4th SOC Addendum (Jan–Jun 26) – Revision in Asset Pricing & Processing Fee

Dear All!

As per Business Group deliberations & ALCO approval, pricing for Gold-backed Finance & Salary/Pension (Transfer & Non-Transfer) products has been revised. Accordingly, pricing slabs have been rationalized for better risk-based differentiation & market alignment, while processing fees for lower loan sizes have also been adjusted.

These revisions aim to strengthen portfolio yield, enhance pricing granularity, reduce concentration risk, & support sustainable growth & competitiveness. The changes shall be effective at all KMBL branches from **May 1, 2026.**

1. *Pricing (Service Charges)*

Collateral / Product	Code	Existing	Revised
Gold Finance (All Purpose i.e. Agri, Livestock, Enterprise & Personal Finance)	3106, 3107, 3108, 3116	39.0%	39.5%
	3119, 3120, 3121, 3181	350K to 1M = 38% 1M to 2M = 36% 2M to 3M = 32%	50K to 500K = 39.5% 500K to 1M = 39% 1M to 2M = 37% 2M to 3M = 34% 3M to 4M = 33% 4M to 5M = 32%
	3182, 3183, 3261, 3268	50K to 1M = 38% 1M to 2M = 36% 2M to 5M = 32%	
Salary/Pension-Transfer (Agri, LVS, ENT)	3137, 3139, 3174, 3175, 3178, 3179, 3239	38.0%	39.0%
	3238, 3251, 3252, 3257, 3264	50K to 2M = 36% 2M to 5M = 34%	50K to 500K = 39% 500K to 1M = 37% 1M to 2M = 36% 2M to 3M = 36% 3M to 4M = 35% 4M to 5M = 34%
Salary/Pension-Transfer (Housing)	3236, 3237		
Salary/Pension Non-Trans (All Purpose)	3136, 3138, 3172, 3173, 3176, 3177, 3240	39.0%	39.5%
	3253, 3254	50K to 2M = 36% 2M to 5M = 34%	

Note: Revised rates on existing slabs will also apply to legacy schemes including KCS Gold, KCS Plus Gold, Sona, KPL, KAL & Housing

2. *Processing Fee*

Product Category	Loan Size	Existing Processing Fee	Proposed Processing Fee
Loan Processing (NTB & Repeat), Rollover & Top-up (re-fill) Fee *	Up to Rs.100,000.	Rs. 3,300	Rs. 3,500
	Rs.100,001- Rs. 500,000.	2.75% of the Loan Amount, Min Rs. 3,700- Max Rs. 13,750.	2.75% of the Loan Amount, Min Rs. 3,800- Max Rs. 13,750.
	Rs.500,001 - Rs.1,000,000.	2.0% of the Loan Amount, Min Rs. 14,000, Max Rs. 20,000.	No Change
	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.	0.60% of the Loan Amount, Min Rs. 27,000, Max Rs. 30,000	

Note: *Process fee charges revised except Vehicle & Housing mortgage (ref memo # BG-PU-2025-016 dated 26/08/2025).

For further details, please contact Product Department @Grp-PD.