



**Addendum to Schedule of Charges 1<sup>st</sup> Jan – 30<sup>th</sup> June 2023: Launch of Kissan Package & Revision in Charges for Debit Cards**

1. Please note that KMBL has launched the **Kissan Package 2022** under the guidelines of SBP referring Circular No. "AC&MFD Circular No. 03 of 2022". The products will be available with effect from 30th January, 2023. Following features will be applicable:

Features	Revised								
<b>Pricing for end user for the first 6 Months for</b> <ul style="list-style-type: none"> <li>• Khushhal Kissan – GMSS &amp;</li> <li>• Khushhal Kissan - IF&amp;RSLF</li> </ul>	0% p.a. as per SBP								
<b>Pricing for end user for the after 6 Months for</b> <ul style="list-style-type: none"> <li>• Khushhal Kissan – GMSS &amp;</li> <li>• Khushhal Kissan - IF&amp;RSLF</li> </ul>	<table border="1"> <tr> <td>Khushhal Kissan - IF&amp;RSLF (Unsec Agri)</td> <td align="center">36%</td> </tr> <tr> <td>Khushhal Kissan - GMSS (Sec-Agri)</td> <td align="center">32%</td> </tr> <tr> <td>Khushhal Kissan - GMSS (Unsec-Agri)</td> <td align="center">36%</td> </tr> <tr> <td>Khushhal Kissan - GMSS (Sec-Lvs)</td> <td align="center">37%</td> </tr> </table>	Khushhal Kissan - IF&RSLF (Unsec Agri)	36%	Khushhal Kissan - GMSS (Sec-Agri)	32%	Khushhal Kissan - GMSS (Unsec-Agri)	36%	Khushhal Kissan - GMSS (Sec-Lvs)	37%
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<b>Processing fee for Khushhal Kissan – GMSS</b>	PKR 1,500 for Loan amount upto PKR 150,000/- PKR 3,000 for Loan amount greater than PKR 150,000/-								
<b>Processing fee for Khushhal Kissan – IF&amp;RSLF</b>	PKR 1,000								
<b>Late Payment Fee for</b> <ul style="list-style-type: none"> <li>• Khushhal Kissan – GMSS &amp;</li> <li>• Khushhal Kissan - IF&amp;RSLF</li> </ul>	None								
<b>Early Payment Fee for</b> <ul style="list-style-type: none"> <li>• Khushhal Kissan – GMSS &amp;</li> <li>• Khushhal Kissan - IF&amp;RSLF</li> </ul>	None								



2. Please find below the new charges against debit cards in the table below. These changes will be applicable from 1<sup>st</sup> Feb, 2023.

Type of Transaction/Service	Existing	Revised
<b>Silver Card</b>		
Issuance Fee	(Nil for Muhafiz Account)	Fees as per SOC will be applicable on Muhafiz account
Annual Fee (Nil for Muhafiz and Sahulat Accounts)		
<b>Gold Card</b>		
Issuance Fee (Nil for Muhafiz and Sahulat Accounts)	(Nil for Muhafiz Account)	Fees as per SOC will be applicable on Muhafiz account
Annual Fee (Nil for Muhafiz and Sahulat Accounts)		

Approved by	Dated	Signature
Arshad Ali Head of Products	30/01/23	
Muhammad Aftab Alam Head of Distribution & Retail Banking		
Saleem Akhtar Bhatti Group Head Finance & CFO		
Ameer Karachiwala President and Chief Executive Officer	1/ Feb/23	