



## Schedule of Charges (Effective from 1st July, 2022)

Type of Charges	Processing Fee for Prior Approval (non-refundable)		One Time Processing Fee (non-refundable)		Title Clearance/ Legal Opinion Charges	Income Estimation Charges (to be paid to Panel Income Estimation Agencies)			Property Evaluation Charges (to be paid to Panel Property Valuation Agencies)			Medical Examination for SLIC Life Insurance Clearance	Documentation Charges (Involving retrieval/deposit of all property documents and NOCs, creation of mortgage, execution of all related charge/financing documents)	Balloon Payment Charges	Early Settlement Charges	Penalty for each Missed Payment	Storage Charges
	Type	Charges	Type	Charges		Salaried	SEPs/SEBs	Employees of Govt., Semi Govt., Companies listed in Stock Exchange and Non-Resident Pakistani	Flat	House	House (in construction case before release of third tranche)						
Ghar Sahulat Scheme (GSS) / Ghar Pakistan Scheme - Plus (GPS - Plus)	Up to Rs. 05 MN	Rs.1,000	Up to Rs. 05 MN	Rs. 5,000	As per Actual	Rs.2,100 to Rs.5,500	Rs.3,000 to Rs.5,500	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 3% of Balloon Payment amount throughout the financing tenure	3% of Principal Outstanding throughout the financing tenure	Rs.1,000	Rs. 100/- per month (if mortgaged property documents not collected within 90 days after closing of account)
	Above Rs.05 MN	Rs.2,000	Above Rs.05 MN	Rs.10,000													
Ghar Pakistan Scheme (GPS)	Up to Rs. 4.5 MN	Rs.1,000	Up to Rs. 4.5 MN	Rs. 5,000	As per Actual	Rs.2,100 to Rs.5,500	Rs.3,000 to Rs.5,500	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 3% of Balloon Payment amount throughout the financing tenure	3% of Principal Outstanding throughout the financing tenure	Rs.1,000	
Mera Pakistan Mera Ghar Schemes (MPGS)	Up to Rs. 05 MN	Rs.1,000	Up to Rs. 05 MN	Rs. 5,000	As per Actual	Rs.2,100 to Rs.5,500	Rs.3,000 to Rs.5,500	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	Nil	Nil	Rs.1,000	
	Above Rs.05 MN	Rs.2,000	Above Rs.05 MN	Rs.10,000													
HBFC Khas (LCH)	Up to Rs. 2.7 MN	Rs.1,000	Up to Rs. 2.7 MN	Rs. 5,000	As per Actual	Rs.2,100 to Rs.5,500	Rs.3,000 to Rs.5,500	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	Nil	Nil	Rs.500	

Signature of Applicant:

Applicant Name:

CNIC No:

Contact No.: