

**Addendum to SOC Jan-Jun 2024 - Revision in Processing Fee on Gold Backed loans (NTB/Repeat/Rollover)**

Please note that as per the decision taken by Business Group, Processing Fee, on KCS-Gold, KCS Plus - Gold , Khushhali Sona & fully Gold Backed other schemes have been revised. These changes would be applicable effective **01<sup>st</sup> June, 2024**. Revised Processing Fee / Rollover charges will be applicable as below:

**1. Revised Processing Fee / Rollover charges:**

Loan Processing Fee	NTB	Repeat / Rollover
Loans up to Rs. 30,000		Rs. 2,500
Loans Rs. 30,001 - 50,000		Rs. 2,900
Loans Rs. 50,001 - 100,000	02% of the Loan Amount Min: Rs. 3,000, Max: Rs. 6,000	Rs. 3,200
Loans Rs. 100,001 - Rs. 150,000		Rs. 3,600
Loan Rs. 150,001 - Rs. 350,000		2.50% of the Loan Amount Min PKR 3,750, Max PKR 8,750
Loan Rs. 350,001 - Rs. 500,000	1.75% of the Loan Amount Min PKR 6,200, Max PKR 8,000	2.50% of the Loan Amount Min PKR 8,750, Max PKR 12,500
Loan Rs. 500,001 - Rs. 1,000,000	PKR 8,000	PKR 12,500 OR 1.5% of the approved loan value (whichever is higher) Min PKR 12,500, Max PKR 15,000
Loans Rs. 1,000,001 – Rs. 3,000,000		PKR 15,000 OR 0.8% of the approved loan value (whichever is higher) Min PKR 15,000, Max PKR 24,000

**Note:**

- System will deduct processing fee on NTB/repeat/Rollover according to “Repeat/Rollover” processing fee (as mentioned above).
- In Case of NTB (Gold Backed) Loans; Branches will use attached calculator for reversal or waiver of Processing fee amount. Branches will input loan amount and select province from drop down in the calculator to calculate final waiver amount.
- This functionality will be managed manually until the system configuration is done, which will be circulated accordingly.

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