EXCEL DEVELOPMENT BANK LIMITED

HEAD OFFICE: BIRTAMODE, JHAPA

Standard Tariff of Charges

Effective from: 2083 Bhadra

STANDARD TARIFF OF CHARGES (STC)

Standard Tariff of Charges (STC) is standard charges that the Bank applies for the services it provides.

Any deviation/Alterations/Waivers/Discounts to the tariff may be made only upon approval from Chief Executive Officer (CEO) and the authority delegated by 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. 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 and other channels as applicable.

Standard Fees and Charges

A. 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.500.00
5	Cheque returned unpaid over the counter	Nil
6	Cheque dishonored (For ECC inward)	Rs.300.00 for every return
7	Issuance of Balance Certificate	Nil
8	a. 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.
	b. Account Statement Fee Through Email	First Time: Free Second Time: Rs 100.00 each email (Free for loan clients & institutions)
	c. Account Statement through courier	Actual cost of courier + Rs.100
9	Issuance of Debit/ Credit Advice	Nil for first time Rs.250.00 per advice (Duplicate)
10	Fixed Deposit Certificate (Duplicate)	Rs. 200
11	Dormant Account activation	Nil
12	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) Loss of Cheque Requisition Slip: Rs.200.00
13	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)

14	Uncollected Cheques for more than 6 months	Rs.300.00 per book (Cheque Book to be destroyed thereafter)
15	Account Scheme Change	Rs.100.00 (On customer's request)
16	Account Closure	Nil
17	Issue of Manager's Cheque and for cancellation, if any	Rs.500.00 per MC
18	C-ASBA Fee (Share Application Commission)	Rs.5.00 per application
19	Fixed Deposit Pre-mature	Normally, pre-mature withdrawal of fixed deposit accounts shall not be entertained. Interest rate applicable (payable) will be derived by deducting 1% from the prevailing interest rate for the period the FD was in operation/actually held period. Required adjustment for the tax shall also be carried out. No interest shall be provided for fixed deposit accounts having tenure of 3 months or less

B. ATM/DEBIT CARD:

SN	Particular	Charges
1	Card Issuance Fee	Rs.450.00 (Rs.1850.00 if customer wishes to pay the charges for 5 years upfront)
2	Installment Fee	Per year Rs. 450 after first year
3	Replacement card (Lost/damaged)	Rs.450.00
4	Reissuance of PIN	Rs.100.00 per request
5	Uncollected Debit/ATM Card (if not collected within 3 months)	Rs.300.00 (Debit/ATM Card to be destroyed thereafter)
6	Temporary Card Block request	NIL
7	Card Unblock request	Rs.200.00
8	Permanent Card Block as per Customer Request	Rs.300.00
9	Card Permanent Block for Replacement of new card	Rs.100.00
10	Linking new account (Account No. Change)	Rs.100.00
11	Cards not returned at the time of account closure (if validity of card remaining)	Rs.100.00 per year for remaining validity period of Card.
13	Cash withdrawal fee in other bank's ATM	a. Nil within VISA Terminals in Nepal for 5 times a month (as per English Calendar) & Rs.15 thereafter. b. VISA Terminals in India: Rs. 250/ transaction (Management may decide on time to time subject to change as per NRB's Directives/Circulars)

14	Balance Enquiry/Mini Statement fee made from ATM's other than EDBL	i. EDBL ATM: NIL ii. Within NCHL member's ATM: Rs.5 per enquiry/statement or actual cost basis iii. Outside NCHL member (in Nepal): Rs.20 per enquiry/statement or actual cost basis iv. Within VISA terminals (Outside Nepal): Rs.50 per enquiry/statement or actual cost basis

C. MOBILE BANKING (Excel Smart)

SN	Particular	Charges
1	Registration/Renewal Fee (Per Year)	Rs. 350.00
2	Password Reset Charge	NIL
3	Block Charge (On request by Customer)	NIL
4	Unblock Charge (On request by Customer)	Rs.50.00
5	Any change on customer's profile	Rs.50.00
6	Mobile Number Change	Rs.50.00
7	Inter-Bank fund transfer	As decided by service provider/ Switch
8	Any Other Third Party Charges Including Connect IPS, QR Payments etc.	As decided by service provider/ Switch
9	Koili IPN (As per charge by the service provider)	Deposit: Rs.1000.00 (refundable) Charge: Rs.300.00 per month

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

SN	Details	Transaction Amount Based Slab (Fees in NPR)			
		Upto 500	>500 – 50K	>50K – 2L	>2L
1	Regular Clearing	-	5	10	15
2	Express Clearing	100			
3	High value Clearing	100			
4	Late Presentment Fee	200 per cheque (on customer's request)			
5	INR cheque sent for collection	On Actual basis			
6	Clearing Cheque (inward) returned unpaid due to insufficient fund	a) First time: Rs.300 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	NPR Transaction for Provide Fund Saving and Provident Fund Disbursement	10		
Note: For dividend payments, the transaction fee will be waived for transaction amount up to Rs.100.				

F. RTGS/Connect-RTGS Transaction Charges (As per NRB)

Time Schedule During Normal Business Day	Fee (NPR)
For transaction settled in Morning session	10
For transaction settled in Afternoon session	20
For transaction settled in Evening session	100

G. 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	Rs.5,000.00
2	Medium size	Rs.3,000/year	Rs.7,000.00
3	Large size	Rs.5,000/year	Rs.10,000.00

SN	Particular	Charges
1	Breaking of Locker/Key Replacement fee – all types	As per actual cost + Rs.1000.00
2	Surrender of Locker – all types	Nil

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. CREDIT		
1	**Loan Processing/Renewal Fee**	
SN	**Heading**	**Charges**
1.1	Loan Processing Fee (except Loan against FD 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 Renewal Fee	0.20% of the limit
1.5	Loan Administration/Renewal Fee (Consortium Loan)	As per Consortium Agreement
1.6	Loan Processing Fee for Gold Loan	a. For demand loan: 1% of loan amount on proportionate basis for utilization days or minimum of Rs.500.00 at the time of settlement. b. For revolving loan: 1% of loan amount at the time of disbursement
1.7	Insurance Premium of Gold Loans	a. 1% of value of Gold/Silver on day count basis at the time of settlement (For Demand Loan) b. 1% of value of Gold/Silver at the time of disbursal/renewal (For revolving loans)
1.8	Force Loan Booking Service Charge	Rs. 2500.00
1.9	Share Pledge/Release Charge	On Actual basis
2	No Objection Letter	Rs.500.00
3	**Loan Commitment Fee**	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).
4	**Loan Prepayment Charges** **Applicable For any Loan Above Rs. 50.00 Lakhs**	
4.1	If loan is pre-paid within 2 years from the date of disbursement	Up to 100% of Loan Processing Fee
4.2	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
4.3	If loan is pre-paid above 5 years from the date of disbursement	Up to 20% of Loan Processing Fee
5	**Loan Swap Charge**	
5.1	If loan is swapped within 2 years from the date of disbursement	1% on swap/pre-paid amount

5.2	If loan is swapped between 2 to 5 years from the date of disbursement	0.50% on swapped/pre-paid amount
5.3	If loan is swapped after 5 years from the date of disbursement	0.20% on swap/pre-paid amount
6	**Penal Interest**	
6.1	Penal Interest on overdue principal	@2% p.a. on overdue principal
6.2	Interest on Interest	Shall be applied on delayed/overdue Interest at the rate of applied interest rate + 2%.
7	**Others**	
7.1	Partial of Real Estate Collateral (REC) i.e. mortgage release fees	Rs. 5,000 per release. Not applicable for final settlement
7.2	RECs Replacement Charge	Rs. 5,000 per case
7.3	Certificate for Line of Credit	Rs. 1,000 per letter
7.4	Share Pledge/Release Charge	a. Margin Loan: As per actual b. Share (Pledge loan): Rs.500 per request/change
8	**CICL related Charges**	
8.1	Credit Information Inquiry/Blacklisting/Delisting	On actual basis
8.2	Reply of local credit information/inquiries	Rs.200 per reply

J. 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 minimum 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 minimum 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	BG handling charge (in case of claim)	Rs.2,000.00 flat per claim

K. 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

L. 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) *(No charge in case of request received from law enforcement agencies)*