

4th Addendum to SOC Jan-Jun 2025 - Revision of APR for KEC Products, Saving Account Profit Rates & SMS Alert Charges.

In line with the Business Group's decision, APR structure for Khushhali Easy Cash (KEC) product backed by TDCs has been revised. Additionally, profit rates for selected liability schemes have been updated. A minor revision has also been made in SMS alert subscription charges.

Revised rates outlined below will be applicable across all KMBL branches from the effective dates specified in this circular.

1. SMS Alert Subscription charges:

Tenure	Existing	Revised	Change	Effective Date
Monthly	Rs. 80	Rs. 95	Rs. 15 ↑	1 st June-25
Annual	Rs. 800	Rs. 950	Rs. 150 ↑	

2. Khushhali Easy Cash:

Product ID	Existing		Revised		Change	Effective Date
KEC Secured-3144	NSC:	25%	NSC:	25%	No Change	NA
	CA/SA:	Deposit Rate + 8%	CA/SA:	Deposit Rate + 8%	No Change	
	TD:	Booking Rate + 8%	TD:	Booking Rate + 4%	- 4.00% ↓	18 th May-25
KEC TF TDC Agri - 3188	Booking Rate + 8%		Booking Rate + 4%		- 4.00% ↓	
KEC TF TDC LVS - 3189						
KEC TF TDC Ent - 3190						
KEC TF NSC Agri - 3184	25.0%		25.0%		No Change	NA
KEC TF NSC LVS - 3186						
KEC TF NSC Ent - 3187						

Note: NSC are National Saving Certificates & TDC are KMBL Term Deposit (TDs)

3. Saving Accounts:

Product / Scheme	Existing	Revised	Change	Effective Date
Khushhali Bachat Plus	Policy Rate - 0.50% (i.e. 12% - 0.5% = 11.50%)	Policy Rate - 0.50% (i.e. 11% - 0.5% = 10.50%)	- 1.00% ↓	16 th May-25
Behreen Bachat	0 - 499,999 @ 9.00%	8.50%	-0.50% ↓	18 th May-25
	500K -9,999,999 @10.00%	9.00%	- 1.00% ↓	
	10Mln-24,999,999@ 10.50%	9.50%	- 1.00% ↓	
	25Mln & above @ 11.00%	10.00%	- 1.00% ↓	
Karobari Munafa	12.50%	11.50%	- 1.00% ↓	1 st June-25

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

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