

## Frequently Asked Questions (FAQs)

| <b>FAQs on Wazir-e-Azam Apna Ghar Program – Ghar Ho Tu Apna (WA-AGP)</b><br><b>(GOP's Markup Subsidy Scheme for Affordable Housing Finance)</b> |                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <b>S. No.</b>                                                                                                                                   | <b>Query</b>                                                                                                                                             | <b>Response</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1.                                                                                                                                              | How can the first-time homeownership be established?                                                                                                     | In order to establish first time homeownership, the bank will obtain an undertaking to the same effect from its borrower/customer with necessary provisions for termination and recovery of subsidy paid and other penalties, in case it is established at a later stage, that the borrower/ customer owned a house at the time of application for availing subsidy facility.                                                                                                               |
| 2.                                                                                                                                              | Can the income of co-borrowers be clubbed under the scheme?                                                                                              | Yes, the income of co-borrower can be clubbed for financing under Wazir-e-Azam Apna Ghar Program – Ghar Ho Tu Apna.                                                                                                                                                                                                                                                                                                                                                                         |
| 3.                                                                                                                                              | Can a borrower avail housing finance over and above Rs. 10 million against the same housing unit (availing the differential amount on commercial terms)? | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 4.                                                                                                                                              | Is there any maximum limit on value of property being financed under the scheme?                                                                         | There is no maximum limit on the value of property being financed. However, financing will be extended as per terms of the scheme.                                                                                                                                                                                                                                                                                                                                                          |
| 5.                                                                                                                                              | Is there any age limit under the scheme to avail housing finance under the scheme?                                                                       | <p>As per bank's eligibility criteria the parameters for age are as follows:</p> <ul style="list-style-type: none"> <li>• Minimum 21 years old</li> <li>• Maximum 60 years old</li> </ul> <p>In case of salaried individual, applicant should not be more than 60 years old at the time of maturity of facility. While in case of self-employed individual, it should not be more than 65 years old at the time of maturity of facility; applicable on both borrower &amp; co-borrower.</p> |
| 6.                                                                                                                                              | Will the bank pricing provide in the scheme be at the discretion of the bank after first 10 years?                                                       | The bank pricing would remain same as defined in the scheme i.e., One-Year KIBOR + 3% for remaining tenor of the financing after 10 years.                                                                                                                                                                                                                                                                                                                                                  |
| 7.                                                                                                                                              | Is bank staff eligible to avail financing under this facility?                                                                                           | Bank's own employees are not eligible to receive financing under the government-backed housing scheme following SH&SFD Circular Letter No. 05 of 2026.                                                                                                                                                                                                                                                                                                                                      |

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| 8.                                                                                                                                              | Can financing under the scheme be extended for renovation/expansion of the existing housing unit?                  | <p>The scheme is only for</p> <ul style="list-style-type: none"> <li>• Purchase of house/flat</li> <li>• Construction of house on already owned plot</li> <li>• Purchase of plot and construction of house.</li> </ul>                               |
| 9.                                                                                                                                              | Can the facility be terminated/paid off anytime or is there a minimum period?                                      | Facility can be terminated/paid-off by borrower at any point in time. Further, the bank will not charge any prepayment penalty in case of early repayment by the borrower.                                                                           |
| 10.                                                                                                                                             | Can the tenor of the loan under the scheme be less than 20 years?                                                  | The scheme only provides maximum tenor of the loan.                                                                                                                                                                                                  |
| 11.                                                                                                                                             | What is the minimum financing tenor under the scheme?                                                              | There is no minimum financing tenor under the scheme.                                                                                                                                                                                                |
| 12.                                                                                                                                             | In case the tenor of the loan is less than 20 years, will the borrower be entitled to markup subsidy for 10 years? | The tenor of subsidy will remain 10 years if the loan tenor is 10 years or more than 10 years. In the scenario, where loan tenor is less than 10 years, markup subsidy will be available for the loan tenor.                                         |
| 13.                                                                                                                                             | If the size of house is slightly above 10 Marla, can the financing request be considered?                          | As given in the scheme, the size of house cannot be above 10 Marla/2,720 sq. ft and size of flat cannot be above 1500 sq. ft.                                                                                                                        |
| 14.                                                                                                                                             | Can financing under the facility be utilized for the purchase of plot?                                             | A plot of land can only be purchased under the scheme if a house is to be constructed on the plot and financing is meant both for purchase of land and construction thereon provided all other terms and conditions of the scheme are complied with. |
| 15.                                                                                                                                             | Is there any covered area requirement of houses being financed under the scheme?                                   | As provided in the scheme, maximum size of a house being financed is up to 10 Marla. There is no requirement of covered area for the houses being financed under the scheme.                                                                         |
| 16.                                                                                                                                             | What will be debt to burden ratio (DBR) under this scheme?                                                         | As per relevant housing finance regulations of SBP.                                                                                                                                                                                                  |