

# EXCEL DEVELOPMENT BANK LIMITED

HEAD OFFICE, BIRTAMODE, JHAPA, NEPAL

## **Standard Tariff of Charges**

**Revised on: 2079 Shrawan**

**Effective from: 29 Shrawan, 2079**

## **STANDARD TARIFF OF CHARGES (STC)**

Unified Standard Tariff of Charges (STC) is mandatorily required to us for rendering services and performing transactions and this manual contains details of standard charges that the Bank wishes to apply for the services it provides.

Alterations to the tariff may be made only upon approval from Chief Executive Officer (CEO). Any branch/profit center specific deviation that is required due to the competition or due to business needs shall be approved by CEO or his alternate to the extent of authority delegated to him. It is expected that such concessions/waivers will be used carefully with proper justifications and only if it contributes in maximizations of sales and customer satisfaction.

Separate approval from Chief Executive Officer should be obtained while extending any banking products/services and if any charges are not covered in this STC.

Any amendments on STC shall be approved from Board of the Bank and will be notified through a Circular. This document is the property of Excel Development Bank Ltd. For customer's reference, summary of STC should be displayed at the visible places at bank's premises / Notice Board and also made available for view to general public/customers on bank's website.

## Standard Fees and Charges

<b>A. CREDIT</b>		
<b>1</b>	<b>Loan Processing/Renewal Fee</b>	
<b>SN</b>	<b>Heading</b>	<b>Charges</b>
1.1	Loan Processing Fee (except Loan against FD and Gold Loan and Interest Subsidized Loans) for all funded facilities	1.00% of the limit
1.2	Loan Processing Fee (in case of swap from other BFIs)	0.75% of the limit
1.3	Loan Processing Fee for wholesale lending to MFIs	0.50% of the limit
1.4	Loan Processing Fee for Gold Loan	1% of loan amount on proportionate basis for utilization days or minimum of Rs.1000.00.
1.5	Loan Renewal Fee	0.20% of the limit
1.6	Loan Administration/Renewal Fee (Consortium Loan)	As per Consortium Agreement
1.7	Insurance Cost of Gold Loans	0.50% of loan amount (at the time of disbursement)
2	<b>Loan Commitment Fee</b>	0.20% of unutilized limit (If average utilization of the approved limit is less than 60%, commitment fee shall be applicable for differential unutilized amount).
3	<b>Loan Prepayment Charges</b> <b>Applicable For any Loan Above Rs. 50.00 Lakhs</b>	
3.1	If loan is pre-paid within 2 years from the date of disbursement	Up to 100% of Loan Processing Fee
3.2	If loan is pre-paid from above 2 years but within 5 years from the date of disbursement	Up to 50% of Loan Processing Fee
3.2	If loan is pre-paid above 5 years from the date of disbursement	Up to 20% of Loan Processing Fee
4	<b>Loan Swap Charge</b>	
4.1	If loan is swapped within 2 years from the date of disbursement	1% on swap/pre-paid amount
4.2	If loan is swapped between 2 to 5 years from the date of disbursement	0.50% on swap/pre-paid amount
4.3	If loan is swapped after 5 years from the date of disbursement	0.20% on swap/pre-paid amount

5	<b>Penal Interest</b>	
5.1	Principal penal on overdue principal	@ 2% p.a.
5.2	Interest rate on overdue interest	Normal interest plus 2% p.a.
6	<b>Others</b>	
6.1	Partial of Real Estate Collateral (REC) i.e. mortgage release fees	Rs. 5,000 per release. Not applicable for final settlement
6.2	RECs Replacement Charge	Rs. 5,000 per case
6.3	Certificate for Line of Credit	Rs. 1,000 per letter
7	<b>CICL related Charges</b>	
7.1	Credit Information Inquiry/Blacklisting/Delisting	At actual basis
7.2	Reply of local credit information/inquiries	Rs.200 to Rs.500 per reply

**B. GUARANTEE:**

S.N.	Particular	Fees & Charges
1	Bid Bond	0.25% per quarter or Rs. 1,000.00 per quarter whichever is higher
2	Performance Bond	0.40% per quarter or Rs. 1,500.00 per quarter whichever is higher For Exim Code: Rs.5,000.00 flat per year
3	Supply Credit Guarantee	0.50% per quarter or Rs. 1,500.00 per quarter whichever is higher
4	Advance Payment/Mobilization Guarantee	0.50 % per quarter or Rs.2,000.00 per quarter whichever is higher
5	Other Types of Guarantee	0.50 % per quarter or Rs.2,000.00 per quarter whichever is higher
6	BG for Route Permit	Rs.1,200.00 flat for two wheelers
		0.40% per quarter or Rs. 1,000.00 per quarter whichever is higher
7	BG Amendment	a. Rs. 1,000.00 (Not affecting value & tenure) b. Affecting value & tenure: Equal to issuance commission
8	BG cancellation charges (within expiry)	Rs. 1,000 per BG
9	Claim handling charge	Rs.1,000.00 flat per claim

### C. CUSTOMER SERVICE

S.N.	Particular	Fees & Charges
1	Stop Payment	Nil
2	Standing Instruction	Rs.200.00 per instruction (except Call/Current transfer, amount to be deposited periodically on any deposit product as per product feature)
3	Issuance of "Good for Payment" Cheque	Nil
4	Cancellation of "Good for Payment" Cheque	Rs.400.00
5	Cheque returned unpaid over the counter (Insufficient balance only)	a) First Time :Rs.300.00 b) Cheque represented: Rs.500.00
6	Issuance of Balance Certificate	Nil
7	Account Statement fee	a) Free for one time on regular basis. b) Rs.100.00 for each additional request for previously issued statement within 1 year. c) Rs.200.00 for each additional request for previously issued statement above 1 year. d) Rs.500.00 for exceeding 20 pages in total for the cases (b) & (c) as above.
8	Dormant Account activation	Nil
9	Cheque/ Cheque Book Issuance	Against Lost Cheque Book : Rs.300.00 Issuance of single leaf : Rs.100.00 ( If cheques of existing Cheque Book has remained unused and customer has approached for single leaf issuance) Without requisition slip: Rs.100.00
10	Cheque Book issuance from other branches	Rs.200.00 ( No charge shall be levied if customer is approaching in cross branch on condition that cheques of existing cheque book has been already used )
11	Uncollected Cheques for more than 6 months	Rs.400.00 per book (Cheque Book to be destroyed thereafter )
12	Account Scheme Change	Rs.100.00 ( If customer has requested to change the scheme)
13	Account Closure	Nil
14	Issue of Manager's Cheque and for cancellation, if any	Rs.500.00 per MC
15	CASBA Fee (Share Application Commission)	Rs.15.00 per application

**D. ELECTRONIC CHEQUE CLEARING (ECC)**  
**(Subject to change as per the changes made by NCHL/NRB)**

SN	Details	Charges
1	Cheques up to Rs. 200,000	No Charge
2	Cheques above Rs. 200,000	Rs. 15 per instrument
3	Express Clearing	Rs. 100 per instrument
4	High value Clearing	Rs.100.00 per instrument
5	Late Presentment Fee	Rs. 200 per cheque (on customer's request)
6	Duplicate Cheque return advices (2 <sup>nd</sup> time)	NPR 100.00
7	INR Cheque sent for collection	At actual basis
8	Clearing Cheque (inward) returned unpaid due to insufficient fund	a) First Time : Rs.300.00 b) Cheque represented: Rs.400.00

**E. NCHL – Inter Bank Payment System (IPS)**  
**(Subject to change as per the changes made by NCHL )**

SN	Price Scheme	Transaction Amount Based Slab		
		Up to 500	> 500 - 50K	> 50K
1	NPR Transactions (Fee in NPR)	2	5	10
2	For customer not having account with us	Rs.100.00 per transfer amount not exceeding Rs.50,000.00		
Note: For dividend payments, the transaction fee will be waived for transaction amount up to Rs.100.				

**F. SAFE DEPOSIT LOCKER (SDL):**

All SDL customers are required to maintain a security deposit and the security deposit is refundable at the time of surrender of the SDL and the key by the customer.

SN	Particular	Annual Charge	Security Deposit
1	Small size	Rs.2,000/year	NPR 10,000.00
2	Medium size	Rs.3,000/year	NPR 10,000.00
3	Large size	Rs.5,000/year	NPR 10,000.00

SN	Particular	Charges
1	Breaking of Locker/Key Replacement fee – all types	As per actual cost
2	Surrender of Locker – all types	Rs.500.00

**G. ATM/DEBIT CARD:**

SN	Particular	Charges
1	Issuance Fee (Primary/supplementary)	Rs.450.00 per year
2	Replacement card (Lost/damaged)	Rs.450.00
3	Reissuance of PIN	Rs.100.00 per request
4	Uncollected Debit/ ATM Card ( if not collected within 3 months)	Rs.300.00 ( ATM/Debit Card to be destroyed thereafter)
5	Card Block/Unblock request	Rs.100.00
6	Linking new account (Account No. Change)	Rs.100.00
7	Card withdrawal fee in other bank's ATM	Nil within VISA Terminals in Nepal. VISA Terminals in India: Rs. 250/ transaction (Management may decide on time to time subject to change as per NRB's Directives/Circulars)
8	Balance Enquiry/Mini Stmt fee made from ATM's other than EDBL	i. Within NEPS member's ATM: Rs.5 per enquiry/statement or actual cost basis ii. Outside NEPS member (in Nepal): Rs.20 per enquiry/statement or actual cost basis iii. Within VISA terminals (Outside Nepal): Rs.50 per enquiry/statement or actual cost basis

**H. REMITTANCE**

SN	Particular	Charges
1	Inward remittance	Nil
2	Outward	As per agreement with remittance companies
3	ABBS	Nil
4	Fund transfer to other bank from our customer's account by issuing our Cheque (as per customer's request)	Rs.200.00 per transaction
5	Bills Collection	NA

**I. POSTAGE AND CHARGES**

SN	Particular	Charges
1	Courier Charge – Domestic	Rs.100.00 or on actual basis whichever is higher
2	Courier Charge – India	Rs.300.00 or on actual basis whichever is higher
3	Courier Charge – Other country	Rs.2,500.00 or on actual basis whichever is higher

**J. MOBILE BANKING (Excel Smart)**

SN	Particular	Charges
1	Registration/Renewal Fee (Per Year)	Rs. 350.00
2	Password Reset Charge	Rs.50.00
3	Block/unblock Charge ( On request by Customer)	Rs.50.00
4	Any change on customer's profile	Rs.50.00
5	Inter-Bank fund transfer	As decided by service provider/ Switch
6	Any Other Third Party Charges Including Connect IPS, QR Payments etc.	As decided by service provider/ Switch

**K. Documents/Records Retrieval:**

SN	Particular	Charges
1	Other old documents retrieval	a) Rs.100 per request for records up to 6 months; b) Rs.200 per requests for records above 6 months; (For both a & b subject to approval from COO/DCEO) <i>(No charge in case of request received from law enforcement agencies)</i>

**L. Staff Discount:**

SN	Particular	Charges
1	Mobile Banking Registration/ Renewal	Free
2	Issuance of Debit Card	Free
2	Locker Security Deposit/ Surrender Fee	Free
3	Locker Fees	50% of Standard fee