



**Addendum to Schedule of Charges 1<sup>st</sup> July – 31<sup>st</sup> December 2022: Revision in APRs**

Please find below the new mark-up rates against the mentioned products in the table below. These changes will be applicable from 6<sup>th</sup> Dec, 2022.

Product Group	Product Scheme	Existing		Revised	
		Min. Int. Rate	Max. Int. Rate	Min. Int. Rate	Max. Int. Rate
Khushhali Agri Plus	KMBL.Million.Agri-Implements-.3192	28%	28%	30%	30%
	KMBL.Million.Agri.-Tractor.-.3191	24%	24%	26%	26%
	Khushhali.Agri.Plus-Implements-3163	30%	30%	31%	31%
	Khushhali.Agri.Plus.-.Tractor.-.3162	26%	26%	28%	28%
Khushhali Amdani Loan	KAL.Salary.Pension.KMBL.ENT-.3251	29%	29%	32%	32%
	KAL.Salary.Pension.KMBL.LIV.-.3252	29%	29%	32%	32%
Khushhali Apna Makaan	Khushhali.Apna.Makaan-Sec-3197	24%	28%	28%	32%
	Khushhali.Apna.Makaan.Unsecure-3150	24%	28%	28%	32%
Khushhali Cash Sahulat	KCS.Gold.Agriculture.-3106	28%	28%	32%	32%
	KCS.Gold.Enterprise.-3108	28%	28%	33%	33%
	KCS.Gold.General.Purpose.-3116	28%	28%	33%	33%
	KCS.Gold.Livestock.-3107	28%	28%	32%	32%
Khushhali Easy Cash	KEC.TF.NSC.Agriculture.-.3184	18%	18%	22%	22%
	KEC.TF.NSC.Enterprise.-.3187	18%	18%	22%	22%
	KEC.TF.NSC.Livestock.-.3186	18%	18%	22%	22%
	KEC.TF.TDC.Agriculture.-.3188	18%	18%	20%	20%
	KEC.TF.TDC.Enterprise.-.3190	18%	18%	20%	20%
	KEC.TF.TDC.Livestock.-.3189	18%	18%	20%	20%
	Khushhali.Easy.Cash.Secured-3144	25%	25%	25%	25%
Khushhali Karobari TF/ RF	Karobari.Aghaz.Secured-3204	20%	20%	22%	22%
	Karobari.RF.Clean-3207	28%	28%	30%	30%
	Karobari.RF.Secured-3205	20%	20%	23%	23%
	Karobari.RF.Semi.Secured-3206	24%	24%	27%	27%
	Karobari.Term.Finance.Clean-3203	28%	28%	30%	30%
	Karobari.Term.Finance.Secured-3201	20%	20%	23%	23%
	Karobari.Term.Finance.Semi.Sec-3202	24%	24%	27%	27%
Khushhali Livestock Loan	Khushhali.Livestock.Loan.-KLL.-3134	34%	34%	37%	37%
Khushhali Pasbaan Loan	KPL-.KMBL.Pension-Enterprise.-3174	29%	29%	32%	32%
	KPL-.KMBL.Pension-Livestock.-3175	29%	29%	32%	32%
	KPL-.Salary-Enterprise.-3176	33%	33%	36%	36%
	KPL-.Salary-Livestock.-3177	33%	33%	36%	36%
	KPL-KMBL.Salary-Enterprise.-3178	29%	29%	32%	32%
	KPL-KMBL.Salary-Livestock.-3179	29%	29%	32%	32%
	KPL-Pension-Enterprise.-3172	33%	33%	36%	36%
KPL-Pension-Livestock.-3173	33%	33%	36%	36%	



	KPL.Pension-KMBL.Gen.Purpose-3137	29%	29%	32%	32%
	KPL.Salary-KMBL.Gen.Purpose-3139	29%	29%	32%	32%
	Khushhali.Personal.Loan.Pensi.-3136	32%	32%	36%	36%
	Khushhali.Personal.Loan.Salary-3138	32%	32%	36%	36%
Khushhali Qarza Group	Khushhali.Qarza.Agriculture.-3100	36%	36%	No Change	No Change
	Khushhali.Qarza.Enterprise.-3102	36%	36%	No Change	No Change
	Khushhali.Qarza.Livestock.-3101	36%	36%	No Change	No Change
Khushhali Qarza IND	Khushhali.Qarza.Ind.Sec.Agri-3115	30%	30%	32%	32%
	Khushhali.Qarza.Ind.Sec.Ent-3165	30%	30%	32%	32%
	Khushhali.Qarza.Ind.Unsec.Agri-3198			36%	36%
	Khushhali.Qarza.Ind.Unsec.Ent.-3199			36%	36%
Khushhali Qarza Plus	KQ.Plus.Agriculture.-3129	34%	34%	No Change	No Change
	KQ.Plus.Enterprise.-3131	34%	34%	No Change	No Change
	KQ.Plus.Livestock.-3130	34%	34%	No Change	No Change
Khushhali Sarmaya	KMBL.Million.Sarmaya.ENT.Sec.-3193	30%	30%	No Change	No Change
	KMBL.Sarmaya.Vehicle.Sec.-3194	34%	34%	No Change	No Change
	Khushhali.Sarmaya.ENT.Secured.-3160	34%	34%	No Change	No Change
	Khushhali.Sarmaya.ENT.Un-SEC-3146	34%	34%	No Change	No Change
	Khushhali.Sarmaya.LVS.Secured.-3161	34%	34%	36%	36%
	Khushhali.Sarmaya.LVS.Un-SEC-3147	34%	34%	No Change	No Change
Khushhali Sona	Khushhali-Sona.Agriculture.-.3181	28%	28%	31%	31%
	Khushhali-Sona.Enterprise.-.3182	28%	28%	32%	32%
	Khushhali-Sona.Livestock.-.3183	28%	28%	31%	31%
Sarsabz Karobar	Sarsabz.Karobar.Agriculture.-3141	27%	27%	No Change	No Change
	Sarsabz.Karobar.Enterprise.-3142	27%	27%	No Change	No Change
	Sarsabz.Karobar.Livestock.-3171	27%	27%	No Change	No Change
	Sarsabz.Karobar.VCF.Asset.-3143	18%	18%	No Change	No Change
Khushhali Cash Sahulat Plus	KCS.Million.APB.-.3185	27%	27%	30%	30%
	KCS.Plus.Agri.Passbook.-3128	28%	28%	31%	31%

Approved by	Dated	Signature
Arshad Ali Head of Products	30/11/2022	
Muhammad Aftab Alam Head of Distribution & Retail Banking	30/11/2022	
Saleem Akhtar Bhatti Group Head Finance & CFO	30/11/2022	
Muhammad Ghalib Nishtar President and Chief Executive Officer	30/11/2022	