

3rd Addendum to SOC July - Dec 2025 - Revision in Liability Product Rates & 1 Bill Charges

As per the Business Group's discussion and ALCO's decision, profit rates of selected liability products have been revised to ensure continued competitiveness and alignment with evolving market conditions. Accordingly, Term Deposit Certificate (TDC) rates and 1LINK 1Bill loan repayment charges have been revised in line with current market trends and operational requirements. The revised structures will be effective from **October 20, 2025**.

a) Deposit & TDC Rate Revision:

Term Deposit Certificate - Individual						
Normal Scheme						
Tenure in months	KIC - Monthly Profit			KAC - Profit at Maturity		
	Existing Rates	Revised Rates	Change	Existing Rates	Revised Rates	Change
3	N/A	N/A	N/A	11.00%	12.00%	1.00%
6	10.75%	12.00%	1.25%	11.00%	12.50%	1.50%
12	10.00%	12.00%	2.00%	10.50%	12.50%	2.00%
18	11.00%	12.50%	1.50%	11.25%	13.00%	1.75%
24	11.75%	13.00%	1.25%	12.00%	13.50%	1.50%
36	12.00%	14.50%	2.50%	12.25%	15.00%	2.75%
60	12.25%	15.00%	2.75%	12.50%	15.50%	3.00%
Special Scheme - (Senior, Junior, Widow, Pensioner, Disabled)						
Tenure in months	KIC - Monthly Profit			KAC - Profit at Maturity		
	Existing Rates	Revised Rates	Change	Existing Rates	Revised Rates	Change
12	11.00%	12.50%	1.50%	11.50%	13.00%	1.50%
24	12.75%	13.50%	0.75%	13.00%	14.00%	1.00%
36	13.00%	15.00%	2.00%	13.25%	15.50%	2.25%
60	13.25%	15.50%	2.25%	13.50%	16.00%	2.50%

b) LINK 1Bill Fee Adjustment:

Transaction Amount (Rs.)	KMBL – Existing	KMBL – Revised
Up to 10K	20	20
10K+ to 100K	60	50
100K+ to 250K		100
250K+ to 1Mln	100	200
1Mln+ to 2.5Mln	200	400
2.5Mln+ to 5Mln		500
5Mln+		600

Note: *Pricing agreements/regulations will prevail in the case of certain direct billers (including other government billers, national level entities), bill aggregators, and initiators.

For further details, please contact Product Department [@Grp-PD](#).

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