



2nd Addendum to Schedule of Charges 1st Jan – 30th June 2023: Revision in APR & Processing Fees

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 1st Feb, 2023.

Details of the Revised APRs

Product Group	Product ID	Current APR	Revised APR
Khushhali Cash Sahulat	KCS.Gold.Agriculture.-3106	32%	34%
	KCS.Gold.Livestock.-3107	32%	34%
	KCS.Gold.Enterprise.-3108	33%	34%
	KCS.Gold.General.Purpose.-3116	33%	35%
Khushhali Sona	Khushhali-Sona.Agriculture.-.3181	31%	32%
	Khushhali-Sona.Livestock.-.3183	31%	32%
Khushhali Qarza IND	Khushhali.Qarza.Ind.Unsec.Agri-3198	36%	37%
	Khushhali.Qarza.Ind.Unsec.Ent.-3199	36%	37%
	Khushhali.Qarza.Ind.Sec.Agri-3115	32%	33%
	Khushhali.Qarza.Ind.Sec.Ent-3165	32%	33%
Khushhali Pasbaan Loan	KPL-Pension-Enterprise.-3172	36%	38%
	KPL-Pension-Livestock.-3173	36%	38%
	KPL-.Salary-Enterprise.-3176	36%	38%
	KPL-.Salary-Livestock.-3177	36%	38%
	KPL-.KMBL.Pension-Enterprise.-3174	32%	35%
	KPL-.KMBL.Pension-Livestock.-3175	32%	35%
	KPL-KMBL.Salary-Enerprise.-3178	32%	35%
	KPL-KMBL.Salary-Livestock.-3179	32%	35%
Khushhali Amdani Loan	KAL.Salary.Pension.KMBL.ENT-.3251	32%	34%
	KAL.Salary.Pension.KMBL.LIV.-.3252	32%	34%
Khushhali Zamindar Loan	Khushhali.Zamindar.LVS.Sec.-3161	350K to 2M = 30%	350K to 2M = 32%
	Khushhali.Zamindar.Agri-3192	2M to 3M = 28%	2M to 3M = 30%
Khushhali Karobari TF/ RF	Karobari.Term.Finance.Secured-3201	23%	27%
	Karobari.Term.Finance.Semi.Sec-3202	27%	32%
	Karobari.Term.Finance.Clean-3203	30%	34%
	Karobari.Aghaz.Secured-3204	22%	25%
	Karobari.RF.Secured-3205	23%	26%
	Karobari.RF.Semi.Secured-3206	27%	31%
	Karobari.RF.Clean-3207	30%	34%
Khushhali Easy Cash	Khushhali.Easy.Cash.Secured-3144	25%	26%
	KEC.TF.TDC.Agriculture.-.3188	20%	22%
	KEC.TF.TDC.Livestock.-.3189	20%	22%
	KEC.TF.TDC.Enterprise.-.3190	20%	22%
	KEC.TF.NSC.Agriculture.-.3184	22%	25%



	KEC.TF.NSC.Livestock.-.3186	22%	25%
	KEC.TF.NSC.Enterprise.-.3187	22%	25%
Sarsabz Karobar	Sarsabz.Karobar.VCF.Asset.-3143	18%	30%
Khushhali Cash	KCS.Plus.Agri.Passbook.-3128	31%	32%
Sahulat Plus	KCS.Million.APB.-.3185	30%	32%

Details of the Revised Processing Fees

Loan Processing Fee	Current Processing Fees	Revised Processing Fees
Loans up to PKR 30,000	PKR 1,600	PKR 2,000
Loans from PKR 30,001 to PKR 50,000	PKR 2,000	PKR 2,500
Loans from PKR 50,001 to PKR 100,000	PKR 2,300	PKR 2,800
Loans from PKR 100,001 to PKR 150,000	PKR 2,600	PKR 3,200
Loans from PKR 150,001 to PKR 350,000	PKR 3,200	2% of the Loan Amount
Loans from PKR 350,001 to PKR 500,000	PKR 4,600	2% of the Loan Amount
Loans from PKR 500,001 to PKR 1,000,000	PKR 6,000 OR 1% of the approved loan value (whichever is higher)	PKR 10,000 OR 1.5% of the approved loan value (whichever is higher)
Loans from PKR 1,000,001 to PKR 3,000,000	PKR 10,000 OR 0.5% of the approved loan value (whichever is higher)	PKR 15,000 OR 1.25% of the approved loan value (whichever is higher)
Processing Fee for Karobari Term/ Running Finance & Karobari Aghaz Loans from PKR 1,000,001 to 3,000,000	For Loans from PKR 1,000,000 to greater than or equal to 2,000,000 Processing Fee = PKR 8,000 For Loans greater than 2,000,000 Processing Fee = PKR 10,000	PKR 15,000 OR 0.8% of the approved loan value (whichever is higher)
Easy Cash - Running Finance upto PKR 3,000,000	PKR 1,500	PKR 3,000



Approved by	Dated	Signature
Arshad Ali Head of Products	31/01/2023	
Muhammad Aftab Alam Head of Distribution & Retail Banking	31/01/2023	
Saleem Akhtar Bhatti Group Head Finance & CFO		
Ameer Karachiwaala President and Chief Executive Officer	1/2/23	

