DOCUMENTATION

Requirements Checklist

Everything you need to apply for your Apna Ghar / MGMA home loan — for salaried and self-employed applicants.

SEVENTEEN VILLAS

FORMAL SECTOR · INFORMAL SECTOR · SALARIED & SELF-EMPLOYED

A PROJECT BY AL SADAT GROUP

COMMON DOCUMENTS — REQUIRED FOR ALL APPLICANTS

- MGMA Application Set
- Copy of CNIC
- 2 Recent Photographs

FORMAL SECTOR

SALARIED

Proof of Employment

- Original Employment Letter, Employment Certificate, or other employer evidence

Income Proof

- Last 6 Salary Slips or Salary Certificate
- Account Maintenance Certificate with last 6-month Bank Statement showing salary credits

> *Max. 60 days old salary slip & bank statement · online/e-slips accepted with verification · original does not require stamp/sign*

SELF-EMPLOYED / OTHERS

Proof of Business

- Partnership Deed, Bank Certificate, NTN, Rent Agreement, Professional Degree/Diploma, Membership, or other valid business document

Income Assessment

- Account Maintenance Letter with recent 12-month Bank Statement

> *Original bank statement with bank stamp required*

ⓘ Any one Formal-Sector document above is accepted — not all are required together.

INFORMAL SECTOR

For Salaried, Self-Employed & Others alike

HOUSE / VILLAS MAP · APPROVED

Rent Agreement / Rent Payment Declaration, Utility Bills, Telco Bill, School Fee Challan, or any other valid expense document — accepted as an income proxy.

Rent Agreement · Utility Bills · Telco Bill · School Fee Challan

SEVENTEEN VILLAS

Government Markup Subsidy Scheme

A PROJECT BY AL SADAT GROUP

Product features & basic eligibility criteria for your Seventeen Villas home loan.

FIRST-TIME HOMEOWNERS · SALARIED & SELF-EMPLOYED

PKR 10M	5% p.a.	20 Yrs
MAX FINANCING	FIXED · FIRST 10 YRS	MAX TENURE

PRODUCT FEATURES & ELIGIBILITY

BASIC ELIGIBILITY
First-time homeowner, CNIC-holding Pakistani citizen · must not already own a housing unit

SCOPE / PURPOSE
Purchase of house/flat · construction on owned plot · plot purchase + construction

BANK CHARGES
No processing fees · no prepayment charges

SIZE OF HOUSING UNIT
House up to 10 Marla · Flat/Apartment up to 1,500 sq. ft.

CUSTOMER SEGMENTS
Salaried · Non-Salaried (self-employed, professionals & others)

BANK INVESTMENT RATIO
90:10 — 90% financing, 10% equity

GEOGRAPHICAL DISTRIBUTION
All cities of Pakistan

DEBT BURDEN RATIO (DBR)
Up to 45%

WHO CAN APPLY

Income, age, experience & co-borrower rules

MIN. NET MONTHLY INCOME
Salaried: **PKR 40,000**
Self-Employed/Others: **PKR 60,000**

AGE REQUIREMENT
Salaried: **23–60 yrs** (or retirement)
Self-Employed/Others: **23–70 yrs**

MIN. EMPLOYMENT / BUSINESS EXP.
Salaried: **up to 5 years**
Self-Employed: **3 years**

CO-BORROWER CLUBBING
100% clubbed — up to 2 co-borrowers from multiple income sources