

**Addendum to SOC Jan-Jun 2025 - Revision in APR & Processing Fees- Gold Loans**

Please note that as per the decision taken by the Business Group, the APRs & processing fee for Gold-Backed Loans have been revised.

The below mentioned changes will be applicable in all branches of KMBL with effect from **3 April, 2025**.

**1. Processing Fee charges:**

Sr #	Product Category	Schemes	Existing Charges (NTB only)	Revised Charges (NTB only)
1	Khushhali Cash Sahulat (Gold)	KCS Gold Agriculture -3106	<b>Waived off (NTB only)</b>	Loans up to Rs. 30,000: <b>N/A</b> Loans Rs. 30,001 - 50,000: <b>N/A</b> Loan Rs. 50,001 - Rs.350,000: <b>02%</b> of the Loan Amount, <b>Min: Rs. 3,000, Max: Rs. 6,000</b> Loan Rs.350,001 - Rs.500,000: <b>1.75%</b> of the Loan Amount, <b>Min Rs. 6,200, Max Rs. 8,000</b> Loan Rs.500,001 - Rs.1,000,000: <b>1%</b> of the Loan Amount, <b>Min Rs. 8000, Max Rs. 10,000</b> Loan Rs.1,000,001 - Rs.3,000,000: <b>0.75%</b> of the Loan Amount, <b>Min Rs. 10,000, Max Rs. 15,000</b>
		KCS Gold Livestock -3107		
		KCS Gold Enterprise -3108		
		KCS Gold General Purpose -3116		
2	Khushhali Cash Sahulat Plus (Gold)	KCS.Plus. Gold.Agriculture.-3119		
		KCS.Plus. Gold.Livestock. -3120		
		KCS.Plus. Gold.Enterprise.-3121		
3	Khushhali Sona	Khushhali-Sona.Agriculture.-.3181		
		Khushhali-Sona.Enterprise.-.3182		
		Khushhali-Sona.Livestock.-.3183		

**Note:** Minimum Loan size under NTB Gold Backed Loans is Rs. 60,000/-

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