issuance of Cheque Book from Other Branches	NA	Rs. 200.00	Per book (minimum 10 leaves).

	permanently. Ensure that old cheques should not remain unused without justifiable reason.	12.2	Issuance of Cheque-Single Leaf		NA	Rs. 100.00	Per leaf
13	Uncollected Cheques (If cheque is not collected within 60 days of the Issurance)				NA	Rs. 200.00	Per Book
14	<b>Account Closure</b>						
	Charges shall not be levied if customer is advised by the bank to shift in another scheme with the Bank & AC is Closed to avoid multiple AC in the same name as per NRB Regulations.	14.1	Deposit A/C closed (CA, SB, Call) within 6 months of opening		NA	NIL	<b>NRB Cir/01 dtd. 12.04.2077 Clause No. 40</b>
		14.2	A/C closed (CA, SB, Call) after 6 months		NA	NIL	No Changes (As per NRB Regulation)
15	<b>Account Management Fee</b>				NA	NIL	No Changes
<b>C</b>	<b>Electronic Cheque Clearing (ECC)</b>						
1	Outward						
		1.1	Normal		Cheque/Instrument below Rs. 2 lacs.	NIL	
		1.2	Normal		Cheque/Instrument of Rs. 2 lacs or above.	Rs. 25/cheque, Instrument.	
		1.3	Express/ High Value Session		NA	Rs. 100/Cheque, Instrument	
2	Inward				NA	Nil	No Changes
3	Clearing Cheque (outward) returned unpaid/rejected (for any reasons)				NA	Nil	No Changes
4	Clearing Cheque (inward) returned unpaid due to insufficient fund	4.1			First Time	Rs. 300.00	
		4.2			Cheque Re-presented	Rs. 400.00	
<b>D</b>	<b>Inter Bank Payment System (IPS)</b>						
1	Inward (Deposit in Customer's AC with us)				NA	NIL	
2	Outward (Transfer of Fund to Other Bank's AC from our Customer's AC)	2.1	For Customers having AC with us (Own Customer)		Up to Rs.500	Rs. 2/Transfer	<b>As per Instruction on NRB Supervision Report</b>
					Above Rs.500 upto Rs.5 K	Rs. 5/Transfer	
					Above Rs.5 K upto Rs.50 K	Rs. 10/Transfer	
					Above Rs. 50 K	Rs. 15/Transfer	
		2.2	For customers not having AC with us		NA	Rs. 100/Transfer	Amount Not Exceeding Rs 50,000.

<b>E</b>	<b>Safe Deposit Lockers (Fees &amp; Key Deposit)</b>						
1	Small-Sized			NA	Rs. 2,000/ Year		
2	Medium-Sized			NA	Rs. 3,000/ Year		
3	Large-Sized			NA	Rs. 5,000/ Year		
4	Minimum Key Deposit on Locker (All sizes)			NA	Rs. 10,000 (One time)		
5	Key Replacement Fee-All Types			NA	Actual Cost to be incurred by the Bank.		
6	Surrender of Locker-All Types			NA	Rs. 500.00		
<b>E</b>	<b>ATM/Debit Cards</b>						
1	Issuance of ATM/Debit Card			NA	Rs. 300.00/Year		
2	Reissuance of Card against Lost Card			NA	Rs. 300.00/Card		Per Card
3	Reissuance of PIN			NA	Rs. 100.00 per request		
4	Uncollected ATM Card (cards not collected within 2 months will be destroyed)			NA	Rs. 200.00/Card		
5	Cash withdrawal Fees other than EDBL's ATMs			NA	NIL. Management may decided on time to time.		
6	Balance enquiry/Mini Statement Fees made from ATMs other than EDBL			Within NEPS member's ATM	Rs. 5 per Inquiry/statement or on actual cost basis.		
				Otherthan NEPS member's ATM (Inside Nepal)	Rs. 20 per Inquiry/statement or on actual cost basis.		
				Within VISA Terminals (Outside Nepal)	Rs. 50 per Inquiry/statement or on actual cost basis.		
7	Record Retrieval Charges including for Closed Accounts			NA	Rs. 100.00 for transactions up to 6 months & Rs. 200.00 for transactions before 6 months		
<b>F</b>	<b>Remittance</b>						
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			At Bank's Requirement	Nil		Per Transaction

	Cheque			At Customer's Requirement	Rs. 200	Per Transaction
<b>G</b>	<b>Bills Collection</b>			NA	NA	
<b>H</b>	<b>Postage &amp; Charges</b>					
1	Courrier Charge-Domestic			NA	Rs. 100.00 or on actual bais whichever is higher	Per Courier
2	Courrier Charge-India			NA	Rs. 300.00 or on actual bais whichever is higher	Per Courier
3	Courrier Charge-Other Countries			NA	Rs. 2,500.00 or on actual bais whichever is higher	Per Courier
<b>I</b>	<b>SMS &amp; Mobile Banking/Samart Banking</b>			NA	Rs. 250/ Year	
<b>J</b>	<b>ASBA Fee (Share Application) Commissions</b>			NA	Rs. 25/Application	No Change
<b>K</b>	<b>Others</b>					
1	Issuance of Banker/Manager's Cheque			NA	0.10% or minimum Rs.100.00	Per BKC/MC
2	Canellation of Banker/Manager's Cheque			NA	Rs. 100.00	Per BKC/MC
<b>L</b>	<b>Penal Int. on Staff Advance (if not settled within stipulated time)</b>			NA	2% on advance amount for overdue period	