

4th Addendum to SOC Jul-Dec 2023-Revision in APRs & Cheque Book Issuance Fees

Please find below the revised mark-up rates against the mentioned products in the table below and the revised cheque book issuance fees. These changes will be applicable from **9th October, 2023**.

1. Details of the Revised APRs

Product Group	Product ID	Existing Rates		Revised Rates		Change Δ
		Min. Int. Rate	Max. Int. Rate	Min. Int. Rate	Max. Int. Rate	
Group Loan	Khushhali.Qarza.Agriculture.-3100	39%	39%	40%	40%	Yes
	Khushhali.Qarza.Livestock.-3101	39%	39%	40%	40%	Yes
	Khushhali.Qarza.Enterprise.-3102	39%	39%	40%	40%	Yes
	Khushhali.Asaan.Qarza.Agri.-3104	28%	28%	40%	40%	Yes
	Khushhali.Asaan.Qarza.LVS.-3105	28%	28%	40%	40%	Yes
Khushhali Qarza IND	Khushhali.Qarza.Ind.Sec.Agri-3115	36%	36%	38%	38%	Yes
	Khushhali.Qarza.Ind.Sec.Ent-3165	38%	38%	39%	39%	Yes
	Khushhali.Qarza.Ind.Unsec.Agri-3198	40%	40%	42%	42%	Yes
	Khushhali.Qarza.Ind.Unsec.Ent.-3199	42%	42%	42%	42%	No Change
	KCS.Agri.Passbook.Livestock.-3166	34%	34%	36%	36%	Yes
Khushhali Qarza Plus	KQ.Plus.Agriculture.-3129	34%	34%	40%	40%	Yes
	KQ.Plus.Livestock.-3130	34%	34%	40%	40%	Yes
	KQ.Plus.Enterprise.-3131	34%	34%	40%	40%	Yes
Khushhali Livestock Loan	Khushhali.Livestock.Loan.-KLL.-3134	40%	40%	40%	40%	No Change
	KLL.Unsecure.-3135	40%	40%	40%	40%	No Change
Khushhal Kisan (GMSS)	Khushhal.Kissan.GMSS.Sec.Agri-3208	32%	32%	32%	32%	No Change
	Khushhal.Kissan.GMSS.Sec.Lvs-3209	37%	37%	37%	37%	No Change
	Khushhal.Kissan.GMSS.Uns.Agri-3211	36%	36%	36%	36%	No Change
Khushhal Kisan (IFRSLF)	Khushhal.Kisan.IFRSLF.Uns.Agri-3210	36%	36%	36%	36%	No Change
Khushhali Cash Sahulat (Gold)	KCS.Gold.Agriculture.-3106	38%	38%	39%	39%	Yes
	KCS.Gold.Livestock.-3107	38%	38%	39%	39%	Yes

	KCS.Gold.Enterprise.-3108	38%	38%	39%	39%	Yes
	KCS.Gold.General.Purpose.-3116	38%	38%	39%	39%	Yes
Khushhali Sona	KCS.Plus.Gold.Agriculture.-3119	38%	38%	37%	37%	Yes
	KCS.Plus.Gold.Livestock.-3120	38%	38%	37%	37%	Yes
	KCS.Plus.Gold.Enterprise.-3121	38%	38%	37%	37%	Yes
	Khushhali-Sona.Agriculture.-.3181	36%	36%	37%	37%	Yes
	Khushhali-Sona.Enterprise.-.3182	36%	36%	37%	37%	Yes

Product Group	Product ID	Existing Rates		Revised Rates		ChangeΔ
		Min. Int. Rate	Max. Int. Rate	Min. Int. Rate	Max. Int. Rate	
	Khushhali-Sona.Livestock.-.3183	36%	36%	37%	37%	Yes
Khushhali Apna Makaan	Khushhali.Apna.Makaan.(GSS).-3196	5%	KIBOR +7%	KIBOR +7%	KIBOR +7%	No Change
	Khushhali.Apna.Makaan-Sec-3197	30%	38%	30%	38%	No Change
	Khushhali.Apna.Makaan.Unsecure-3150	28%	32%	30%	38%	Yes
Khushhali Cash Sahulat (Old)	KCS.TDC.Agriculture.-3109	18%	18%	30%	30%	Yes
	KCS.TDC.Livestock.-3110	18%	18%	30%	30%	Yes
	KCS.TDC.Enterprise.-3111	18%	18%	30%	30%	Yes
	KCS.NSC.Agriculture.-3112	18%	18%	32%	32%	Yes
	KCS.NSC.Livestock.-3113	18%	18%	32%	32%	Yes
	KCS.NSC.Enterprise.-3114	18%	18%	32%	32%	Yes
Khushhali Easy Cash	Khushhali.Easy.Cash.Secured-3144	30%	30%	32%	32%	Yes
	KCS.Plus.TDC.Agriculture.-3122	18%	18%	30%	30%	Yes
	KCS.Plus.TDC.Livestock.-3123	18%	18%	30%	30%	Yes
	KCS.Plus.TDC.Enterprise.-3124	18%	18%	30%	30%	Yes
	KEC.TF.TDC.Agriculture.-.3188	27%	27%	30%	30%	Yes
	KEC.TF.TDC.Livestock.-.3189	27%	27%	30%	30%	Yes
	KEC.TF.TDC.Enterprise.-.3190	27%	27%	30%	30%	Yes
	KCS.Plus.NSC.Agriculture.-3125	18%	18%	32%	32%	Yes
	KCS.Plus.NSC.Livestock.-3126	18%	18%	32%	32%	Yes
	KCS.Plus.NSC.Enterprise.-3127	18%	18%	32%	32%	Yes

	KEC.TF.NSC.Agriculture.-.3184	30%	30%	32%	32%	Yes
	KEC.TF.NSC.Livestock.-.3186	30%	30%	32%	32%	Yes
	KEC.TF.NSC.Enterprise.-.3187	30%	30%	32%	32%	Yes
Khushhali Karoari TF/ RF	Karoari.Term.Finance.Secured-3201	30%	30%	31%	31%	Yes
	Karoari.Term.Finance.Semi.Sec-3202	35%	35%	36%	36%	Yes
	Karoari.Term.Finance.Clean-3203	37%	37%	38%	38%	Yes
	Karoari.RF.Secured-3205	29%	29%	30%	30%	Yes
	Karoari.RF.Semi.Secured-3206	34%	34%	35%	35%	Yes
	Karoari.RF.Clean-3207	37%	37%	38%	38%	Yes
	Karoari.Aghaz.Secured-3204	28%	28%	30%	30%	Yes
Khushhali Amdani Loan	KAL.Salary.Pension.KMBL.ENT-.3251	38%	38%	39%	39%	Yes
	KAL.Salary.Pension.KMBL.LIV.-.3252	38%	38%	39%	39%	Yes
	KAL.Salary.Pension.ENT.-.3253	33%	33%	39%	39%	Yes
	KAL.Salary.Pension.LIV.-.3254	33%	33%	39%	39%	Yes
	KPL.Pension-KMBL.Gen.Purpose-3137	39.50%	40%	40.50%	40.50%	Yes
Product Group	Product ID	Existing Rates		Revised Rates		ChangeΔ
		Min. Int. Rate	Max. Int. Rate	Min. Int. Rate	Max. Int. Rate	
Khushhali Pasbaan Loan	KPL.Salary-KMBL.Gen.Purpose-3139	39.50%	40%	40.50%	40.50%	Yes
	KPL-.KMBL.Pension-Enterprise.-3174	39.50%	40%	40.50%	40.50%	Yes
	KPL-.KMBL.Pension-Livestock.-3175	39.50%	40%	40.50%	40.50%	Yes
	KPL-KMBL.Salary-Enerprise.-3178	39.50%	40%	40.50%	40.50%	Yes
	KPL-KMBL.Salary-Livestock.-3179	39.50%	40%	40.50%	40.50%	Yes
	KPL-.Salary-Enterprise.-3176	42%	42%	43%	43%	Yes
	Khushhali.Personal.Loan.Salary-3138	36%	36%	43%	43%	Yes
	Khushhali.Personal.Loan.Pensi.-3136	36%	36%	43%	43%	Yes
	KPL-.Salary-Livestock.-3177	42%	42%	43%	43%	Yes
	KPL-Pension-Enterprise.-3172	42%	42%	43%	43%	Yes
	KPL-Pension-Livestock.-3173	42%	42%	43%	43%	Yes
Khushhali Sarmaya	Khushhali.Sarmaya.ENT.Un-SEC-3146	40%	40%	40%	40%	No Change
	Khushhali.Sarmaya.LVS.Un-SEC-3147	40%	40%	40%	40%	No Change

	Khushhali.Sarmaya.ENT.Secured.-3160	37%	37%	39%	39%	Yes
	KMBL.Million.Sarmaya.ENT.Sec.-3193	30%	30%	39%	39%	Yes
	KMBL.Sarmaya.Vehicle.Sec.-3194	34%	34%	39%	39%	Yes
	Karobari.Vehicle.Finance.-3194	30%	32%	39%	39%	Yes
Khushhali Cash Sahulat Plus	KCS.Plus.Agri.Passbook.-3128	34%	34%	36%	36%	Yes
	KCS.Million.APB.-.3185	34%	34%	34%	34%	No Change
Khushhali Zamindar Loan	Khushhali.Agri.Plus.-.Tractor.-3162	28%	28%	33%	37%	Yes
	Khushhali.Agri.Plus-Implements-3163	31%	31%	33%	37%	Yes
	KMBL.Million.Agri.-.Tractor.-.3191	26%	26%	33%	37%	Yes
	Khushhali.Zamindar.LVS.Sec.-3161	33%	35%	33%	37%	Yes
	Khushhali.Zamindar.Agri-3192	33%	35%	33%	37%	Yes

*Cases should be Rollover on revised rate (Scheme where Rollover allowed)

2. Changes for Cheque Book Issuance Charges:

Due to change in cost of cheque books printing following revised price of cheque book issuance shall be applicable.

Cheque Book	Existing Rates	Revised Rate
5 leaves	Rs. 12 per leaf	Rs. 18 per leaf
10 leaves	Rs. 12 per leaf	Rs. 18 per leaf
25 leaves & above	Rs. 8 per leaf	Rs. 15 per leaf