

# HBL

ISLAMIC BANKING  
اسلامک بینکنگ

## Mera Pakistan Mera Ghar

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## HBL IslamicBanking - Mera Pakistan, Mera Ghar

A housing scheme offered under the Shariah-compliant guidelines of Diminishing Musharakah mode of financing, offers you a convenient and affordable option to get the house of your dreams.

### Financing Types

**Buy a Home:** Purchase a constructed property through this facility.

**Buy and Build a Home:** Avail this facility if you want to buy a piece of land and subsequently construct a house.

### Product Features & Benefits

Tiers	Size of Housing Unit	Maximum Price of Housing Unit	Maximum Financing	Minimum Contribution from the Customer
Tier 1 (NAPHDA Projects)	Housing units / apartments of up to 125 square yards (up to 5 Marla) with a covered area of up to 850 square feet	PKR 3.5 Million	PKR 2.7 Million	10% of property value
Tier 2	Housing units / apartments of up to 125 square yards (5 Marla) with a covered area of up to 850 square feet	PKR 3.5 Million	PKR 3.0 Million	10% of property value

Tiers	Size of Housing Unit	Maximum Price of Housing Unit	Maximum Financing	Minimum Contribution from the Customer
Tier 3	Housing units from 125 – 250 square yards (10 Marla) or apartments with a covered area from 850 – 1,100 square feet	PKR 6.0 Million	PKR 5.0 Million	15% of property value

## Financing Tenor

Up to 10 years with a flexibility of up to 20 years

Subsidised Rate	First 5 years	Next 5 years	For period exceeding 10 years
Tier 1	5%	7%	1 year Kibor + 2.5%
Tier 2	5%	7%	1 year Kibor + 4%
Tier 3	7%	9%	1 year Kibor + 4%

## Collateral Security Requirement

Financed housing unit will be mortgaged in favour of HBL IslamicBanking as per the applicable policy and SBP prudential regulations.

## Eligibility Criteria

- Pakistani citizen holding a valid CNIC
- Applicants should not be owning a house
- Individuals can avail this offer only once

## Key Qualification Criteria

Parameters	Details
Allowed Financing Cities	All cities of Pakistan where HBL IslamicBanking has a branch
Age - Applicant / Co-Applicant	<ul style="list-style-type: none"><li>- Minimum age: 25 years</li><li>- Maximum age: 60 years - at financing maturity</li></ul>
Monthly Income	<p><b>For Individuals</b> PKR 25,000 to 100,000 per month (Net Disposable Income)</p> <p><b>For Household</b> PKR 25,000 to 140,000 per month (Net Disposable Income)</p>
Work Experience	<ul style="list-style-type: none"><li>- Minimum employment / business tenor: 5 years</li></ul>
Income Clubbing for Co-applicant / Co-partner	<ul style="list-style-type: none"><li>- 100% Clubbed</li><li>- Up to 4 co-applicants are allowed for income clubbing from multiple sources</li></ul>

For further information, please write to us at [mera.ghar@hbl.com](mailto:mera.ghar@hbl.com) or call HBL PhoneBanking at **111-111-425**.