



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN
SPECIALIZED COMPANIES DIVISION
LENDING AND PRIVATE FUNDS DEPARTMENT

No. SC/NBFC-1-196/Circular/2024/389

July 1, 2026

Circular No. 15 of 2026

Subject: Inclusion of Lending Non-Banking Finance Companies as Participating Financial Institution in the Government Mark-up Subsidy Scheme and Risk Coverage Scheme for Affordable Housing Finance called "Prime Minister Apna Ghar Program"

In pursuance of the approval by the Economic Coordination Committee (ECC) of the Cabinet in Case No. ECC-59/12/2026 dated May 5, 2026, subsequently ratified by the Federal Cabinet vide Case No.325/Rule-19/2026/383 dated May 20, 2026, and Notification of Ministry of Housing and Works dated June 2, 2026, whereby the Lending Non-Banking Finance Companies (Lending NBFCs) have been included as Participating Financial Institutions (PFIs) in the Prime Minister Apna Ghar (PM-APG) Program, the Securities and Exchange Commission of Pakistan ("Commission"), in exercise of its powers conferred under sub-section (3) of section 282B of the Companies Ordinance, 1984 (XLVII of 1984), hereby prescribes the following requirements for participation of Lending NBFCs as PFIs in PM-APG Program: -

1. The features of the PM-APG Program shall be as laid down in Annexure-I to this Circular.
2. Lending NBFCs extending housing finance loans through direct lending shall do so in conformity with the eligibility criteria, operational conditions, and procedural requirements as laid down in Annexure-II to this Circular.
3. Lending NBFCs intending to participate through the wholesale lending arrangement or intermediary partnership model shall conduct such activities in accordance with the requirements as laid down in Annexure-III to this Circular.
4. Lending NBFCs shall submit subsidy claims in the manner and within the timelines as laid down in Annexure-IV to this Circular.
5. Lending NBFCs shall submit a monthly report as per the prescribed format as laid down in Annexure-V to this Circular.


(Imtiaz Haider)
Commissioner (SCD)

Distribution:

1. Ministry of Housing and Works
2. Ministry of Finance (Internal Finance Wing)
3. Director, SME, Housing & Sustainable Finance Department, State Bank of Pakistan
4. Chief Executive Officer, Pakistan Housing Authority (PHA)
5. Chief Executive Officer, Pakistan Mortgage Refinance Company (PMRC)
6. Chief Executive Officers of All Lending Non-Banking Finance Companies
7. Chief Executive Officer, Pakistan Microfinance Network
8. Chief Executive Officer, NBFI & Modaraba Association of Pakistan
9. Chief Executive Officer, Pakistan Fintech Network



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Annexure – I

FEATURES OF THE PM-APG PROGRAM

Parameters	Features
Eligibility Criteria	<ul style="list-style-type: none">• First time homeowners' citizens of Pakistan holding CNICs.• Not owning any housing unit in their name
Scope	<ul style="list-style-type: none">• Purchase of house/flat• Construction of house on already owned plot• Purchase of plot and construction of house
Size of Housing Unit	<ul style="list-style-type: none">• House of up to 10 Marla/2720 sq. ft• Flat/Apartment of up to 1500 sq. ft. area
Maximum Loan size	<ul style="list-style-type: none">• Up to PKR 10 Million
Maximum Loan Tenor	<ul style="list-style-type: none">• 20 years (subsidy for 10 years)
Lending NBFC Pricing	<ul style="list-style-type: none">• One Year KIBOR + 3%
Customer/end user fixed pricing	<ul style="list-style-type: none">• Flat 5%
Lending NBFC Charges	<ul style="list-style-type: none">• No processing cost• No prepayment penalty
Loan to Value (LTV) Ratio	<ul style="list-style-type: none">• 90:10 (90% loan & 10% equity)
Risk Coverage	<ul style="list-style-type: none">• 10% of the outstanding portfolio under the program on first loss basis



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Annexure – II

REQUIREMENT FOR LENDING NBFCs PARTICIPATING UNDER PM-APG PROGRAM

A. Eligibility Criteria and Assessment of Financial Soundness of NBFCs

- 1) For participation in PM-APG Program as a PFI, a Lending NBFC is required to meet the following criteria: -
 - a) the Lending NBFC has a valid license from the Commission to undertake lending activity including housing finance;
 - b) the Lending NBFCs offering short term consumer loans i.e. nano loans, buy now pay later, earned wage access or any other consumer finance through digital mode shall not be eligible to participate under this program;
 - c) the Lending NBFC meets and maintains minimum equity requirement (MER) as required in the Non-banking Finance Companies and Notified Entities Regulations, 2008 (the “NBFC Regulations”) and shall ensure compliance with the exposure limits provided in the NBFC Regulations;
 - d) the Lending NBFC shall possess the necessary expertise, institutional capacity, and technical competence to meaningfully participate in the PM-APG Program;
 - e) the average non-performing loans (NPL) of Lending NBFC shall be less than 10% of its total outstanding portfolio and 5% of its housing finance portfolio;
 - f) in addition to meeting requirements of the NBFC regulatory framework, including the Fit and Proper Criteria, at least one director or the Chief Executive of the Lending NBFC must have minimum of five years of experience at a senior management level in a bank or a financial institution in the areas of lending, risk management, consumer finance, corporate finance, or housing finance;
 - g) the Lending NBFC has employed adequate staff with proper education, knowledge and experience in the areas of lending, microfinance, consumer finance or housing finance to



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ensure sound underwriting and management of housing loans under the PM-APG Program;

- h) the Lending NBFC has implemented adequate management information system capable of effectively providing necessary reports including delinquency reports, calculation of instalments and markup etc. required for effective management of housing finance portfolio; and
- i) the Lending NBFC has in place the following policies and documents approved by its Board or relevant committees of the Board with respect to the PM-APG Program:
- | | |
|--|-----------------------------------|
| i. Product manuals; | vi. Credit Policy; |
| ii. Strategic plan (<i>implementation of the program</i>); | vii. Grievance Redressal Policy; |
| iii. Risk management framework; | viii. AML/CFT Policy; |
| iv. Information disclosure policy; | ix. Internal Audit Framework; and |
| v. Mechanism to monitor asset-liability mismatch; | x. Recovery Policy; |

- 2) If the Lending NBFC fails to comply with the above eligibility criteria at any time during its participation as PFI under the PM-APG Program; it shall immediately report the same to the Commission and cease to disburse fresh loans under the PM-APG Program.

B. Procedure for the participation:

- 1) A Lending NBFC, which intends to participate as a PFI under the PM-APG Program and fulfils the above criteria, shall apply to the SECP for issuance of no objection certificate to act as a PFI under the PM-APG Program.
- 2) A Lending NBFC shall be required to submit the following documents along with its application for issuance of NOC from the Commission to act as a PFI under the PM-APG Program:
- a) copy of license;
- b) undertaking to the Commission that it complies with the eligibility criteria and shall ensure compliance with the terms and conditions prescribed under the PM-APG Program;



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- c) auditor certificate confirming its latest equity position; and
 - d) board resolution authorizing it to participate as PFI under the PM-APG Program.
- 3) Subsequent to issuance of the NOC, the Lending NBFC will approach Pakistan Housing Authority (PHA) for onboarding and requisite integration with the digital onboarding portal.

C. Conditions Applicable to Lending NBFCs for PM-APG Program

- 1) A Non-banking Microfinance Company (NBMFC) may extend housing finance facilities to individual borrowers up to an aggregate amount not exceeding Pakistani Rupees Five Million (PKR 5,000,000/-) per borrower, provided that such facilities are extended in compliance with the criteria of PM-APG Program, prevailing NBFC regulatory framework and any other applicable requirements as may be issued by the SECP from time to time.
- 2) Lending NBFC shall determine the housing finance limit, both in urban and rural areas, in accordance with its internal credit policy, credit worthiness and loan repayment capacity of the borrowers.
- 3) Lending NBFC may provide housing finance for construction of houses against the security of land/plot already owned by their customers, provided that the NBFC shall ensure that the finance is utilized strictly for the construction purpose.
- 4) Lending NBFC shall ensure that a charge is created over every property financed by it by way of an equitable or a registered mortgage:

Provided that housing finance facilities extended by NBMFCs not exceeding Pakistani Rupees Five Million (PKR 5,000,000/-) to eligible low-income borrowers may be disbursed on a non-lien basis, and no charge, encumbrance, or lien shall be created or registered over the assets of such borrowers in connection with the said facilities.

- 5) Lending NBFC shall either engage professional expertise or arrange sufficient training for their concerned officials to evaluate the property, assess the genuineness and integrity of the title documents, etc., provided that for housing finance involving property valuing more than Rs. 5 million, a professional valuer from list of approved valuers by Pakistan Banks Association shall be required.



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- 6) In case of housing finance to an individual, ensure that the total monthly amortization payments of all finance inclusive of housing finance shall not exceed 65% of the net disposable income of the prospective consumer and the income of co-borrower can be clubbed after his written consent.
- 7) Lending NBFC shall arrange insurance/takaful of mortgaged property from approved insurance/takaful companies, up to the full value of finance in case of apartment and up to the construction cost in case of house.

Provided that NBMFCs may arrange insurance/takaful of mortgaged property from approved insurance/ takaful companies for a loan size of more than Rs. 3 million, up to the full value of finance in case of apartment and up to the construction cost in case of house.

- 8) Lending NBFC shall devise a mechanism to monitor conditions in the real estate market (or other relevant product market) and ensure that its policies are aligned to current market conditions.
- 9) Lending NBFC including NBMFC shall implement such Minimum Housing Finance Underwriting Standards for sound housing finance underwriting and risk management practices as provided in Schedule XIII A of NBFC Regulations 2008.

D. Regulatory Monitoring Requirements to Lending NBFCs for PM-APG Program

- 1) If the NPLs of a Lending NBFC under the PM-APG Program, reach a level of 10% of its PM-APG Program gross loan portfolio, the Lending NBFC shall suspend any further financing under the PM-APG Program. Upon reaching a stage, where 100% provisioning is required against the aforesaid NPLs, in terms of NBFC Regulations, the Lending NBFC shall immediately inform the Commission and processing of claims of the Lending NBFC shall be suspended.
- 2) The Lending NBFC, shall appoint independent firms of Chartered Accountants (the “Appointed Firms”) from the Commission’s list of approved Auditors prescribed under clause (i) of Annexure I of Circular 07 of 2026 dated April 21, 2026. The Appointed Firm shall be responsible to: -
 - a) examine and verify the loans sanctioned by the Lending NBFCs under the PM-APG Program for checking authenticity and compliance with the requirements; and



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- b) scrutinize and authenticate the subsidy claims of PFIs to ascertain that calculations of PFIs subsidy claim are correct and applicable KIBOR has been used by the PFIs.
- 3) The cost for appointment of the Appointed Firm shall be borne by the respective Lending NBFC and services of the Appointed Firm shall not be terminated except with prior approval of the Commission. It shall be binding upon the participating Lending NBFC to allow the Appointed Firms full access to their premises and relevant records necessary for independent verification of all loans and claims under the PM-APG Program.
- 4) Statutory auditor of the Lending NBFC shall also conduct audit of loans disbursed and subsidy claimed under the PM-APG Program on a sample basis and separately disclose a relevant conclusion in auditor's report to members on the financial statements of the Lending NBFCs.
- 5) If at any point in time, any claim of a Lending NBFC is found to be incorrect or without valid basis, during inspections or otherwise, the Lending NBFC shall, upon direction of the SBP/SECP, immediately reimburse the claim amount to the SBP. Additionally, in such cases, the Lending NBFC shall be liable to pay a penalty in terms of Section 282J of the Companies Ordinance, 1984 to the SECP. This shall be without prejudice to any action, proceedings or penalties under the applicable laws and regulatory framework.
- 6) In case of failure of the Lending NBFC to pay the penalty imposed on it or comply with the direction to reimburse the amount of invalid or incorrect claims, as envisaged under clause 5 above, the SBP shall recover the amount of incorrect or invalid claim and on SECP's request, deduct the imposed penalty while processing the request of Lending NBFC for quarterly subsidy payment claim.

A handwritten signature in blue ink is located at the end of the sixth paragraph of the list.



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Annexure – III

Mechanism for participation through Wholesale / Intermediary Participants

1) Eligible Wholesale / Intermediary Participants

The following entities are eligible to participate under PM-APG Program as Wholesale / Intermediary Participants, provided they satisfy all applicable licensing, registration, and regulatory requirements at the time of entering into any arrangement with a Lending NBFC: -

- a) Scheduled Commercial Banks licensed by the State Bank of Pakistan (SBP) and operating under a valid banking license at the time of the arrangement;
- b) House Building Finance Company Limited (HBFC), being a statutory entity established for the promotion of housing finance in Pakistan;
- c) Pakistan Mortgage Refinance Company (PMRC), and
- d) Non-Banking Finance Companies (NBFCs) duly licensed by the Securities and Exchange Commission of Pakistan (the Commission) to undertake investment finance services, leasing services, or housing finance activities.

2) Permissible Arrangements

A Lending NBFC holding a valid No Objection Certificate (NOC) issued by the Commission for participating as PFI in the PM-APG Program may enter into one or more of the following arrangements with an eligible Wholesale / Intermediary Participant for the purpose of originating and servicing housing finance under the PM-APG Program: -

- a) Funding Arrangement: The Wholesale / Intermediary Participant provides term or revolving funds to the Lending NBFC to finance PM-APG Program eligible housing loans;
- b) Co-Lending Arrangement: Both parties jointly extend credit to eligible borrowers, with each party holding a proportionate share of the loan asset on their respective balance sheets;



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- c) Refinancing Arrangement: The Wholesale / Intermediary Participant acquires or refinances PM-APG Program loan portfolios previously originated by the Lending NBFC;
- d) Risk Participation Arrangement: The Wholesale / Intermediary Participant assumes a defined share of the credit or liquidity risk in the PM-APG Program portfolio; and
- e) Any other arrangement approved in writing by the SBP, provided such arrangement is consistent with the objectives of PM-APG Program and does not compromise the primacy of the Lending NBFC's compliance obligations.

3) Role and Responsibilities of the Lending NBFC

Notwithstanding any arrangement entered into with a Wholesale / Intermediary Participant, the Lending NBFC shall, at all times, remain solely and primarily responsible for the following functions: -

S#	Responsibility	Details
i.	Customer Onboarding & Due Diligence	Verification of borrower identity, KYC compliance, and assessment of eligibility under PM-APG criteria including income thresholds, first-time buyer status, and property value limits.
ii.	Eligibility Compliance	Ensuring that each loan originated under an approved arrangement and satisfies all eligibility conditions prescribed under the PM-APG Program framework and any circulars issued thereunder.
iii.	Credit Appraisal & Underwriting	Independent assessment of the borrower's creditworthiness, repayment capacity, and compliance with the Lending NBFC's approved credit policy.
iv.	Loan Documentation & Security Perfection	Preparation, execution, and registration of all loan agreements, mortgage deeds, and ancillary security documents in accordance with applicable law.



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v.	Monitoring & Loan Servicing	Ongoing monitoring of loan performance, collection of instalments, management of escrow accounts, and maintenance of loan records and borrower files.
vi.	Recovery & Collections	Initiation and conduct of recovery proceedings, restructuring, and resolution of non-performing or defaulted loans within the PM-APG Program portfolio.
vii.	Regulatory Reporting	Submission of all reports, data, statistics, and records as required by the Commission, SBP, PHA, or any other competent regulatory or supervisory authority.

4) Role of the Wholesale / Intermediary Participant

Subject to the terms of the written arrangement and in accordance with applicable law, the Wholesale / Intermediary Participant may undertake the following activities in connection with PM-APG Program: -

- a) provide funding, refinancing, or liquidity support to the Lending NBFC against eligible PM-APG Program loan portfolios;
- b) acquire participation interests in PM-APG Program eligible loan portfolios originated by the Lending NBFC;
- c) enter into co-financing arrangements with the Lending NBFC under which both parties hold proportionate exposures to eligible borrowers;
- d) perform such other functions as may be agreed between the parties in writing, provided that such functions do not result in the dilution of the Lending NBFC's primary responsibility for compliance with PM-APG Program requirements.

5) Recognition for Subsidy and Risk Coverage

Subject to the conditions set out below, loans originated by a Lending NBFC under an arrangement with a Wholesale / Intermediary Participant shall remain eligible for the subsidy and risk coverage benefits available under PM-APG Program: -



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- a) The arrangement must have been disclosed to and acknowledged by the Commission, SBP, and PHA prior to the disbursement of any loan thereunder;
- b) Each loan must independently satisfy all PM-APG Program eligibility criteria, including those relating to borrower profile, property type, and loan amount;
- c) The Lending NBFC must remain the party of record for all PM-APG Program reporting, subsidy claims, and risk coverage requests; and
- d) No structural feature of the arrangement shall operate to circumvent, dilute, or transfer the eligibility conditions or compliance obligations imposed under PM-APG Program.

6) Disclosure Requirements

Every Lending NBFC participating in PM-APG through a Wholesale / Intermediary Participant shall make full and accurate disclosure to the Commission, SBP, and PHA. Such disclosure shall be made prior to the commencement of the arrangement and shall include, at a minimum, the following information: -

#	Disclosure Item	Scope of Required Disclosure
a)	Funding Arrangement Details	Full description of the nature, structure, and quantum of the funding or co-lending arrangement, including the identity of the Wholesale / Intermediary Participant, the tenor, and applicable financial terms.
b)	Allocation Responsibilities of	A clear statement of the functions performed by each party, including customer-facing activities, credit appraisal, loan servicing, and recovery, with confirmation that the Lending NBFC retains primary compliance responsibility.
c)	Risk-Sharing Structure	Details of any risk-sharing, credit enhancement, guarantee, or first-loss arrangement, including the identity of the risk-bearing party and the quantum of risk transferred or retained.
d)	Amendments Termination &	Prompt notification of any material amendment to, suspension of, or termination of the arrangement, to be provided to the Commission, SBP, and PHA within five (5) business days of such event.



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Annexure – IV

Payment of Mark-up and Credit Loss Subsidy under PM-APG Program

1. SBP will be implementing subsidy payments of participating financial institutions (PFIs).
2. Finance Division will allocate funds in each fiscal year's budget as per the estimates provided in the prescribed format
3. SBP will be authorized to debit Non-food account 1 (GoP Account) on a quarterly basis to make payments to PFIs for mark-up subsidy and risk coverage claims.
4. Payment of mark-up and credit loss subsidy to PFIs shall be made through SBP-BSC Head Office, Karachi.
5. PFIs shall submit mark-up and credit loss subsidy claims, as per the prescribed format laid down in (Annexure -VI) to this Circular, duly vetted by its internal audit department and Appointed Firm, to SECP within 7 working days after the end of respective quarter.
6. SECP will review and verify the submitted claims and forward the same to Fisd, SBP BSC, Head Office, Karachi within 8 working days of receipt of complete information for payment of subsidy.
7. Payment of subsidy to PFIs will be made through SBP's operational arm i.e. Financial Inclusion Support Department (Fisd), SBP BSC, Head Office, Karachi.
8. Fisd, SBP-BSC shall process the mark-up and credit loss subsidy claims within 15 days of receipt of complete information.
9. PFIs shall assign unique number to each loan i.e. "NBFC Name—Loan Number" (ABC-12345678).
10. Once loans are classified as 'Loss' as per relevant NBFC Regulations, PFIs will submit the Credit Loss Guarantee (CLG) claims to SECP within 7 working days after the end of respective quarter as per the format laid down in (Annexure – VII) to this Circular, duly vetted by the PFIs' internal audit department and Appointed Firm to ensure that the CLG claims are as per the instructions contained in the PM-APG Program.



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11. SECP will review and verify the CLG claims and forward the same to FISD, SBP BSC, Head Office, Karachi within 8 working days.
12. FISD, SBP-BSC shall process the CLG claims within 15 working days of receipt of complete information.
13. PFIs shall submit a consolidated report on credit loss claims to SECP as per the format laid down in (Annexure – VIII) to this Circular
14. No mark-up subsidy will be paid for loans classified as ‘loss’ (where instalment, mark-up, interest, profit or principal is overdue by two years or more from the due date)’. However, PFIs can claim mark-up subsidy in subsequent months if status of non-performing loans (NPLs) is revised to regular.
15. Payment of credit loss claims shall not obviate PFIs from the right of the recovery of the defaulted amount. PFIs shall continue with their regular procedure for recovery of loans and report the status to SBP-BSC of quarterly basis.
16. SBP will provide a consolidated quarterly statement to the Finance Division detailing claims settled during the quarter.
17. In the event of recoveries from delinquent borrowers, all such recoveries shall be treated as the recovery of the principal amount, with cost incurred on recovery efforts borne by the PFIs. The recoveries from delinquent borrowers may be treated in following two ways:
 - i. A PFI receives recovery from delinquent borrowers and it has pending CLG claims with SBP under the PM-APG Program. In such scenario, the PFI may adjust the recovered amount from the quarterly claims by netting it off from the CLG claims.
 - ii. In case where all the PFIs submit nil CLG claims during certain quarter, then the recovered amount will be deposited in a child account “Miscellaneous account (FG)



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Annexure – V

Monthly Reporting Format

Entity name:	
Reporting period (Month / Year):	
Date of submission:	
Contact officer & designation:	
Email & telephone:	

A — Monthly Summary (Current Month)

Metric	Current Month	Previous Month
Applications received		
Applications approved		
Applications rejected		
Applications pending (closing balance)		
Applications withdrawn / cancelled		
Loans disbursed (No.)		
Amount disbursed (PKR million)		



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B — Application Pipeline (Current Month)

Stage	Opening Bal.	Received	Processed	Approved	Rejected	Withdrawn	Closing Bal. (Pending)
Under initial scrutiny							
Under credit appraisal							
Legal / documentation							
Awaiting disbursement							
Total	—	—	—	—	—	—	—

C — Loan Disbursement by Purpose (current month)

Loan Purpose	No.	Amount PKR mn
House purchase (existing unit)		
Flat / apartment purchase		
Construction on own land		
Plot purchase + construction		
Total	—	—

D – Borrower Segment

Borrower Segment	No. of Loans	% Share
Salaried — government		





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Salaried — private sector		
Self-employed / business		
Overseas / remittance-backed		
Female borrowers		
Total unique borrowers	—	—

E — Loan Tenor

Tenor Band	No. of Loans	Amount (PKR mn)
Up to 5 years		
6 – 10 years		
11 – 15 years		
16 – 20 years		
Total / avg.	—	—

F — Portfolio Quality (Cumulative Outstanding Portfolio)

Aging Bucket	No. of Loans	Outstanding Principal (PKR mn)	% of Portfolio	Provision Held (PKR mn)
Current (0–60 days)				
61–180 days past due				
181–365 days past due				
NPL (> over 365)				
Total portfolio	—	—	—	—



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G — Geographic Distribution (Disbursements This Month)

Province	No. of Loans	Amount Disbursed (PKR mn)	Urban	Rural / Peri-urban
Punjab				
Sindh				
KPK				
Balochistan				
AJK / GB / ICT				
Total	—	—	—	—



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Annexure - VII

Risk Sharing Claims for Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir-e-Azam's Apna Ghar Program - Ghar Ho Tu Apna) Details of Loss Reported Cases						
Loan Unique ID Format: NBFC NAME-12345	Amount Disbursed (in Rs.)	Disbursement Date (YYYY-MM-DD)	Loan Tenor (in Years)	Loan Maturity Date (YYYY-MM-DD)	Loss Categorization Date (YYYY-MM-DD)	Amount in Rs. Outstanding at Loss Categorization Date
1	4	5	6	7	8	9

Field	Description
1	This number must be in line with unique number assigned in markup subsidy claims.
2	Amount Disbursed in rupees
3	Disbursement date of loan should be in proper date format
4	Loan Tenor in years (Convert to decimal if needed)
5	Maturity Date of Loan should be in proper date format
6	Loss categorization date should be in date format
7	Amount outstanding as on loss categorization date



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Annexure – VIII

**Risk Sharing Claims for Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance
(Wazir-e-Azam's Apna Ghar Program - Ghar Ho Tu Apna)**

Report for the Quarter Ending Month XX, YEAR

All amounts in must be in exact figures

S. No.	Participating Financial Institution (PFI) Name	Total Disbursement under the Scheme		Outstanding at Quarter End		No. of Credit Loss Subsidy Claims		Amount of Credit Loss Subsidy Claims	
		No. of Borrowers	Amount Disbursed	No. of Borrowers	Outstanding Amount	During the Quarter	Cumulative upto Quarter End	During the Quarter	Cumulative upto Quarter End
1	2	3	4	5	6	7	8	9	10
1				-	-	-	-	-	-
Total									

Field	Description
1	Serial Number for each entry in the rows (Each PFI will have only one entry)
2	Name of the bank/DFI which is participating under the scheme
3	The no. of borrowers facilitated under the scheme by the PFI up to the quarter end under consideration
4	The amount disbursed to the borrowers facilitated under the scheme by the PFI up to the quarter end under consideration
5	Outstanding no. of loans at the end of the quarter under consideration
6	Outstanding Amount of all loans at the end of the quarter under consideration
7	The number of loss cases claimed under the scheme during the quarter under consideration
8	The number of loss cases claimed under the scheme up to the quarter end under consideration
9	The total amount of claim for loss cases during the quarter under consideration
10	The total amount of claimed for loss cases up to the quarter under end consideration