



GOVERNMENT OF PAKISTAN  
AUDITOR-GENERAL OF PAKISTAN

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No.66(03)/COORD-A.A.G(P)/E-OFFICE/2025

Islamabad, the 09<sup>th</sup> December , 2025

From

Muhammad Shahbaz Hassan  
Assistant Auditor-General (Personnel)

To

1- Director General (IT), AGP, Islamabad

**SUBJECT: INTRODUCTION OF MERA GHAR - MERA ASHIANA(MGMA) SCHEME UNDER GOP MARK-UP SUBSIDY AND RISK SHARING SCHEME FOR AFFORDABLE HOUSING FINANCE**

Kindly find attached herewith copy of House Building Finance Company limited (HBFCL) letter Ref. No. HBFC/RON/2025 dated 19 November, 2025 for uploading on the official website for information of Officers/Staff of DGAP.

This issues with the approval of Director General (B&A).

**Muhammad Shahbaz Hassan**  
**Assistant Auditor-General (Personnel)**  
**Ph:051-9202505**

**Copy for information to:-**

1- AAO (IT), AGP, Islamabad

**Muhammad Shahbaz Hassan**  
**Assistant Auditor-General (Personnel)**  
**Ph:051-9202505**



# House Building Finance Company Limited

Ref No. HBFC/RON/2025/

Dated: Wednesday, 19<sup>th</sup> November 2025

The Deputy Secretary (HR),  
Infrastructure Project Development Facility (IPDF),  
Islamabad.

**Subject: Introduction of "Mera Ghar - Mera Ashiana" (MGMA) Scheme under GoP Mark-up Subsidy & Risk Sharing Scheme for Affordable Housing Finance.**

Dear Sir / Madam,

I hope this letter finds you in good health and high spirits.

House Building Finance Company Limited (HBFC), a public sector organization and the pioneer in housing finance, has been serving the nation for over seven decades by providing affordable financing solutions for the purchase and construction of residential units across Pakistan.

We are pleased to inform you that the Government of Pakistan has recently launched the "**Mera Ghar - Mera Ashiana (MGMA)**" initiative under the Mark-up Subsidy and Risk Sharing Scheme for Affordable Housing Finance. This landmark program aims to promote homeownership by offering **concessional rates** and streamlined financing options for a broad segment of the population — including both salaried and self-employed individuals.

As a government-owned specialized housing finance institution, HBFC is proud to serve as an implementing partner for this important initiative. The scheme is designed to make housing finance more accessible through simplified processing and doorstep services offered via HBFC's nationwide branch network.

We would appreciate it if your good office could **circulate this information among your employees** through your internal communication channels. The salient features of the product are enclosed for your reference.

Our team remains available to provide further information or to conduct an awareness session at your premises for the convenience of your employees.

Sincerely,

**Shams Ur Rahman**  
Regional Head - North

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Dy. No.....1017  
.....DS (HR)  
Dated.....24/11/2025



# HOUSE BUILDING FINANCE COMPANY LIMITED

## Mera Ghar Mera Ashiana

### Corporate Housing Finance Solutions

HBFC presents the **Mera Ghar Mera Ashiana** scheme under the Government of Pakistan's Mark-up Subsidy and Risk Sharing Scheme. This initiative provides affordable housing finance for Pakistani nationals who wish to buy or construct their first home.

The product promotes homeownership for low- and middle-income segments, offering flexible repayment terms, government-backed mark-up subsidies, and a simplified application process.

### Eligible Purposes:

1. Purchase of a residential home, apartment, or flat.
2. Construction of a house on self-owned land.
3. Purchase of plot and construction of home on it.

### Product Features

Nature of Facility	Home Purchase / Home Construction / Plot + Construction	
Financing Range	Tier 1: Up to PKR 2,000,000	Tier 2: Up to PKR 3,500,000
Financing Tenor	Minimum 3 years — Maximum 20 years (Subsidy for 10 years)	
Collateral	House up to 5 Marla / Apartment up to 1360 sq.ft. covered area	
Income Criteria	Verifiable net disposable monthly income	

### Pricing

- Tier 1: Customer Pricing 5% for first 10 years ,HBFC Pricing for remaining tenor: 1-Year KIBOR + 3%
- Tier 2: Customer Pricing 8% for first 10 years ,HBFC Pricing for remaining tenor: 1-Year KIBOR + 3%

### Construction Period

- Up to 12 months for construction cases (extendable by 6 months).
- Up to 18 months for plot purchase + construction cases with extensions allowed on justified grounds.

### Insurance & Charges

- Life Insurance — compulsory for all borrowers
- Property Insurance — mandatory coverage of financed property
- Processing Fee — NIL
- Balloon Payment — (minimum 10% of principal outstanding)
- Early Settlement Charges — NIL

### Contact Information

For locating our nearest branch, please visit our website.

Website: <https://hbfc.com.pk/>

Email: [info@hbfc.com.pk](mailto:info@hbfc.com.pk)

UAN: 0800-42325