

### 3<sup>rd</sup> SOC Addendum (Jan–Jun 26) Revision in Minimum Balance, Fees, Debit Card Annual Fee & Asset Pricing

As per Business Group deliberations & subsequent ALCO approval, it is hereby informed that Khushhali Microfinance Bank Limited (KMBL) has reviewed certain deposit account opening limits & minimum balance requirements in light of regulatory guidance & audit observations.

Accordingly, selected minimum initial deposit amounts, minimum balances, & fall-below charges have been rationalized. In addition, APR of KPF – General Purpose scheme now includes insurance fee, & APR of Housing Scheme (MGMA) has been revised in line with instructions of State Bank of Pakistan (SBP).

These revisions aim to ensure compliance, promote financial inclusion, and enhance customer convenience. The changes shall be effective at all KMBL branches from **March 1, 2026**.

#### 1. Minimum Amount – Account Opening

Product Name	Current Amount	Revised Amount
Khushhali Bachat Plus	Rs. 500	Rs. 100
Karobari Munafa Account.	Rs. 500	Rs. 100
Behreen Bachat Account	Rs. 5,000	Rs. 100

#### 2. Minimum Balance Requirement:

Product Name	Current Amount	Revised Amount
Karobari Munafa Account.	Rs. 10,000	NIL
Behreen Bachat Account	Rs. 25, 000	NIL

#### 3. Fall Below Fee

Product Name	Current Fee	Revised Fee
Karobari Munafa Account.	Rs. 50	NIL
Behreen Bachat Account	Rs. 50	NIL

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

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