Following the recent 50 bps increase in the SBP Policy Rate (**11.50**% to **12.00**%) and subsequent ALCO approval, KMBL has revised the APR of selected Asset Financing schemes under Karobari, Zamindar, Housing & General Finance, as detailed below. Deposit rates have also been updated, and revised rates are available individually at product level on KMBL website.

All revised rates are effective from **November 1, 2026**, across all KMBL branches.

1. Asset Financing – Revised APR

a) Karobari & Zamindar

Collateral	Existing APR	Revised APR
Gold	32.0% – 39.5%	32.5% – 42.0%
Land	26.0% – 34.0%	26.5% – 34.5%
Karobari TF Mix collateral	35.0%	35.5%
NSC	28.0%	28.5%
Karobari RF Mix collateral	33.0%	33.5%
Karobari Unsecured	38.0%	38.5%
Salary/Pension (Transfer)	34.0% – 39.0%	34.5% – 39.5%
Salary/Pension (Non-Transfer)	39.5%	40.0%

b) Housing

Collateral	Existing APR	Revised APR
Salary/Pension (Transfer) up to 3M	36.0% – 39.0%	36.5% – 39.5%
Salary/Pension (Transfer) above 3M	34.0% – 35.0%	34.5% – 35.5%

c) General Finance

Collateral	Existing APR	Revised APR
Gold	39.5%	42.0%
NSC	28.0%	28.5%
Salary/Pension (Non-Transfer)	39.5%	40.0%
Salary/Pension (Transfer)	39.0%	39.5%
Any Asset	39.0%	39.5%

2. Gold Loan –Processing Fee

Loan Processing (NTB & Repeat) & Rollover:		
Fee	**Existing Fee**	**Revised Fee**
Gold Loan Processing (NTB & Repeat) & Rollover Fee:	Up to Rs. 100,000: Rs. 3,500 Rs. 100,001–500,000: 2.75% (Min Rs. 3,800, Max Rs. 13,750) Rs. 500,001–1,000,000: 2% (Min Rs. 14,000, Max Rs. 20,000) Rs. 1,000,001–3,000,000: 0.90% (Min Rs. 20,000, Max Rs. 27,000) Rs. 3,000,001–5,000,000: 0.60% (Min Rs. 27,000, Max Rs. 30,000) Note: Whichever is higher	Up to Rs. 1,000,000: Nil Rs. 1,000,001–2,000,000: 0.50% (Min Rs. 5,000, Max Rs. 10,000) Rs. 2,000,001–3,000,000: 0.50% (Min Rs. 10,000, Max Rs. 15,000) Rs. 3,000,001–5,000,000: 0.40% (Min Rs. 15,000, Max Rs. 20,000) Note: Whichever is higher

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