

Mera Ghar Mera Ashiana Shariah-Compliant Financing Scheme 2025

The Mera Ghar Mera Ashiana Shariah-Compliant Financing Scheme 2025 is a government-backed housing finance initiative supervised by the State Bank of Pakistan (SBP). It has been designed to make home ownership easier for low and middle-income families across Pakistan.

Through this scheme, eligible citizens can apply for financing to buy or build their first home at affordable markup rates and with flexible repayment options. It also offers risk-sharing support to participating banks, ensuring transparency and stability for both customers and institutions.

Key Highlights

- Eligibility: Pakistani citizens with valid CNICs who do not already own a home.
- Financing Options:
 - Purchase of house or flat
 - Construction of a home on owned land
 - Purchase of plot and construction of a house
- Unit Size: House up to 5 Marla or flat up to 1360 sq. ft.
- Shariah-Compliant Financing Amount: Up to PKR 3.5 million
- Tenor: Up to 20 years with subsidy support for 10 years
- Fixed Markup Rates: 5% (Tier 1) and 8% (Tier 2)
- No processing fees or prepayment penalties

How to Apply

1. Visit any participating bank branch with your CNIC.
2. Request the *Mera Ghar Mera Ashiana Shariah-Compliant Financing Scheme* application form.
3. Submit required documents including proof of income and property details.
4. The bank will assess eligibility and Shariah-Compliant Financing amount.
5. Upon approval, the Shariah-Compliant Financing will be disbursed as per plan.

This initiative reflects the Government of Pakistan's continued commitment to inclusive growth, financial accessibility, and sustainable housing development.