

Addendum to SOC Jan-Jun 2024 - Revision in Processing Fee & APR on Gold backed Loans

Please find the revised Processing Fee & APR on Gold backed Loans in the table below. These changes would be applicable effective **16th April, 2024**.

Revised Processing Fee & APR on Gold backed Loans will be applicable as below:

1. Processing Fee charges

Sr #	Product Category	Schemes	Existing Charges	Revised Charges
1	Khushhali Cash Sahulat (Gold)	KCS Gold Agriculture -3106	Waived off	1% of the Loan Amount Min: Rs. 2,000 Max: Rs. 3,000
		KCS Gold Livestock -3107		
		KCS Gold Enterprise -3108		
		KCS Gold General Purpose -3116		
2	Khushhali Cash Sahulat Plus (Gold)	KCS.Plus. Gold.Agriculture.-3119	Waived off	Waived off
		KCS.Plus. Gold.Livestock. -3120		
		KCS.Plus.Gold.Enterprise.-3121		
3	Khushhali Sona	Khushhali-Sona.Agriculture.-.3181	Waived off	Waived off
		Khushhali-Sona.Enterprise.-.3182		
		Khushhali-Sona.Livestock.-.3183		

2. Revised APRs

Sr #	Product Category	Schemes	Existing Rate/ APR	Revised Rate/APR
1	Khushhali Cash Sahulat (Gold)	KCS Gold Agriculture -3106	39%	40%
		KCS Gold Livestock -3107		
		KCS Gold Enterprise -3108		
		KCS Gold General Purpose -3116		
2	Khushhali Cash Sahulat Plus (Gold)	KCS.Plus. Gold.Agriculture.-3119	350K to 1M = 37% 1M to 2M = 36% 2M to 3M = 35%	350K to 1M = 38% 1M to 2M = 36% 2M to 3M = 35%
		KCS.Plus. Gold.Livestock. -3120		
		KCS.Plus.Gold.Enterprise.-3121		
3	Khushhali Sona	Khushhali-Sona.Agriculture.-.3181	350K to 1M = 37% 1M to 2M = 36% 2M to 3M = 35%	350K to 1M = 38% 1M to 2M = 36% 2M to 3M = 35%
		Khushhali-Sona.Enterprise.-.3182		
		Khushhali-Sona.Livestock.-.3183		

-----Document End-----