



**FEDERAL GOVERNMENT EMPLOYEES HOUSING AUTHORITY
10-MAUVE AREA, G-10/4, ISLAMABAD**

**Subject: MINUTES OF 46TH MEETING OF EXECUTIVE BOARD OF THE
FEDERAL GOVERNMENT EMPLOYEES HOUSING AUTHORITY
HELD ON 3RD MARCH, 2026**

46th meeting of the Executive Board (EB) of Federal Government Employees Housing Authority (FGEHA) was convened on 3rd March, 2026 at 10:30 AM in the Committee Room of Ministry of Housing and Works, 1st Floor, B-Block, Pak, Secretariat, Islamabad under the Chairmanship of Honourable Federal Minister for Housing & Works.

2. Proceedings of meeting commenced with recitation from the Holy Quran. At the outset, the Chair welcomed participants. List of participants is enclosed.

3. Agenda items discussed in the meeting and decisions taken are presented below:-

AGENDA NO. 01

**Subject: CONFIRMATION OF THE MINUTES OF 45TH EXECUTIVE BOARD
MEETING OF FGE HOUSING AUTHORITY HELD ON
3RD FEBRUARY, 2026**

4. Director General, FGE Housing Authority briefed the Board that minutes of 45th Board meeting were circulated on 27th February, 2026 and till date, no reservation had been received from any member of the Board.

DECISION

5. The Board confirmed minutes of 45th Executive Board meeting.

AGENDA NO. 02

**Subject: IMPLEMENTATION STATUS ON DECISIONS OF 45TH EXECUTIVE
BOARD MEETING**

6. The Board was briefed in detail on the progress on the decisions of 45th Executive Board meeting. The Board expressed its satisfaction over the progress on the decisions of 45th Executive Board meeting. Directions regarding the implementation and progress of each decision are enclosed at (Annex-I).

AGENDA ITEM NO.03

Subject: APPROVAL OF SCHEDULE OF PAYMENT FOR SECTOR F-14/15

7. The Board was informed that sector F-14/15 is a significant residential scheme of Federal Government Employees Housing Authority, aimed at providing affordable housing to Federal Government Employees. In order to facilitate allottees and to ensure uninterrupted financial inflow for development works, it is essential to introduce a well-structured and phased payment schedule. Considering the prevailing economic conditions and affordability concerns of allottees, it was proposed that total cost of plots be recovered through twelve (12) quarterly instalments and ten (10) Quarterly instalments for Federal Government Employees, spread over a period of three (3) years and (2 ½) years. Purpose of proposed instalment plan was to generate regular cash inflows, plan and execute development works on time, maintain financial discipline without imposing undue hardship on allottees and achieve following objectives:

- 3
- i. To ease financial burden on allottees
 - ii. To ensure steady and predictable revenue for development activities
 - iii. To reduce chances of default by offering manageable payment intervals
 - iv. To align payment recovery with progress of development works

8. As stated above, two options were explored containing schedule of payment with specified terms & conditions stretching over a period of 3 years and 2 ½ years which are on the next page:-

OPTION No. 1

9. It comprises 3 years payment plan from issuance of Consent, POL and Notice with stipulated terms & conditions noted below.

SCHEDULE OF PAYMENT (3 Years Plan)				
SECTOR F-14/15				
#	Description	Cat-I	Cat-II	Cat-III
	Tentative Cost of Plot (To be Paid)	20,250,000	14,418,000	11,016,000
1	Within 01 month from issuance of Consent Letter	1,500,000	1,000,000	800,000
2	Within 01 month from issuance of POL Letter	1,500,000	1,000,000	800,000
3	Within 01 month from issuance of Notice to Deposit	1,500,000	1,000,000	800,000
4	Within 03 Months from issuance of Schedule of Payment	1,312,500	951,500	718,000
5	Within 06 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
6	Within 09 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
7	Within 12 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
8	Within 15 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
9	Within 18 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
10	Within 21 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
11	Within 24 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
12	Within 27 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
13	Within 30 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
14	Within 33 months from issuance of Schedule of Payment	1,312,500	951,500	718,000
15	Within 36 months from issuance of Schedule of Payment after adjustment of Membership Fee	1,212,500	901,500	693,000

Terms & Conditions:

- i. Payment plans are subject to variation on account of escalation/de-escalation and unforeseen circumstances.
- ii. Following terms and conditions will apply to plot payments:
 - Payment of plot will be charged according to actual size of plot.
 - Corner Plots will incur 10% additional charges based on actual size of plot.
 - 1% surcharge per month will be levied in case of installments not deposited within due time.
 - Service Charges at 4% of total cost of plot will be paid by allottee/owner.
 - Connection and allied charges will be borne by allottee/owner.
 - Taxes, government duties, and other charges apply as per law.

OPTION No. II

10. It comprises 2 ½ years payment plan from issuance of Consent, POL and Notice with stipulated terms & conditions noted below.

SCHEDULE OF PAYMENT (2 ½ Years Plan)				
SECTOR F-14/15				
#	Description	Cat-I	Cat-II	Cat-III
	Tentative Cost of Plot (To be Paid)	20,250,000	14,418,000	11,016,000
1	Within 01 month from issuance of Consent Letter	1,500,000	1,000,000	861,600
2	Within 01 month from issuance of POL Letter	1,500,000	1,000,000	861,600
3	Within 01 month from issuance of Notice to Deposit	1,500,000	1,000,000	861,600
4	Within 03 Months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
5	Within 06 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
6	Within 09 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
7	Within 12 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
8	Within 15 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
9	Within 18 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
10	Within 21 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
11	Within 24 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
12	Within 27 months from issuance of Schedule of Payment	1,575,000	1,141,800	861,600
13	Within 30 months from issuance of Schedule of Payment after adjustment of Membership Fee	1,475,000	1,091,800	836,600

Terms & Conditions:

- i. Payment plans are subject to variation on account of escalation/de-escalation and unforeseen circumstances.
- ii. Following terms and conditions will apply to plot payments:
 - Payment of plot will be charged according to actual size of plot.
 - Corner Plots will incur 10% additional charges based on actual size of plot.
 - 1% surcharge per month will be levied in case of installments not deposited within due time.
 - Service Charges at 4% of total cost of plot will be paid by allottee/owner.
 - Connection and allied charges will be borne by allottee/owner.
 - Taxes, government duties, and other charges apply as per law.

DISCOUNT OFFER ON REMAINING PAYMENTS

Lump Sum payment Discount within 3 months	
Clearance of 100% Remaining Payment within 3 months	10%
Clearance of 75% Remaining Payment within 3 months	7.5%
Clearance of 50% Remaining Payment within 3 Months	5 %
Discount on clearance of 100% remaining payments within 1 to 1 ½ year	
Clearance of 100% Remaining Payment within 4 quarterly Installments / 1 Year	5%
Clearance of 100% Remaining Payment within 6 quarterly Installments / 1 ½ Years	2.5 %

RECOMMENDATION

11. The Board was requested to approve schedule of payment for Sector F-14/15 from two options as tabulated above.

DISCUSSION

12. The Board was apprised that F-14/F-15 Project was launched in 2016. In accordance with its mandate, FGEHA allocated plots to allottees on a cost-to-cost basis and issued a tentative quarterly payment schedules as per approved policy. However, no payment schedule was issued to allottees of Sector F-14/F-15. It was informed that, to date, only three installments had been demanded during period 2016–2025, detailed as under:

- i. **Down Payment:** June–July, 2016
- ii. **1st Installment:** January–February, 2017
- iii. **2nd Installment:** November, 2025

13. The Board was informed that, on the directions of Secretary H&W a committee was constituted to finalize a payment schedule and determine a viable plot cost for Sector F-14/F-15. Various options, including 3-year and 2.5-year quarterly installment plans, were presented. The Board was also briefed that allottees would be provided with two options for completion of development works, i.e., within **three (03) years** or **two and a half (2.5) years**. Final payment schedule and related arrangements would be determined/ adjusted accordingly after obtaining response from allottees. Secretary H&W observed that certain options discussed during meeting were not included in circulated working paper and directed that any revisions or additional proposals be issued through an addendum prior to meeting.

14. The Board was further apprised that proposed payment plan was intended to ensure regular quarterly cash inflows to support timely infrastructure development and to facilitate allottees. Member (Law & Justice Division) and Member (Planning Commission), while raising concerns regarding affordability for federal government employees, suggested exploring collaboration with commercial banks for low-markup mortgage financing. Member (Finance) also suggested introducing monthly salary deductions to ease payment burden on government employees.

15. It was explained that plot costs were already affordable as FG employees were being charged on cost-to-cost basis, with flexible installment plans and rebate options. Secretary H&W assured that matter would be taken up with State Bank of Pakistan to explore feasible financial facilitation mechanisms. The Board was also informed that discounts on outstanding dues were offered for lump-sum payments within stipulated timeframe.

16. Secretary, H&W, further directed that a comprehensive cash flow and sensitivity analysis of revenues, expenditures, and cash management covering land acquisition,

BUP, and development costs be undertaken alongside development to ensure financial sustainability.


DECISION

17. The Board approved payment schedules of 3 years and 2.5 years, along with cost of plots, incentives offered and related terms and conditions. The Board further directed that a comprehensive cash management plan and sensitivity analysis of revenues and expenditures be presented in the next Board meeting.

AGENDA ITEM NO. 04

Subject: **PROPOSAL FOR THE REVISION IN THE LAYOUT PLAN OF SUB-SECTOR G-15/3, ISLAMABAD**

18. The Board was informed that agenda for revision in layout plan was tabled before the Board in its 45th Meeting. The Board vide agenda No. 6 directed to constitute committee "to examine in detail all concerns pertaining to making amendments in LOP and submit its recommendations to the Board". Composition of committee is given below:

- | | | |
|--|---|--|
|  | <ul style="list-style-type: none"> i. CEO, PIDCL ii. Chief (Tech./ PP&H), planning commission iii. DG (Planning), CDA iv. Representative of ICT (not below BS-19) v. Director (Land), FGEHA vi. Director (Law), FGEHA vii. DC/LAC, FGEHA viii. Director (Planning), FGEHA | <ul style="list-style-type: none"> Chairman Member Member Member Member Member Member Member/Secretary |
|--|---|--|

19. Subsequently, committee deliberated on various options regarding re-planning of Sub-Sector G-15/3. After due consideration, it was agreed to adopt option comprising 1,122 Category-V plots as against earlier provision of 1,120 plots. Accordingly, a public notice was published in leading national newspapers on 21st February, 2026, inviting objections from general public on proposed amendments within fifteen (15) days, i.e., up to 7th March, 2026. In this regard, a committee comprising of Director Land as Chairman, Director Planning, Director Law and Project Director G-15/3 was constituted to examine and decide public objections. It was further apprised that, till date, no objections had been received from general public regarding revision in layout plan of G-15/3.

RECOMMENDATION

20. Approval of revised layout plan of G-15/3 was solicited from the Board, subject to non-receipt of any observation from general public within stipulated timeframe.

DISCUSSION

21. Chairman of Committee / CEO, PHDCL informed the Board that committee held detailed deliberations on various re-planning options for Sub-Sector G-15/3 and, after examining planning, technical, and legal aspects, unanimously recommended an option comprising 1,122 Category-V plots, as against the earlier provision of 1,120 plots. Recommended option of 1,122 Category-V plots was also compared with earlier proposal of 1,128 plots presented before the Board. It was informed that under recommended plan, commercial areas had been proposed along 70-ft Right of Way (ROW) roads to ensure smooth and unhindered traffic movement. Furthermore, commercial areas had been planned on both eastern and western sides of Nallah, whereas in earlier proposal they were located only on eastern side. School site had also been placed along a 50-ft wide road in recommended plan, as compared to its earlier location along a 40-ft road. It was further informed that land-use percentages of proposed plan showed little to no variation from approved plan and remained within the limits prescribed under CDA Regulations.

DECISION

22. After due deliberation, the Board approved recommendations of committee, subject to non-receipt of any objections/observations from general public within stipulated timeframe.

AGENDA ITEM NO. 05

Subject: PROPOSAL FOR CONSTITUTION OF A STANDING COMMITTEE UNDER SECTION 21 OF THE FGEHA ACT, 2020

23. The Board was apprised that Federal Government Employees Housing Authority Act 2020 was enacted by the Parliament on 15th January, 2020 for purpose of planning & development of housing schemes/apartments for serving and retired Federal Government Employees and other specified groups.

24. *Section 21 (1) of FGEHA Act, 2020*, empowered Director General to cancel, revoke, or rescind any allotment, transfer, license, lease, or agreement *on recommendation of a committee constituted by the Executive Board*. Similarly, **Section 21(2)** provided mechanism for an appeal against an order under sub-section 1, that shall lie before the Board and Director General shall not participate in proceedings.

25. It was noted that no committee had been formally constituted by the Board for purpose of **Section 21(1)**, resulting in procedural inconsistencies in decision-making.



PROPOSAL:

26. It was proposed that the Board may constitute following *Standing Committee* under Section 21(1) of FGEHA Act, 2020; however committee may co-opt any member, if required.

- i. Director (Finance), FGEHA **Chairman**
- ii. Director (Staff), FGEHA **Member**
- iii. Director (Planning), FGEHA **Member**
- iv. DC/LAC, FGEHA **Member**
- v. Deputy Director (Estate), FGEHA **Secretary**

TERMS OF REFERENCE:

27. Standing Committee shall be responsible to:-

- i. Examine cases referred for cancellation, revocation, or rescission of allotments, licenses, transfers, leases, or agreements;
- ii. Examine any written replies and afford personal hearings to affected parties, wherever required;
- iii. Record findings and submit recommendations with reasons to Director General for further action under Section 21(1).

28. The Board was also requested to authorize committee constituted in 45th Board meeting for hearing appeals under Section 21(2) challenging decisions made by DG FGEHA under Section 21(1), and to submit its recommendations to the Board for final decision. Composition of committee for hearing appeals was as follows:

- i. Draftsman, Law Division **Chairman**
- ii. Representative of office of Chief commissioner **Member**
- iii. DC/LAC, FGEHA **Member**
- iv. Director Estate, FGEHA **Member**
- v. Director Land, FGEHA **Member**
- vi. Director Law, FGEHA **Member/Secretary**

RECOMMENDATION

29. The Board was requested to approve:

- i. Constitution of a Standing Committee under Section 21(1) of FGEHA Act, 2020, as recommended at **Para 26** above.
- ii. Authorize committee constituted in 45th Board meeting for hearing appeals under Section 21(2) challenging decisions made by DG FGEHA under Section 21(1), and to submit its recommendations to the Board for final decision.

DISCUSSION

30. The Board was informed that no committee had formally been constituted under Section 21(1) of the Act, resulting in procedural inconsistencies in decision-making. To ensure compliance with statutory provisions and streamline process, it was proposed that the Board consider constituting a Standing Committee under Section 21(1). After detailed deliberation, the Board approved constitution of Standing Committee, as required under the Act, to assist management of FGEHA, i.e., DG FGEHA. The Board also endorsed existing committee constituted in 45th Board meeting to hear appeals challenging cancellations for restoration and to submit its recommendations to the Board under Section 21(2).

DECISION

31. The Board approved recommendations at Para 29.

AGENDA ITEM NO.06

Subject: PROGRESS UPDATE OF FGEHA PROJECTS

32. The Board was informed that Federal Government Employees Housing Authority (FGEHA), under the Ministry of Housing and Works, was established to provide affordable and sustainable housing for federal government employees and other designated groups. Over the years, FGEHA had launched several housing projects. While facing challenges such as land acquisition, project financing and implementation delays; FGEHA remained committed to its objectives and significant milestones were achieved. A comprehensive progress update on these initiatives was provided to the Board.

DECISION

33. The Board deferred agenda to next meeting.

AGENDA ITEM / DECISION	IMPLEMENTATION STATUS/ DECISION
<p><u>Agenda Item No. 3:</u> Appeals to the Board by Various Allottees/Affecteds of FGEHA</p> <p>Decision: The Board constituted following sub-committee to examine and evaluate the above noted appeals and submit its recommendations to the board within 60 days. The Board further directed that, in future, all appeals pertaining to EB of legal genre shall be deliberated by said committee.</p> <ol style="list-style-type: none"> i. Draftsman, Law Division Chairman ii. Additional Secretary, M/o H & W Member iii. Representative of office Chief Commissioner (not below BS-19) Member iv. Director Estate, FGEHA Member v. Director Land, FGEHA Member vi. Director Law, FGEHA Member/Secretary 	<p>Committee notification issued dated: 11th February, 2026. Implementation in progress.</p> <p>Decision: The Board directed that meeting regulation committee be convened on priority basis.</p> <p style="text-align: center;"><i>[Handwritten Signature]</i></p>
<p><u>Agenda Item No. 4:</u> Appeals to the Board by Various Ex-Employees of FGEHA for Reconsideration against Termination Orders</p> <p>Decision: The Board deliberated and directed that matter be referred to the already constituted HR Committee, which shall submit its recommendations in the next Board meeting.</p>	<p>Implementation in progress.</p> <p>Decision: The Board directed that committee meeting be convened at earliest as no meeting of Committee had been held so far.</p>
<p><u>Agenda Item No. 5:</u> Commercial Properties & Land Sharing Regulations – 2026</p>	

Decision:

The Board acceded to above noted recommendation vide. Para-80 and further expanded quorum of committee by adding MD PHA and JS (Exp.). The Board empowered committee to co-opt any member deemed appropriate. The review report shall be submitted in the Board by the above noted committee within 45 days.

Agenda Item No. 6:

Proposal for the Revision in the Layout Plan of Sub-Sector G-15/3, Islamabad

Decision:

The Board constituted the following committee to examine in detail all concerns pertaining to proposed amendments in LOP and shall submit its report within 4 weeks. The Board also assigned task of framing of TORs of the above noted committee to AS (H&W).

- i. CEO, PIDCL Chairman
- ii. Chief (Tech./ PP&H), Planning Commission Member
- iii. DG (Planning), CDA Member
- iv. Representative of ICT(not below BS-19) Member
- v. Director Planning, FGEHA Member
- vi. Director Law, FGEHA Member
- vii. DC/LAC, FGEHA Member
- viii. Director Land, FGEHA Member/Secretary

Agenda Item No. 7:

Progress Update Of FGEHA Projects

Decision:

The Board directed that an agenda item on progress review of FGEHA projects be presented in all forthcoming Board meetings, comprising clearly defined, realistic and achievable monthly milestones, along with corresponding percentage of progress and achievements.

Committee notification issued dated: 11th February, 2026. Implementation in progress.

Decision:

The Board directed that both regulations be presented in next Board meeting.

Implemented. Committee recommendations presented vide. Agenda no. 4.



Implemented presented vide. Agenda no. 6.

LIST OF PARTICIPANTS OF
46TH EXECUTIVE BOARD MEETING OF FGEHA
HELD ON 3RD MARCH, 2026

S No.	Name & Designation
1.	MIAN RIAZ HUSSAIN PIRZADA Federal Minister Housing & Works, Islamabad
2.	CAPT. (R) MUHAMMAD MAHMOOD RAI, Secretary, M/o Housing & Works, Islamabad
3.	SYED ZAKRIA ALI SHAH Additional Secretary M/o Housing & Works, Islamabad.
4.	MR. MUHAMMAD SHAHID HUSSAIN, Managing Director, PHA Foundation, Islamabad
5.	MR. MUHAMMAD ALI RANDHAWA, Chairman CDA, Islamabad
6.	MR. MUHAMMAD KHASHIII-UR-REHMAN, Senior Draftsman, Law & Justice Division, Islamabad
7.	CAPT. (R) MUHAMMAD ZAFAR IQBAL, Director General, FGE Housing Authority Islamabad
8.	MR. MUHAMMAD ALI RANDHAWA, Chief Commissioner, ICT. Islamabad
9.	MR. IQBAL AHMED, Chief (Technical/PP&H), Planning Commission, Islamabad
10.	MS. NAILA JABEEN, Joint Secretary (Expenditures), Finance Division, Islamabad
11.	MR. MUHAMMAD SHAHZAD, Director General, Pak PWD, Islamabad
12.	MR. FAYAZ-UL-HAQ, (Co-opted Member) Joint Secretary (Estate) M/o Housing & Works, Islamabad