



**House Building Finance
Company Limited**

Ref: HBFC/RON/2026/ 1554

Dated: Monday, 27 April 2026

The Chairman,
Federal Board of Revenue (FBR),
Islamabad.

Subject: Request for Circulation – Wazir-e-Azam Apna Ghar Program – Ghar Ho Tu Apna.

Respected Sir,

I hope you are doing well.

House Building Finance Company Limited (HBFC), a public sector institution and pioneer in housing finance in Pakistan, is an implementing partner of the Government of Pakistan's "Wazir-e-Azam Apna Ghar Program – Ghar Ho Tu Apna", introduced under the Mark-up Subsidy and Risk Sharing Scheme to promote affordable homeownership.

The detailed features and eligibility criteria are enclosed herewith (Annexure "A") for your kind reference.

You are requested to kindly circulate this information among your employees through your internal communication channels to enhance awareness of this initiative.

We would also be pleased to arrange an on-site or virtual awareness session at your convenience.

We look forward to your support and cooperation.

Enclosed: As Above.

Sincerely,


Shams Ur Rahman
Regional Head – North

04 MAY 2025
CCM-IR) ✓
CCM-C) ✓

M (IR-Ops)	
M (IR-P)	
M (Cus-Ops)	
M (Cus-P)	
M (Admn/HR)	✓
M (IT)	
M (PR)	
M (DI)	
M (Legal)	
M (Reforms)	
M (L&A Custom)	
M (Acc. & Audit)	
Addl. Secy Rev Div)	✓
SA/UPS	

eDox Dy.No. 47153R
 Received in Chairman's Secy
 on 30 APR 2026



Annexure "A"

Parameters	Features
Eligibility Criteria	<ul style="list-style-type: none"> • First time homeowner's citizens of Pakistan holding CNICs. • Not owning any housing unit in their name
Scope	<ul style="list-style-type: none"> • Purchase of house/flat • Construction of house on already owned plot • Purchase of plot and construction of house
Size of Housing Unit	<ul style="list-style-type: none"> • House of up to 10 Marla • Flat/Apartment of up to 1500 sq. ft. area
Participating Financial Institutions (PFIs)	<ul style="list-style-type: none"> • All commercial banks, Islamic banks, MFBs and HBFCL
Maximum Loan size	<ul style="list-style-type: none"> • Up to PKR 10 Million
Maximum Loan Tenor	<ul style="list-style-type: none"> • 20 years
Customer/end user fixed pricing (for first 10 years)	<ul style="list-style-type: none"> • 5%
Bank Charges	<ul style="list-style-type: none"> • No processing cost • No prepayment penalty
Loan to Value (LTV) Ratio	<ul style="list-style-type: none"> • 90:10 (90% loan & 10% equity)

For any query, please contact the following officers.

Area	Name of key contact person	Cell Number
Islamabad / Rawalpindi	Mr. Tauseef Anwar	0332-5512100
	Mr. Shahid Ali	0332-9120607
North Region	Mr. Nasrullah Jan	0336-9173765