

### Roshan Apna Ghar Pricing

Product Type	Variable Rate	Fixed Rate
Lien Based Product	1 Year KIBOR Only	5 year PKRV Only
Non - Lien Based Product	1 Year KIBOR + 1.5%	5 Year PKRV + 1.5%

\*PKRV rate of 5 years PIB at the time of disbursement of financing; to be repriced after 5 years

\*\*KIBOR Rate for August'21 – 8.04%

\*\*\* 5Year PKRV Rate for August'21 – 9.40%

*KIBOR: KIBOR is the Karachi Interbank Offered Rate used as a benchmark for price setting.*

*PKRV: PKRV is Pakistan Revaluation Rate used as a benchmark for price setting*

### Government – Profit Subsidy Scheme

Parameter	Tier 1 (T1)	Tier 2 (T2)	Tier 3 (T3)
	(NAPHDA Projects)	(Non-NAPHDA)	(Non-NAPHDA)
Subsidized Profit Rate	First 5 years = <b>3%</b>	First 5 years = <b>5%</b>	First 5 years = <b>7%</b>
	Next 5 years = <b>5%</b>	Next 5 years = <b>7%</b>	Next 5 years = <b>9%</b>
	For period exceeding	For period exceeding	For period exceeding
	10 years =	10 years =	10 years =
	1-year KIBOR+2.5%	1-year KIBOR+4%	1-year KIBOR+4%
Maximum Finance size	2.7 Million	6 Million	10 Million
Maximum Property Value	3.5 Million	No Cap	