NAYA PAKISTAN HOUSING SCHEME

Mera Pakistan Mera Ghar

Bank AL Habib along with the Government of Pakistan and with the support of the State Bank of Pakistan offers an affordable and flexible Housing Finance Scheme. With the help of this scheme, you can turn your dream of owning a home into a reality and secure your future.

Avail this facility through our Conventional and Islamic Banking branches.

For more details on Mera Pakistan Mera Ghar financing scheme, click here

Key Features

- Free Life Insurance
- Subsidised Markup Rate
- Financing up to PKR 5 Million
- Available for up to 20 years
- Easy Documentation
- Quick Processing
- No restrictions and no charges on early repayment

Eligibility Criteria

- All men / women holding valid CNIC (including Non Resident Pakistani).
- First time home owner, one unit per household.
- One individual can have subsidized house loan facility under this scheme only once.
- Minimum Monthly Income Required: PKR 25,000/-
- Minimum 3 years proof of business for business individuals and 2 years proof of business for SEP (self employee professional).
- Minimum 2 years employment period for Salaried.

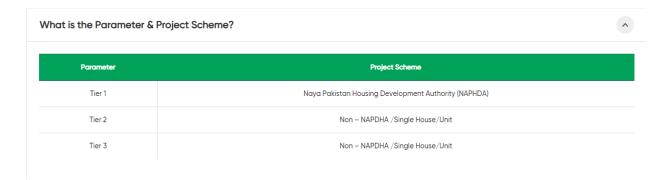
Product Variants

- Construction
- First purchase of newly constructed housing unit i.e. first transfer of title documents. (Not more than 1 year old from the date of application as established by completion certificate. In such areas where completion certificate is not available, valuation certificate issued by external valuers may be considered)
- Purchase of plot and construction thereupon
- Expansion / Extension of existing housing unit

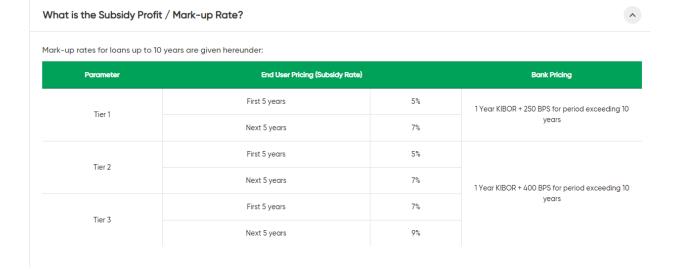
Age (Applicant & Co-applicant)

- 60* Years for Salaried Individuals and
- 65* Years for Self Employed Businessmen/Professionals

Frequently Asked Questions







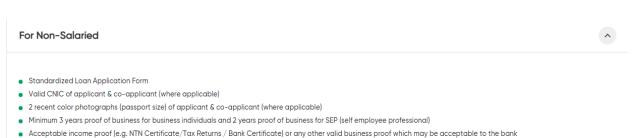
^{*}at Maturity

What is the Maximum Price of Units? Market value of a single housing unit at the time of approval of financing is as under: Parameter House Value Tier 1 PKR 3.5mn Tier 2 PKR 3.5mn Tier 3 PKR 6.0mn

What is the Financing Range? Parameter Loan Amount Tier 1 PKR 2.7mn Tier 2 PKR 3.0mn Tier 3 PKR 5.0mn

Documents Required

• Account maintenance certificate and last 6 months Bank Statement(s)





- Latest Salary Certificate / Employment Letter mentioning employment details and joining date
- Salary slip of last month
- Account maintenance certificate and last 6 months Bank Statement with reflection of salary credits

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