

Addendum to SOC Jan-Jun 2025 - Revision in APR & Processing Fees- Gold Loans

Please note that as per the decision taken by the Business Group, the APRs & processing fee for Gold-Backed Loans have been revised.

The below mentioned changes will be applicable in all branches of KMBL with effect from **18 January, 2024**.

1. Processing Fee charges:

| Sr # | Product Category | Schemes | Existing Charges (NTB only) | Revised Charges |
|------|------------------------------------|-----------------------------------|--|------------------------------|
| 1 | Khushhali Cash Sahulat (Gold) | KCS Gold Agriculture -3106 | Loans up to Rs. 30,000: Rs. 2,500 Loans Rs. 30,001 - 50,000: Rs. 3,000 Loan Rs. 50,001 - Rs.350,000: 02% of the Loan Amount, Min: Rs. 3,000, Max: Rs. 6,000 Loan Rs.350,001 - Rs.500,000: 1.75% of the Loan Amount, Min PKR 6,200, Max PKR 8,000 Loan Rs.500,001 - Rs.3,000,000: Rs.8,000 | Waived off (NTB only) |
| | | KCS Gold Livestock -3107 | | |
| | | KCS Gold Enterprise -3108 | | |
| | | KCS Gold General Purpose -3116 | | |
| 2 | Khushhali Cash Sahulat Plus (Gold) | KCS.Plus. Gold.Agriculture.-3119 | | |
| | | KCS.Plus. Gold.Livestock. -3120 | | |
| | | KCS.Plus. Gold.Enterprise.-3121 | | |
| 3 | Khushhali Sona | Khushhali-Sona.Agriculture.-.3181 | | |
| | | Khushhali-Sona.Enterprise.-.3182 | | |
| | | Khushhali-Sona.Livestock.-.3183 | | |

2. Revised APRs:

| Sr # | Product Category | Schemes | Existing Rate/ APR | Revised Rate/APR |
|------|------------------------------------|-----------------------------------|--|--|
| 1 | Khushhali Cash Sahulat (Gold) | KCS Gold Agriculture -3106 | 40% | 41.5% |
| | | KCS Gold Livestock -3107 | | |
| | | KCS Gold Enterprise -3108 | | |
| | | KCS Gold General Purpose -3116 | | |
| 2 | Khushhali Cash Sahulat Plus (Gold) | KCS.Plus. Gold.Agriculture.-3119 | 350K to 1M = 38% 1M to 2M = 37% 2M to 3M = 36% | 350K to 1M = 39% 1M to 2M = 37% 2M to 3M = 34% |
| | | KCS.Plus. Gold.Livestock. -3120 | | |
| | | KCS.Plus.Gold.Enterprise.-3121 | | |
| 3 | Khushhali Sona | Khushhali-Sona.Agriculture.-.3181 | | |
| | | Khushhali-Sona.Enterprise.-.3182 | | |
| | | Khushhali-Sona.Livestock.-.3183 | | |

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