



Ameen
Islamic Banking
آمین
Islamic Banking



Prime Minister's Naya Pakistan Housing Scheme now with more features and simpler conditions



Mera Pakistan, Mera Ghar

Building Pakistan Begins With You



where you come first

About UBL Ameen Mera Pakistan Mera Ghar Housing Finance

With the Government of Pakistan and State Bank's support, UBL Ameen Islamic Banking is facilitating the low-cost and Shariah-Compliant financing of your dream house.

The facility offers the following options to purchase your dream house:

This facility is meant for the purchase of constructed house/apartment.

UBL Ameen Mera Pakistan Mera Ghar (Plot & Construction)

This facility is for customers who already own or intend to buy/purchase a piece of land and need financing to meet the construction cost.

Basic Eligibility Criteria

- All Pakistanis holding a valid CNIC
- For first time home owner
- One individual can have subsidised housing finance facility under this scheme only once

Product Features & Benefits

	Size of Housing Unit	Maximum Price of Housing Unit	Maximum Financing	Minimum Contribution From Customer	Pricing
Tier 1 (T1) Government Projects	Housing units/ apartments of up to 125 square yards (up to 5 Marla) with covered area of up to 850 square feet	Rs. 35 Lakhs	Rs. 27 Lakhs	10% of property value	Bank pricing will be applicable for period exceeding 10 years
Tier 2 (T2) Non-Government Projects	Housing units/ apartments of up to 125 square yards (5 Marla) with covered area of up to 1250 square feet	No Limit	Rs. 60 Lakhs	10% of property value	Bank pricing will be applicable for period exceeding 10 years
Tier 3 (T3) Non-Government Projects	Housing units of more than 125 square yards up to 250 square yards (10 Marla) or apartments with covered area upto 2000 square feet	No Limit	Rs. 1 Crore	15% of property value	Bank pricing will be applicable for period exceeding 10 years

Key Qualification Criteria

Parameters	Details
Product Availability/Outreach	All cities of Pakistan having UBL branches
Age: Applicant / Co-Applicant	<ul style="list-style-type: none"> • Minimum age: 25 years • Maximum age: 60 years
Monthly Income	For Individual PKR 25,000 per month net disposable income
Employment / Business Tenor	Minimum employment / business tenure: 5 years
Co-Applicant Income Clubbing	<ul style="list-style-type: none"> • 100% clubbed • Up to 4 co-applicants are allowed for income clubbing from multiple sources

Terms & Conditions:

- Minimum 5 years with flexibility to go up to 20 years at customer's choice.
- Housing unit financed will be mortgaged in favour of the Bank as per the Banks' credit policy and prudential regulations.
- Early payment/unit purchase option is available.
- For initial 10 Years following rates shall be applicable, However exceeding 10 Years bank pricing will be applicable:
For Tier 1 = 3% (fixed) for first 5 years and 5% (fixed) for next 5 years
For Tier 2 = 5% (fixed) for first 5 years and 7% (fixed) for next 5 years
For Tier 3 = 7% (fixed) for first 5 years and 9% (fixed) for next 5 years

For more information, please call us at 111-825-888.