

Excel Development Bank Limited
Birtamode, Jhapa

Proposed Fees, Charges & Commissions for Revision effective from 01.05.2076 B.S. i.e. 18.08.2019 A.D.

Fees, Charges & Commissions				Fee, Charges & Commissions		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)	Upto Rs. 10.00 lacs	1.75% of loan amount/limit	
				Above 10.00 lacs & Up to Rs. 50.00 lacs.	1.65% of loan amount/limit	
				Above 50.00 lacs	1.50% of loan amount/limit	
		1.2	Retail Loan (Housing Loan, Land Loan, Personal Loans, Vehicle Loan, Loan Against Share, any other loans in the Individual's name)	HL	1.50% of loan amount/limit	
				VL-Personal	1.50% of loan amount/limit	
				VL-Commercial	1.75% of loan amount/limit	
				LL, PTL, POD	1.75% of loan amount/limit	
				Loan against Share	1.50% of loan amount/limit	
				Other Personal Loan	1.75% of loan amount/limit	
		1.3	Short Term Loans/DL (up to 3 months) to Business Entities.	NA	1.25% of the proposed Loan amount	
		1.4	Loan Against FD/ Cash, Cash equivalent Margin including lien on other A/C.		0.50% of the proposed Loan amount	
		1.5	Gold Loan	NA	1.50% of the proposed Loan amount or minimum Rs. 500	
		2.1	Business Working Capital/OD Loans		1.00% or minimum Rs.3,750	
2	Facility/Limit Renewal & TL Review (If any required) Fee	2.2	Retail OD (POD, Loan against Share)		1.25% or minimum Rs.5,000	
3	Insurance Cost on Gold Loans			NA	NA	
				Prop. DV Upto Rs. 20.00 lacs	Rs. 2,000.00	
4	Partial Release of Collateral except for Dep. Sec. & loan up to Rs. 5.00 lacs			Prop. DV Upto Rs. 50.00 lacs	Rs. 4,000.00	
				Prop. DV above Rs. 50.00 lacs	Rs. 6,000.00	
					Rs. 4,000.00	
5	Partial Release of Collateral & Re-Mortgage except for Dep. Sec. & loan up to Rs. 5.00 lacs				Rs. 6,000.00	
					Rs. 8,000.00	
	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	0.50% of the average unutilized limit (calculated at the time of renewal based on last month/quarter interest paid).	Revised
		6.2	On Term Loans (Business TL, PTL, HL, VL, LL etc) except for Short Term Loans (SDLs)	NA	One time @0.50% on difference amount between Loan Amount Sanctioned & Utilized	Revised
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
				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).
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 above Rs. 50 lacs & If Paid by Self	2.00% of Loan Outstanding	Revised
				Loan ACs with Approved Loan Limit/Amount above Rs. 50 lacs & if Swapped by other BFIs.	3.00% of Loan Outstanding	Revised
10	SWAP Charge for all types of Fund Based Working Capital Exposures & Personal Overdrafts (SWAP of Loan by Other BFIs)				3.00% of the loan outstanding.	

11	Purchase (Clean bills)			NA	0.50% on Purchased Value plus interest at the interest rate applicable to the loan account or higher published interest rate for outstanding periods	
12	Bank Guarantee Commissions					
		12.1	Bid Bond	NA	0.75% p.q. or min Rs.1,000.00	
		12.2	Performance Bond/Supplier's Credit Guarantee	NA	1.00% p.q. or min Rs.1,000.00	
		12.3	Advance Payment /Mobilization Guarantee	NA	1.25% 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 & 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.	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			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 with one month moratorium	No Changes
B	Customer Service					
1	Stop Payment			NA	Rs. 200.00	Per instrument/leaf but Maximum Rs. 500
2	Standing Instruction			NA	Rs. 200.00	Per instruction but No charge for SI required for Call/Current & RD AC.
3	Certification of "Good for Payment"			NA	Rs. 500.00	Per instrument
4	Cancellation of "Good for Payment"			NA	Rs. 200.00	Per instrument
5	Cheque returned unpaid over the counter (insufficient balance only)			First Time	Rs. 300.00	Per instrument
				Cheque Re-presented	Rs. 400.00	Per instrument
6	Issuance of Balance Certificate			NA	Free for One time in a year but Rs. 500.00 for per additional request.	Charge shall be levied if asked more than one time in a year or for interium period. However; balance certificate for Fiscal year end or as on account closed date for one time shall be provided free of cost.-No Change
7	Account Statement Fee			NA	Free for one time on regular basis. But for each additional requestes Rs. 100.00 & Rs. 200.00 for each additional requests for transactions before 1 year.	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	Revised
11	Cheque Issue					
		11.1	Issuance of Cheque Book against lost Cheque Book	NA	Rs. 200.00	Per book (minimum 10 leaves)
		11.2	Issuance of Cheque-Single Leaf	NA	Rs. 100.00	Per leaf
12	Cheque Issue from Other Branches					
	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 permanently. Ensure that old cheques should not remain unused without justifiable reason.	12.1	Issuance of Cheque Book from Other Branches	NA	Rs. 200.00	Per book (minimum 10 leaves).
		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	Account Closure					
	Charges shall 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	Rs. 300.00	Except for Zero Balance Deposit Schemes
		14.2	A/C closed (CA, SB, Call) after 6 months	NA	NIL	No Changes (As per NRB Regulation)
15	Account Management Fee			NA	NIL	No Changes
C	Electronic Cheque Clearing (ECC)					
1	Outward					
		1.1	Normal (Applicable for Rs.2 lacs or above only)	Cheque/Instrument Equall or Above Rs. 2 lacs.	Rs. 25/cheque, Instrument.	No Charge for for Instrument below Rs. 2 lacs.
		1.2	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	Revised
		4.2		Cheque Re-presented	Rs. 400.00	Revised
D	Inter Bank Payment System (IPS)					
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. 50 K	Rs. 15/Transfer	
				Above Rs. 50 K up to Rs. 2 lacs	Rs. 25/Transfer	
				Above Rs. 2 lacs	Rs. 50/Transfer	
2.2	For customers not having AC with us	NA	Rs. 100/Transfer			
E	Safe Deposit Lockers (Fees & Key Deposit)					
1	Small-Sized			NA	Rs. 1,500/ Year	Revised
2	Medium-Sized			NA	Rs. 2,500/ Year	
3	Large-Sized			NA	Rs. 4,000/ 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	
E	ATM/Debit Cards					
1	Issuance of ATM/Debit Card			NA	Rs. 200.00 or on actual cost basis	Per Year
2	Reissuance of Card against Lost Card/Renewal			NA	Rs. 200.00 or on actual cost basis	Per Card

3	Reissuance of PIN			NA	Rs. 100.00 or On actual cost basis	Per Card
4	Uncollected ATM Card (cards not collected within 2 months will be destroyed)			NA	Rs. 200.00 or on actual cost basis	
5	Cash withdrawal Fees other than EDBL's ATMs			NA	NIL	
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	
F Remittance						
1	Inward Remittacne			NA	On actual basis or 0.10% with minimum charge of Rs.100.00	Per Remittance
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	Nil	Per Transaction
				Above Rs. 2 Lacs	Up to Rs. 5 Lacs- Rs. 50 Above Rs. 5 Lacs- Rs. 100	Per Transaction
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. 100	Per Transaction
G Bills Collection						
				NA	0.10% of collection amount or min Rs.100.00 plus other bank charges.	
H Postage & Charges						
1	Courrier Charge-Domestic			NA	Rs. 50.00 or on actual bais whichever is higher	Per Courier
2	Courrier Charge-India			NA	Rs. 200.00 or on actual bais whichever is higher	Per Courier
3	Courrier Charge-Other Countries			NA	Rs. 500.00 or on actual bais whichever is higher	Per Courier
I SMS & Mobile Banking/Samart Banking						
				NA	Rs. 200/ 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	Canellation 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
- CEO is authorized to provide waiver/concession on the above rates on case to case basis within the policies
- CEO may delegates the power given to him as per this approval.
- Fees, Charges & Commissions shall be revised immediately in case of any
- No Services charges shall be levied to the employees of the Bank for Debit Card/Smart Banking/ABBS & any other similar product/services except