

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

*at Maturity

Frequently Asked Questions

What is the Parameter & Project Scheme?

Parameter	Project Scheme
Tier 1	Naya Pakistan Housing Development Authority (NAPHDA)
Tier 2	Non – NAPHDA /Single House/Unit
Tier 3	Non – NAPHDA /Single House/Unit

What is the Size of Housing Unit?

Parameter	Size of Housing Unit
Tier 1	Housing unit / apartment of up to 125 square yards (up to 5 Marla) with covered area of up to 850 square feet.
Tier 2	Housing unit / apartment of up to 125 square yards (5 Marla) with covered area of up to 850 square feet
Tier 3	Housing unit / apartment of more than 125 square yards and up to 250 square yards (10 Marla) or covered area from more than 850 square feet to 1,100 square feet.

What is the Subsidy Profit / Mark-up Rate?

Mark-up rates for loans up to 10 years are given hereunder:

Parameter	End User Pricing (Subsidy Rate)		Bank Pricing
Tier 1	First 5 years	5%	1 Year KIBOR + 250 BPS for period exceeding 10 years
	Next 5 years	7%	
Tier 2	First 5 years	5%	1 Year KIBOR + 400 BPS for period exceeding 10 years
	Next 5 years	7%	
Tier 3	First 5 years	7%	
	Next 5 years	9%	

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

For Non-Salaried



- Standardized Loan Application Form
- Valid CNIC of applicant & co-applicant (where applicable)
- 2 recent color photographs (passport size) of applicant & co-applicant (where applicable)
- Minimum 3 years proof of business for business individuals and 2 years proof of business for SEP (self employee professional)
- Acceptable income proof (e.g. NTN Certificate/Tax Returns / Bank Certificate) or any other valid business proof which may be acceptable to the bank
- Account maintenance certificate and last 6 months Bank Statement(s)

For Salaried Individual



- Standardized Loan Application Form
- Valid CNIC of applicant & co-applicant (where applicable)
- 2 recent color photographs (passport size) of applicant & co-applicant (where applicable)
- Minimum 2 years employment period
- 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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