



Addendum to Schedule of Charges 1st Jan – 30th June 2022: Revision in Product APRs

Please find below the new mark-up rates against the mentioned products in the table below. These changes will be applicable from 30th May, 2022.

Product Name	Existing APR	Revised APR
Khushhali Cash Sahulat – KCS	KCS - General Purpose - Gold 26%	KCS - General Purpose - Gold 28%
	KCS - Agri - APB 27%	KCS - Agri - APB 28%
Khushhali Cash Sahulat Plus/ Million – KCS	KCS Million Gold & APB 25%	KCS Million Gold 28% KCS Million APB 27%
	KCS Plus Gold & APB 26%	KCS Plus Gold 28% KCS Plus APB 28%
Sarbsabz Karobar – VCF	18% - 25%	27%
Khushhali Pasbaan Loan – KPL	KPL Pension Loan (in case of pension transfer) 28%	KPL Pension Loan (in case of pension transfer) 29%
	KPL Pension Loan 32%	KPL Pension Loan 33%
	KPL Salary Loan (in case of salary transfer) 28%	KPL Salary Loan (in case of salary transfer) 29%
	KPL Salary Loan 32%	KPL Salary Loan 33%
Khushhali Qarza – KQ	34%	36%
Khushhali Agri Plus – KAP	KAP - AGRI Million - Tractor 22%	KAP - AGRI Million - Tractor 24%
	KAP - AGRI Million - Implements 26%	KAP - AGRI Million - Implements 28%
	KAP - Khushhali Agri. Plus (Implements) 28%	KAP - Khushhali Agri. Plus (Implements) 30%
	KAP - Agri PLS Tractor 24%	KAP - Agri PLS Tractor 26%
Khushhali Sarmaya – KS	32%	34%



Karobari Running Finance	Karobari Running Finance Secured 18% Karobari Running Finance Semi- Secured 22% Karobari Running Finance Clean Lending 26%	Karobari Running Finance Secured 20% Karobari Running Finance Semi- Secured 24% Karobari Running Finance Clean Lending 28%
Karobari Term Finance	Karobari Term Finance Secured 18% Karobari Term Finance Semi- Secured 22% Karobari Term Finance Clean Lending 26%	Karobari Term Finance Secured 20% Karobari Term Finance Semi- Secured 24% Karobari Term Finance Clean Lending 28%