

Ref No. HBFC/ROL/RDM/2026/17

Dated: 17-09-2026

To,
The Inspector General of Police,
Nabha Road, Anarkali Bazaar,
Lahore.

WELFARE BRANCH PUNJAB	
HY. NO.	3277
DATED	21/9/26

Subject: Introduction of Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna Scheme under Gov Subsidy Scheme for Affordable Housing Finance.

Dear Sir,

House Building Finance Company (HBFC), a public sector organization and 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. HBFC facilitating the provision of financing facilities under preferential terms, thereby strengthening collaboration and enabling efficient delivery of housing finance solutions.

The Government of Pakistan has launched the "Wazir-e-Azam Apna Ghar Program-Ghar Ho Tu Apna" Scheme exclusively for first-time homeowners, aimed at promoting affordable homeownership through concessional profit rate and simplified financing options for both salaried and self-employed individuals.

HBFC, being a government-owned housing finance institution is proud to serve as an implementing partner of this initiative. Through its nationwide branch network, HBFC offers streamlined processing and doorstep services to enhance accessibility to housing finance.

A brief overview of the MGMA Scheme is as follows: -

House Area	Loan	Rate	Loan Tenure	Monthly Installment (Approx)
Upto 10 Marla (House) / 1500 Sq Ft (Flat)	10 Million	*5%	240 Months	69,576
	5 Million	*5%	240 Months	34,788
	3 Million	*5%	240 Months	20,873

*The 5% rate shall remained fixed for first 10 years.

We would appreciate it if your good office could circulate this information among your employees through your internal communication channels.

Our team remains available to provide further information or to conduct an awareness session at your premises for the convenience of your employees. The key features of the product and details of our team are attached hereunder as Annexure "A".

Sincerely,



Fakhar Abbas Awan
Regional Head-Central
0335-3036779

IGP	
Asst. IGP	
DIG W&F	
AIG	
PSO	
RC Officer	
PS to IGP	
Dy. No: M-7455	
Dated 21-9-26	

WVH
24/9



Annexure-A

PARAMETERS	
Eligibility Criteria	First time home owner's citizens of Pakistan holding CNICs Not owning any housing unit in their name
Scope	Purchase of house/flat. Construction of house on already owned plot. Purchase of plot and construction of house
Size of Housing Unit	House of up to 10 Marla Flat/Apartment of up to 1500 sq.ft area
Maximum Loan Size	Up to PKR 10 Million
Maximum Loan Tenor	20 years
Customer/end user fixed pricing (for first 10 years)	5%
Bank Charges	No Processing Fee No Balloon payment charges No prepayment penalty
Income Clubbing	Income clubbing facility of Co-applicant and Guarantor (maximum up to 3 persons are allowed)
Loan to Value (LTV) Ratio	Upto 90 %
MISC	(1) Unique life insurance policy, (2) property to be purchased anywhere in Pakistan while remaining employed with Punjab Police, (3) no restriction on location or profession and (4) no minimum land size requirement.

For any query, please contact the following officers.

Area	Name of Key Contact Person	Cell Number
Central Region	Mr. Adnan Ashraf	0300-4742209
Lahore	Mr. Sibtain Abbas	0343-4685544
	Mr. Hassan Javed	0323-4305417
	Mr. Abid Jamil	0345-6999961
	Mr. Ayaz Ejaz	0335-3036444
Kasur	Mr. Awais Bukhari	0315-1121474
Sheikhupura	Mr. Syed Mustafa Shah	0333-0307114
Gujranwala	Mr. Hammad Hassan	0331-6348000
Sialkot	Mr. Ali Malik	0332-0460235
Gujrat	Mr. Abdur Rehman	0300-4727887
Faisalabad	Mr. Zahid Raza	0300-7508346
Jhang	Mr. M Aleem	0335-3036797
Sargodha	Mr. M Irfan	0300-0970028
Sahiwal	Mr. Tayyab Wasim	0333-6239112
Multan	Mr. Shakeel Ahmed	0301-8595104
Rahim Yar Khan	Mr. Haseeb Halder	0322-6689630
Bahawalpur	Mr. Syed Jawad Azeem	0322-6162131
Muzaffargarh	Mr. M Zahid	0313-6589904
D.G. Khan	Mr. Muneeb Sarwar	0310-6916689
Vehari	Mr. Sharoz Khursheed	0335-0757473
Bahawalnagar		