

02nd Addendum to SOC Jul-Dec 2025 - Revision in Product Pricing & Fee Structure (Asset & Liability)

In line with Business Group's decision and to enhance market competitiveness, pricing & fee structure of selected loan & liability products have been revised.

Revised structures will be effective **September 1, 2025** & shall apply across all KMBL branches.

- **NTB - Gold Loan's Processing Fee KCS Gold & Sona:**

Loan Size	Existing Processing Fee	Revised Processing Fee
Up to Rs.100,000.	Rs. 3000	Rs. 3,300
Rs.100,001- Rs. 500,000.	1.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 8,750.	2.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 13,750.
Rs.500,001 - Rs.1,000,000.	1% of the Loan Amount, Min Rs. 9,000, Max Rs. 10,000.	2% of the Loan Amount, Min Rs. 14,000, Max Rs. 20,000.
Rs.1,000,001 - Rs.3,000,000	0.75% of the Loan Amount, Min Rs. 10,000, Max Rs. 17,000	0.90% of the Loan Amount, Min Rs. 20,000, Max Rs. 27,000
Rs.3,000,001 - Rs.5,000,000.	N/A	0.60% of the Loan Amount, Min Rs. 27,000, Max Rs. 30,000

- **NTB + Repeat: Vehicle including EV product, Solar Loans & Housing Loan's Processing Fee:**

Loan Size	Existing Processing Fee	Revised Processing Fee
Up to Rs.100,000.	Rs. 3,300	Rs. 3000
Rs.100,001- Rs. 500,000.	2.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 13,750.	1.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 8,750.
Rs.500,001 - Rs.1,000,000.	2% of the Loan Amount, Min Rs. 14,000, Max Rs. 20,000.	1% of the Loan Amount, Min Rs. 9,000, Max Rs. 10,000.
Rs.1,000,001 - Rs.3,000,000	0.90% of the Loan Amount, Min Rs. 20,000, Max Rs. 27,000	0.75% of the Loan Amount, Min Rs. 10,000, Max Rs. 17,000
Rs.3,000,001 - Rs.5,000,000.	N/A	0.50% of the Loan Amount, Min Rs. 17,000, Max Rs. 25,000

- **NTB + Repeat > 3Mln new slab: Loan Processing, Rollover & Top-up (re-fill) Fee (except KEC):**

Loan Size	Existing Processing Fee	Revised Processing Fee
Up to Rs.100,000.	Rs. 3,300	No Change
Rs.100,001- Rs. 500,000.	2.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 13,750.	
Rs.500,001 - Rs.1,000,000.	2% of the Loan Amount, Min Rs. 14,000, Max Rs. 20,000.	
Rs.1,000,001 - Rs.3,000,000	0.90% of the Loan Amount, Min Rs. 20,000, Max Rs. 27,000	
Rs.3,000,001 - Rs.5,000,000.	N/A	0.60% of the Loan Amount, Min Rs. 27,000, Max Rs. 30,000

- **RMF - Restructuring Fee:**

Type	Branch Type / Loan Amount	Existing Restructuring Fee (Rs)	Revised Restructuring Fee (Rs)
Out-Sourced Branches	All RMF Loans	2,500	1,000
Non-Out-Sourced Branches	All RMF Loans	2,500	Nil

Note : No change in Restructuring Fee of loans/portfolio other than RMF disbursement.

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- APR / SC Rate:**

Scheme Group	Loan Ranges	Existing Rate	Revised Rate
Khushhali Zamindar Loan (3161, 3162, 3163, 3191, 3192)	350K to 1M	36%	34%
	1M to 2M	34%	31%
	2M to 3M	32%	28%
	3M to 5M	NA	26%
Khushhali Apna Makaan (3197)	Up to 3M	36%	30%
	3M to 5M	NA	25%
Vehicle Finance (3194)	Up to 3M	25%	23%
	3M to 5M	NA	22%
Khushhali Karobari TF/ RF (3205)	500K to 3M	35%	NSC: 25% CA / SA: Deposit Rate + 8% TDC: Booking Rate + 4% Other Collateral: 33%
Khushhali Sarmaya (3146 & 3160) Enterprise – EMI	350K to 500K	40%	38%
	350K to 1 M	38%	36%

- TD Rate revision for Senior/Junior/Widow/Pensioner/Disabled persons:**

Term Deposit Certificate (On All Balances)				
Tenure in months	KIC - Monthly Profit		KAC - Profit at Maturity	
	Existing Rate	Revised Rate	Existing Rate	Revised Rate
12	10.00%	11.00%	10.50%	11.50%
24	11.75%	12.75%	12.00%	13.00%
36	12.00%	13.00%	12.25%	13.25%
60	12.25%	13.25%	12.50%	13.50%

- Special Campaign for Women NTB Saving Accounts Clients:**

A special rate equal to the applicable policy rate (currently 11%) is being offered on Women NTB Saving Accounts (excluding Khushhali Bachat Plus) until December 2025 to encourage account uptake and deposit mobilization. Upon opening a saving account (other than Khushhali Bachat Plus) at any branch, the respective BM/OM must send an email to Mr. Muhammad Hassan – Deposit & ADC Performance Manager, for booking special rate in system.

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