

3rd Addendum to SOC Jul-Dec 2023-Revision in Early Loan Settlement Charges

Please find the revised Early Loan Settlement Charges in the table below.

Early Loan Settlement Charges

Early Loan Settlement Charges for all individual Secured loans (Gold, Mortgage, APB/PLRA, TDC/NSC, Tractor/Vehicle Lien) in General Loan category upto 350,000 if the loan settlement is made 30 days before due date	Rs. 1000
Early Loan Settlement Charges for all Secured loans (Gold, Mortgage, APB/PLRA, TDC/NSC, Tractor/Vehicle Lien) above 350,000, if the loan is fully settled 30 days before due date	Rs.2,000
Early Loan Settlement Charges for Khushhali Pasbaan Loan & Khushhali Amdani Loan	3% of the Outstanding PA Balance

Note: These charges may be subject to revision for borrowers who apply for repeat lending, but only with the exceptional approval of the Head Asset Business.

Effective from October 1, 2023, early loan settlement charges will now be additionally applicable to the below mentioned products.

Details of the Revised Early Loan Settlement Charges

Product	Existing Charges	Change Δ	Existing Charges	Revised Charges
Khushhali Apna Makaan - GMSS	Yes	No	2,000	-
Khushhali Apna Makaan – Sec / Un-sec	No	Yes	-	2,000
Khushhali Easy Cash (Old KCS Plus TDC/NSC)	No	Yes	-	2,000
Khushhali Easy Cash (Old KCS TDC/NSC)	No	Yes	-	1,000
Khushhali Karobari TF/ RF	No	Yes	-	2,000
Khushhali Sona	No	Yes	-	2,000
Khushhali Zamindar Loan	No	Yes	-	2,000
Khushhali Amdani Loan	No	Yes	-	3% of the Outstanding PA Balance
Khushhali Pasbaan Loan	No	Yes	-	