



Addendum to Schedule of Charges 1st July – 31st December 2022: Revision in Early Settlement Charges

As per the feedback received from the relevant stakeholders, comp scan and in order to retain the existing salaried & pensioner customers. It has been decided to implement the following changes in the early settlement charges of Khushhali Pasbaan Loan and Khushhali Amdani Loan.

Please find below the early settlement charges against the mentioned products in the table below. These changes will be applicable from 19th September, 2022.

Product Name	Existing Early Settlement Charges	Revised Early Settlement Charges
Khushhali Pasbaan Loan (General Loan Category)	Under General Loan category If loan settlement is made 30 days before due date PKR 1,000	3% of the Outstanding PA Balance
Khushhali Amdani Loan (ME Loan Category)	For loans above 500,000 If loan settlement is made 30 days before due date PKR 2,000	3% of the Outstanding PA Balance

Approved by	Dated	Signature
Arshad Ali Head of Products	13/Sept /2022	
Muhammad Aftab Alam Head of Distribution & Retail Banking	13/09/22	
Amina Hassan Group Head Business	13/9/22	
Saleem Akhtar Bhatti Group Head Finance & CFO	13/9/22	