

4th Addendum to Schedule of Charges 1st Jan – 30th June 2023: Revision in APR, Processing Fees & Early Settlement Charges

Please find below the revised mark-up rates against the mentioned products along with the processing fees in the table below. These changes will be applicable from 25th March, 2023.

1. Details of the Revised APRs

Product Group	Product ID	Existing APR	Revised APR
Khushhali Zamindar Loan	Khushhali.Zamindar.Agrri-3192	350K - 2M = 30	350K - 1M = 34
	Khushhali.Zamindar.LVS.Sec-.3161	2M - 3M = 28	2M - 3M = 31
Khushhali Cash Sahulat Plus	KCS.Million.APB.-.3185	32	34
	KCS.Plus.Agrri.Passbook.-3128	32	
Khushhali Cash Sahulat	KCS.Gold.Agriculture.-3106	34	37
	KCS.Gold.Enterprise.-3108	34	
	KCS.Gold.General.Purpose.-3116	35	
	KCS.Gold.Livestock.-3107	34	
Khushhali Sona	Khushhali-Sona.Agriculture.-.3181	32	35
	Khushhali-Sona.Enterprise.-.3182	32	
	Khushhali-Sona.Livestock.-.3183	32	
Khushhali Easy Cash	KEC.TF.NSC.Agriculture.-.3184	25	28
	KEC.TF.NSC.Enterprise.-.3187	25	
	KEC.TF.NSC.Livestock.-.3186	25	
	KEC.TF.TDC.Agriculture.-.3188	22	25
	KEC.TF.TDC.Enterprise.-.3190	22	
	KEC.TF.TDC.Livestock.-.3189	22	
	Khushhali.Easy.Cash.Secured-3144	26	
Khushhali Apna Makaan	Khushhali.Apna.Makaan-Sec-3197	Up to 350K = 32 350K - 1M = 30 1M - 3M = 28	Up to 350K = 35 350K - 1M = 32 1M - 3M = 30
Khushhali Amdani Loan	KAL.Salary.Pension.KMBL.ENT-.3251	34	37
	KAL.Salary.Pension.KMBL.LIV.-.3252	34	
Khushhali Pasbaan Loan	KPL-.KMBL.Pension-Enterprise.-3174	35	38
	KPL-.KMBL.Pension-Livestock.-3175	35	
	KPL-Pension-Enterprise.-3172	38	40
	KPL-Pension-Livestock.-3173	38	
	KPL-KMBL.Salary-Enerprise.-3178	35	38
	KPL-KMBL.Salary-Livestock.-3179	35	
	KPL-.Salary-Enterprise.-3176	38	40
	KPL-.Salary-Livestock.-3177	38	
Khushhali Sarmaya	Khushhali.Sarmaya.ENT.Secured.-3160	34	36
	Khushhali.Sarmaya.ENT.Un-SEC-3146	34	38
Khushhali Livestock Loan	KLL.Unsecure.-3135	37	40
	Khushhali.Livestock.Loan.-KLL.-3134	37	
Khushhali Qarza IND	Khushhali.Qarza.Ind.Sec.Agrri-3115	33	36
	Khushhali.Qarza.Ind.Unsec.Agrri-3198	37	40

Product Group	Product ID	Existing APR	Revised APR
	Khushhali.Qarza.Ind.Sec.Ent-3165	33	36
	Khushhali.Qarza.Ind.Unsec.Ent.-3199	37	40
Khushhali Karobari TF/ RF	Karobari.RF.Clean-3207	34	37
	Karobari.RF.Secured-3205	26	29
	Karobari.RF.Semi.Secured-3206	31	34
	Karobari.Aghaz.Secured-3204	25	28
	Karobari.Term.Finance.Clean-3203	34	37
	Karobari.Term.Finance.Secured-3201	27	30
	Karobari.Term.Finance.Semi.Sec-3202	32	35
Group Loan	Khushhali.Qarza.Agriculture.-3100	36	39
	Khushhali.Qarza.Enterprise.-3102	36	
	Khushhali.Qarza.Livestock.-3101	36	

2. Details of the Revised Processing Fees

Processing Fees	Existing Fees	Revised Fees
Loans up to PKR 30,000	PKR 2,000	PKR 2,400
Loans from PKR 30,001 to PKR 50,000	PKR 2,500	PKR 2,800
Loans from PKR 50,001 to PKR 100,000	PKR 2,800	PKR 3,000
Loans from PKR 100,001 to PKR 150,000	PKR 3,200	PKR 3,400
Loans from PKR 150,001 to PKR 350,000	2% of the Loan Amount	2.25% of the Loan Amount
	Min PKR 3,000 Max PKR 7,000	Min PKR 3,375 Max PKR 7,875
Loans from PKR 350,001 to PKR 500,000	2% of the Loan Amount	2.25% of the Loan Amount
	Min PKR 7,000 Max PKR 10,000	Min PKR 7,875 Max PKR 11,250
Loans from PKR 500,001 to PKR 1,000,000	PKR 10,000 OR 1.5% of the approved loan value (whichever is higher)	PKR 11,250 OR 1.5% of the approved loan value (whichever is higher)
	Min PKR 10,000 Max PKR 15,000	Min PKR 11,250 Max PKR 15,000
Loans from PKR 1,000,001 to PKR 3,000,000	PKR 15,000 OR 1.25% of the approved loan value (whichever is higher)	PKR 15,000 OR 0.8% of the approved loan value (whichever is higher)
	Min PKR 15,000 Max PKR 37,500	
	for Karobari Term/ Running Finance & Karobari Aghaz Loans from PKR 1,000,001 to 3,000,000	Min PKR 15,000 Max PKR 24,000
	PKR 15,000 OR 0.8% of the	

Processing Fees	Existing Fees	Revised Fees
	approved loan value (whichever is higher) Min PKR 15,000 Max PKR 24,000	
Easy Cash - Running Finance	PKR 3,000	For Loan Amount <u>up to</u> PKR 1,000,000 Minimum PKR 3,000 or 0.75% of the Loan Amount Min PKR 3,000 Max PKR 7,500
		For Loan Amount <u>above</u> PKR 1,000,000 Minimum PKR 7,500 or 0.50% of the Loan Amount Min PKR 7,500 Max PKR 15,000

3. Details of the Early Settlement Charges

The early settlement charges mentioned below, which are applicable from 19th September, 2022, may be subject to revision for borrowers who apply for repeat lending, but only with the exceptional approval of the Head Asset Business.

Product Name	Early Settlement Charges
Khushhali Pasbaan Loan	3% of the Outstanding PA Balance
Khushhali Amdani Loan	3% of the Outstanding PA Balance

Prepared By:

Dawood ur Rehman

Assistant Manager Products

Approved by	Dated	Signature
Adnan Sattar Head of Asset Business		
Muhammad Aftab Alam Chief Business Officer		
Saleem Akhtar Bhatti Group Head Finance & CFO		
Aameer Karachiwalla President and Chief Executive Officer		