

<b>To:</b>	✓ ALL-KMBL	<b>Date:</b>	26 April, 2024
		<b>Ref:</b>	BG/PU/2024/009
<b>From:</b>	<b>Business Group-Product Unit</b>	<b>Circulation Category:</b>	For Information
<b>Subject:</b>	<b>Addendum to SOC Jan-Jun 2024 - Revision in APR, Niswan Rebate &amp; Processing fee</b>		

Dear All,

Please note that as per the decision taken by Business Group, Processing Fee, APRs and Rebate under Khushhali Niswan have been revised.

Below mentioned changes will be applicable in all branches of KMBL with effect from **May 02, 2024**.

**1. Revised APR:**

Scheme Group	Code	Product ID-as per GLP	Existing 16-Apr-2024	Revised 02-May-2024
Khushhali Amdani Loan (Salary/Pension > 350K)	3251	KAL Salary Pension KMBL ENT- 3251	36.5%	350K to 1M = 38% 1M to 2M = 37.5%
	3252	KAL Salary Pension KMBL LIV - 3252		
	3238	KAL Salary Pensionp KMBL Agri-3238		
Khushhali Pasbaan Loan (Salary/Pension <350K)	3137	KPL Pension-KMBL Gen Purpose-3137	40.5%	41.5%
	3139	KPL Salary-KMBL Gen Purpose-3139		
	3174	KPL- KMBL Pension-Enterprise -3174		
	3239	KPL-KMBL Salary Pension-Agri.-3239		
	3175	KPL- KMBL Pension-Livestock -3175		
	3178	KPL-KMBL Salary-Enterprise -3178		
Khushhali Cash Sahulat Plus	3128	KCS Plus Agri Passbook -3128	150K to 1M = 39% 1M to 2M = 35%	150K to 1M = 39% 1M to 2M = 37% 2M to 3M = 35%
	3166	KCS Agri Passbook Livestock -3166		
	3185	KCS Million APB - 3185		
Khushhali Zamindar Loan	3161	Khushhali Zamindar LVS Sec- 3161	350K to 1M = 38% 1M to 2M = 37% 2M to 3M = 33%	350K to 1M = 38% 1M to 2M = 37% 2M to 3M = 35%
	3162	Khushhali Agri Plus - Tractor -3162		
	3163	Khushhali Agri Plus-Implements-3163		
	3191	KMBL Million Agri - Tractor - 3191		
	3192	Khushhali Zamindar Agri-3192		
Khushhali Apna Makaan (Currently loans are offered to Salary/Pension Individuals for Home Improvement)	3150	Khushhali Apna Makaan Unsecure-3150	Upto 350K = 38% 350K to 1M = 35% 1M to 3M = 30%	Upto 350K = 41.5% 350K to 1M = 38% 1M to 3M = 37.5%
	3197	Khushhali Apna Makaan-Sec-3197		
	3236	KAM Salary Pension Unsecure-3236		
	3237	KAM Salary Pension Sec-3237		
Khushhali Karobari TF/ RF	3201	Karobari Term Finance Secured-3201	31%	36%
	3204	Karobari Aghaz Secured-3204	30%	
	3205	Karobari RF Secured-3205	30%	
Khushhal Kissan	3208	Khushhal Kissan GMSS Sec Agri-3208	32%	39%
	3209	Khushhal Kissan GMSS Sec LVS-3209	37%	39%
	3211	Khushhal Kissan GMSS Uns- Agri-3211	36%	42%
Khushhali School Loan	3140	Khushhali School Loan ENT -3140	28%	35%

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Scheme Group	Code	Product ID-as per GLP	Existing 16-Apr-2024	Revised 02-May-2024
Shandar bachat Scheme	3132	SBS Enterprise -3132	18%	30%
	3133	SBS Livestock -3133		
Value Chain Finance	3141	Sarsabz Karobar Agriculture -3141	27%	35%
	3142	Sarsabz Karobar Enterprise -3142	27%	
	3143	Sarsabz Karobar VCF Asset -3143	30%	
	3171	Sarsabz Karobar Livestock -3171	27%	
Khushhali Qarza IND	3115	Khushhali Qarza Ind Sec Agri-3115	38%	39%

**2. Processing Fee charges for Top-up facility (Uploaded low APR current borrowers list only):**

Processing fees on Top-up facility of already active low APR is being waived off as these clients are being targeted to avail the top up facility and rebook loans at current APR.

Particular / Reference number	Existing 02-Apr-2024	Revised 02-May-2024
BG/PU/2024/007   SOPs for Top-Up (Loan Enhancement) Facility	As per SOC	Processing Fee Waived off

**Note:** For all other Top-Up loans except these borrowers will pay the processing fee on Top-up amount as per SOC.

**3. NISWAN Rebate on Gold backed loans:**

01% APR rebate on Gold backed scheme on NISWAN has been withdrawn. We encourage clean cash flow-based lending to women under USAID and GOP/CGFSM credit guarantee schemes.

Scheme Group	Code	Product ID-as per GLP	Existing	Revised 02-May-2024
Khushhali Cash Sahulat (Gold)	3106	KCS Gold Agriculture -3106	01%	0%
	3107	KCS Gold Livestock -3107		
	3108	KCS Gold Enterprise -3108		
	3116	KCS Gold General Purpose -3116		
Khushhali Sona	3119	KCS Plus Gold Agriculture -3119		
	3120	KCS Plus Gold Livestock -3120		
	3121	KCS Plus Gold Enterprise -3121		
	3181	Khushhali-Sona Agriculture - 3181		
	3182	Khushhali-Sona Enterprise - 3182		
	3183	Khushhali-Sona Livestock - 3183		

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