

## Progressive Finance Ltd. Standard Tariff of Charges (STC)

S.N	Instruments/Services	Charges	Remarks
1	Stop Payments of cheque	a) Rs.200/- per instruction, in case of same branch.	Waiver may grant by COO, DCEO or CEO level.
		b) Rs.300/- per instruction, in case of other branches.	
2	Cheques certified "Good For Payment"	a) Rs.500/- per cheque for same Progressive branch account	
		b) Rs.800/- per cheque for other branch's cheques	
3	Cancellation of Good For Payment cheque	Rs.300/- per instrument	
4	Cheques returned (due to insufficient balance only)	For Inward / Home cheques: Rs 300/- per cheque submitted.	
5	Issuance of Balance Certificate/ Reconfirmation of balance (Deposit & Loan)	a) Rs.500/- per certificate	Free for Account Holders of Prasanna Saving
		b) Rs.500/- flat for any balance re-confirmation	
6	Withdrawal from account maintained at other Progressive branches	Free up to Rs.1,00,000 and 0.03% of withdrawal exceeding Rs. 1,00,000.00. Further, Free within province, free for Account holders of Prasanna Bachat, Shareholder saving and Employee Growth Saving accounts.	
7	Cheques Deposit	As per actual	Free for Account Holders of Prasanna Saving
9	Cheque Book issuance (fresh request)	Savings Accounts: Free up to 10 leaves at one time issuance. Note: where customer request is not specific, only up to 5 leaves to be provided at one time issuance.	Account holder should balance minimum Rs. 1000 for cheque book issuance.
		Current accounts / Call accounts: Free up to 50 leaves at one time issuance. Note: where customer request is not specific, only 10 leaves to be provided at one time issuance.	
10	Cheque Book issuance against lost Cheque Book	Rs. 500/- per cheque book in case of same branch.	Stop payment charge will be waived in this case.
		Rs. 700/- per cheque book in case of other Branches.	
	Charge for Uncollected Cheque Book	Rs. 200/- per cheque book (Cheque books not collected within six months from issuance)	
11	Counter cheque	Rs. 50 per slip for same branch	
		Rs. 200 per slip for other branch	
12	Duplicate Account Statement	Rs. 20/- per page. Free in case of issuance of Balance Certificate	

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13	Duplicate, Customer DR / CR advice/ Record Within 3 months of transaction	Rs. 100 for duplicate document.	
	Duplicate, Customer DR / CR advice/ Record after 3 months up to 2 years of transaction	Rs 200/- per request	
14	Duplicate, Customer DR / CR advice/ Record after 2 years of transaction	Rs.500/- per request	
15	Duplicate FD Certificate	Rs.500/-	
16	Card issuance (Debit)	Domestic: Rs. 200/-	Waived for Prasanna Saving
17	Card renewal (Debit)	Domestic: Rs. 200/-	
18	Pin Re-generation of Debit Card	Domestic: Rs. 50/-	
19	Card delivery from other branches	Domestic: Rs. 50/- (Additional)	
20	Uncollected debit cards	To be destroyed if not collected within 6 months	
21	Mobile Banking subscription charge with transaction alert	Rs. 250 per account per year	Waived for Prasanna Saving
22	Mobile Banking subscription renewal	Rs. 250 annually	Waived for Prasanna Saving
22	Mobile Banking pin reset	Rs. 25	
24	Mobile Banking- Mobile number change	Rs. 50	
25	Mobile transaction	Rs. 15/transaction	
26	IPS transaction	Rs. 100 per Transaction or 0.03% of transaction amount whichever is higher	Waiver may be granted by COO or higher authority
27	Internet Banking Subscription and renew	Rs. 250/year	Waiver may be granted by COO or higher authority

### Remittance

Remittance inward/Outward	As per the rate of Remittance Companies
Cheque Collection	As per the rate

### Guarantees

Bid Bond	0.25% per quarter or minimum Rs 500/- per quarter, whichever is higher
Performance Bond	0.35% per quarter or minimum Rs 750/- per quarter, whichever is higher

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Advance Payment Guarantee	0.50% per quarter or minimum Rs.1,000/- per quarter, whichever is higher
Supplier Credit Guarantee	0.50% per quarter or minimum Rs. 1,000 per quarter, whichever is higher
Amendment not affecting value & validity	Rs.750/- flat plus communication charges.
Amendment affecting value & validity	The same rate as fresh issuance
Claim Handling Charge	NPR 1,000/- per claim

### CICL Charge

Credit Information	Charges will be on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.
Black Listing / delisting charges	Charges will be on actual basis. Changed rates shall be applicable, if amended by CICL from time to time.

### LENDING FEES

Commitment Fee (Term Finance)	2% p.a. of undrawn limit
Commitment Fee (Working Capital Finance)	2% p.a. if utilization is below 50% (For eg. If utilization is 40% only, the commitment fee will be applicable for the differentiate i.e. for 10% only)
Prepayment Charge (for only the loans above Rs. 5 Million)	a) Term loan: 2% on flat for amount settled before the committed Tenure. Note: Waived if settled from business cash flow or sales of own assets.
	b) Revolving nature loan: Free
Loan Administration Fee/Service charge	Up to 1.25% of loan limit or as per product paper
Charge for Real Estate collateral release in case of loan prepayment, where separate prepayment charge not taken	Rs. 500 per instance
Letter issuance to Land revenue office/ Local Authority/Survey office etc. on customer request other than loan repayment fully (Partial release or change of collateral)	Rs. 1000 per letter
Certificate for Credit Line	Rs. 1,000 per certificate or 0.01% of intended line of credit whichever is higher.

### PENAL INTEREST

Principal Penal	2% based on overdue tenure on overdue amount.
Penal rate on Interest	2% based on overdue tenure on overdue interest / outstanding principal amount.