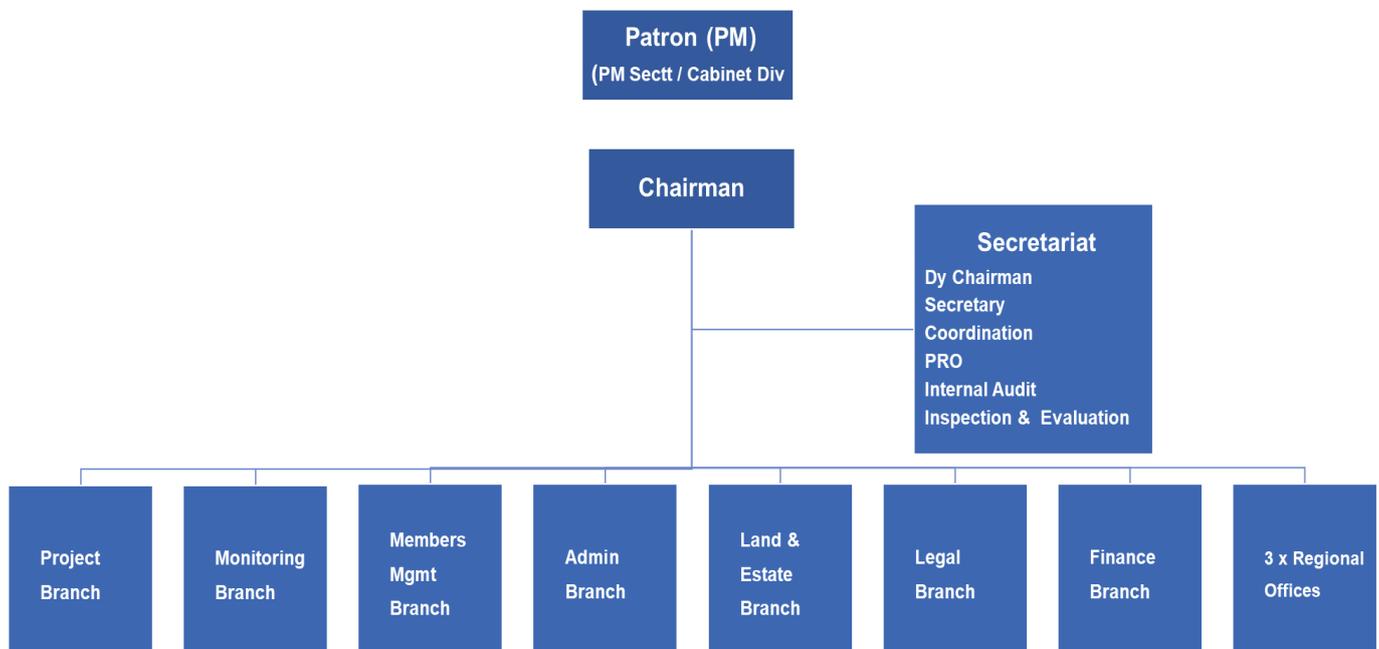


Year Book – FY 2021-22

Naya Pakistan Housing and Development Authority (NAPHDA)

1. **Overview.** Naya Pakistan Housing and Development Authority (NAPHDA) was established under NAPHDA Act, 2020 for the purpose of planning, development, construction and management of real estate development schemes and projects with particular focus on affordable housing. NAPHDA aims at addressing the housing needs of low and middle income segment, through sustainable policy measures / reforms. Besides, NAPHDA was also assigned several additional tasks in collaboration with other stakeholders, mainly revival of construction sector through appropriate policy measures, digitalization of cadastral land records, master planning of major cities, digital projects approval regime based on one window digital portals along with backend automation and automated application tracking system. Details will be covered in the succeeding paras.

2. **Organogram.** NAPHDA is functioning with following organization:-



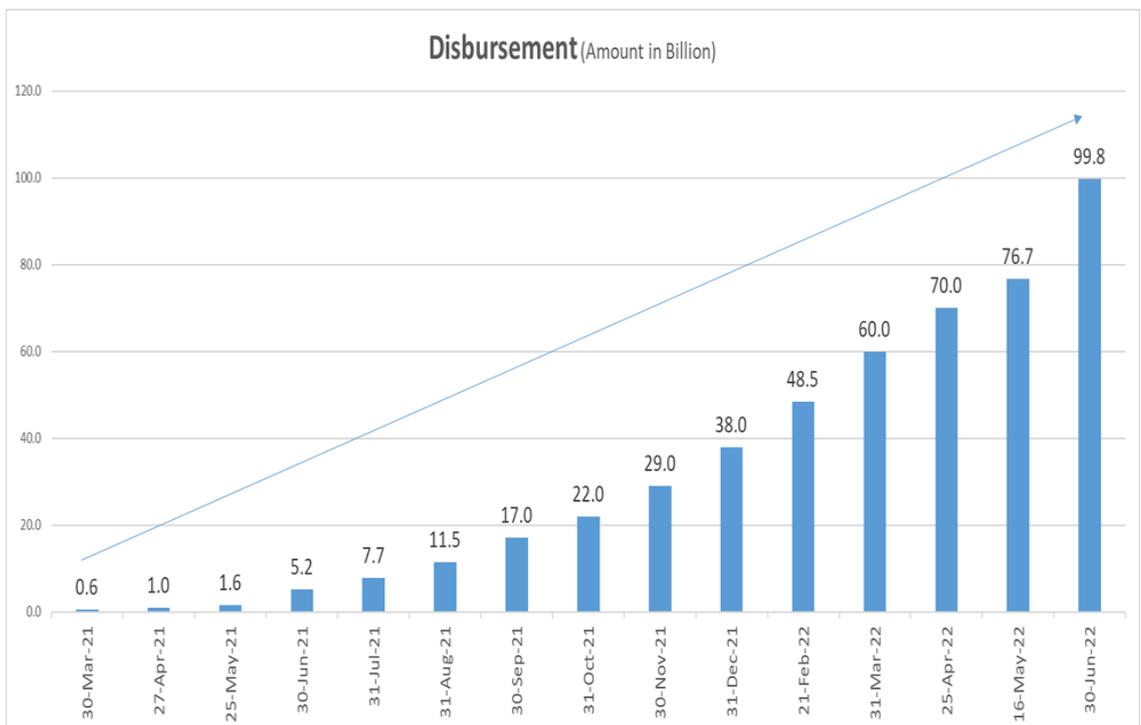
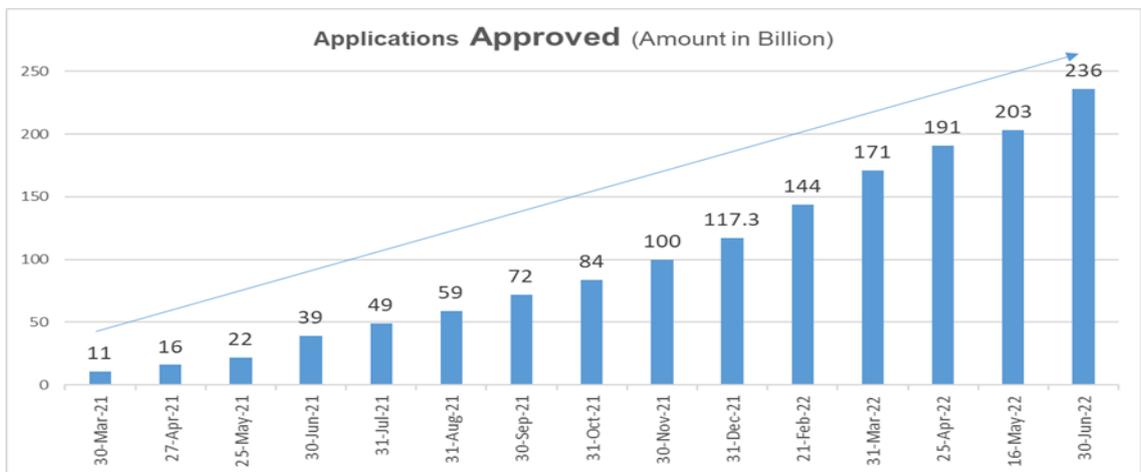
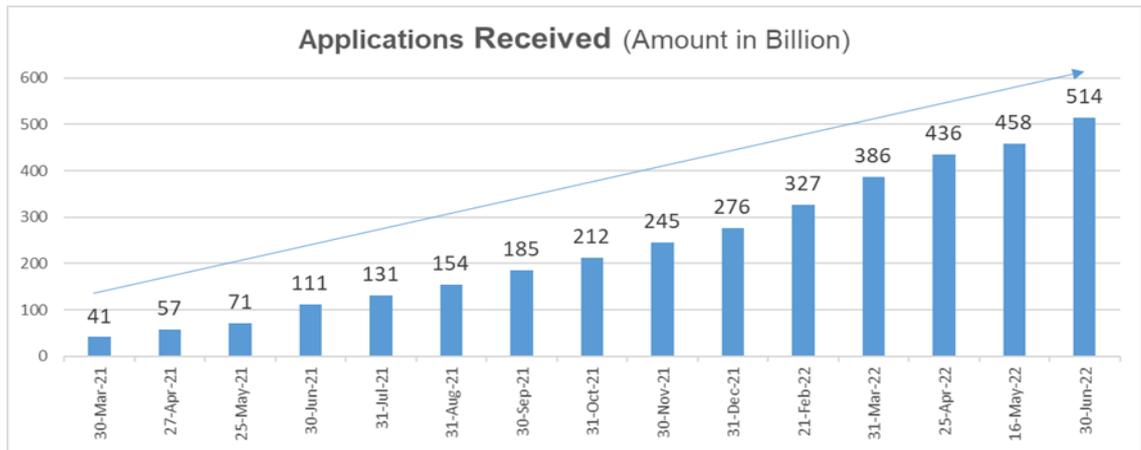
3. **Implementation Strategy.** Multi-pronged approach was adopted to address the issue of housing, particularly for the low income segment encompassing:

- a. **Measures to enable public sector entities** including Federal / Provincial Government Housing Authorities / Development Entities to construct and deliver low cost housing.
- b. **Facilitation / Enabling Environment to Private Sector** for large scale construction of Low Cost / Affordable Housing.
- c. **Facility of Mortgage / Housing Finance with Markup Subsidy**, specifically designed for the low and middle income people.

4. Facility of Housing Finance / Mortgage with Markup Subsidy

- a. Easy access to affordable housing finance is one of the essential intervention to address shortage of housing on a sustainable basis, particularly for the low and middle income segments of the populace. **The concept of this intervention is that low and middle income people should be able to own their house(s) by paying monthly installments equal to the house rent that they pay.**
- b. Without housing finance / mortgage facility, owning a house remains unaffordable for the low-income people, who do not have the required resources to make lump sum payments for purchase or construction of housing unit(s).
- c. In view of the relatively high policy rate in the country, there was a **need to introduce a markup subsidy scheme** to make housing finance affordable.
- d. The issue related to **Foreclosure Law** was also a major impediment which was finally resolved by the Supreme Court of Pakistan in October, 2020.
- e. Immediately after the Supreme Court's decision, NAPHDA designed a Mark up Subsidy Scheme (GMSS) in consultation with SBP and other stakeholders, and initiated a Summary for approval of the ECC and the Federal Cabinet. To make housing more affordable, NAPHDA initiated another Summary for approval of the Federal Cabinet for provision of Cost Subsidy @ Rs.300,000/ to eligible borrowers (Tier – 1). Salient features of the scheme are:-
 - i. **Tier-1: Up to 5 Marla Housing Units being Built by Govt Auths including PPP Mode.** 2% for year 1-5, 4% for year 6-10 and 5% for year 11-15. Loan up to 2.7 Million. Tenor up to twenty years.
 - ii. **Tier-2: Up to 5 Marla Housing Units Built or Purchased by People.** 5% markup for first 5 years and 7% markup for next 5 years. Loan up to 6 Million. Tenor up to twenty years.
 - iii. **Tier-3: Up to 10 Marla Housing Units Built or Purchased by People.** 7% markup for first 5 years and 9% markup for next 5 years. Loan up to 10 Million. Tenor up to twenty years.
- f. As expected, it took some time for the system to mature. There were several complaints in the initial days as people faced difficulties in obtaining housing loans from banks. However, consequent to regular / fortnightly meetings of the Steering Committee on Housing and Construction Finance, chaired by Governor SBP and comprising Chairman NAPHDA, CEOs of major commercial Banks, most of the issues were resolved.
- g. Till **June 30, 2022** Banks, MFBs and HBFCL have now received applications worth **Rs 514 Bn** (125,280 applicants), out of which loans worth **Rs 236 Bn** have been

approved (60,838 applicants) and an amount of **Rs 99.8 Bn** has been disbursed against **28,277** applications.



- h. **Grant of Cost Subsidy to Applicants of FGEHA / PHA.** Cost Subsidy amounting to Rs 300,000 /- is extended to NADRA verified eligible applicants registered for NPHP and NADRA verified eligible applicants / individuals nominated by Provincial

Government(s), other Government Department(s) and Authorities. NAPHDA has extended this facility to the Provincial Government(s) / Development Authorities and other entities like WWF, LDA, PHA KP and CDA etc. on this analogy, FGEHA and PHA have also been asked for sharing applicant's data for verification and scrutiny by all stakeholders, as approved by the Federal Government.

5. **Housing by Federal / Provincial Government Authorities.** Consequent to creation of requisite enabling environment for development of affordable housing both by the private sector and state owned authorities / organizations, NAPHDA worked with all provincial housing authorities and private sector for initiation of affordable housing projects :-

- a. For the first 100,000 housing units being built for the low income group by the government entities themselves or in public private partnership mode, Government would provide **Rs 300,000 for each house as cost subsidy.**
- b. **NAPHDA signs an agreement with the government entities / private sector for the provision of enabled end users, cost subsidy and loan under Tier 1 of the government markup subsidy scheme (GMSS).** Summary of housing units planned / under construction is as under:-

Type of Projects		No of Units			Aprx Cost in Billion	Remarks
		Approved	Under Construction	Completed		
FGEHA		14,662	14,662	0	59.43	Annex-A
WWF / WWB		3,564	0	3,564	9.62	
Govt Orgs Dev Auths (CDA,LDA) / RUDA		34,894	9,320	0	36.72	
Peri Urban	Punjab (Phase I & II), KP	4,322	839	-	8.0586	Annex-B
	Punjab (Phase-III)	4,776	-	-	8.5968	Annex-C
Private Lands	Eligibility Letter issued (27)	10,633	4,800	-	47.096	Annex-D
	Approved / Under process (32)	43,443	-	-	-	
Akhuwat Foundation		18,499	-	18,499	9.09	
Housing Loans under GMSS		28,277	28,277	-	99.8	
Total		163,070	57,898	22,063	278.42	

c. Pictorial progress of different projects is at Annex E.

6. Low Cost Housing by Private Sector with Government's Support

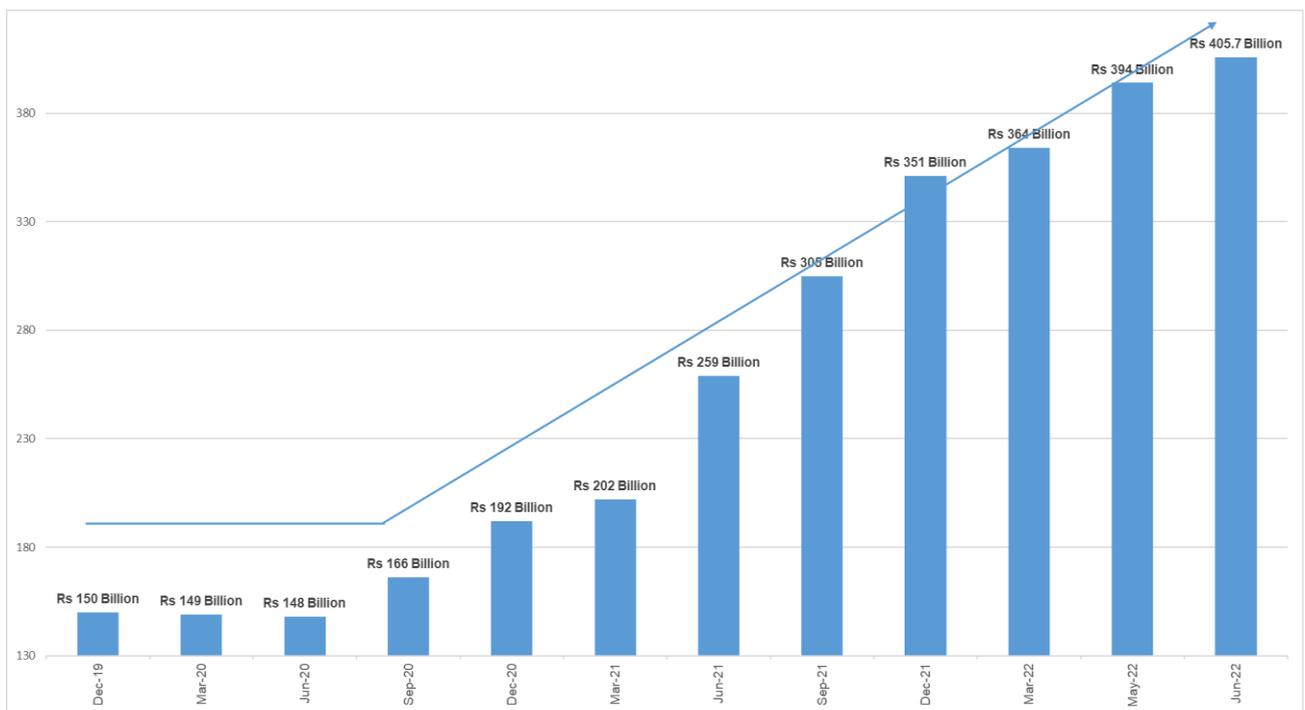
- a. NAPHDA initiated a summary for **Negotiated Procurement for Public Private Partnership Schemes** for the purpose of inviting private parties to construct houses on their private lands which was approved by the ECC and Federal Cabinet on 24 March 2021. **The concept is that houses would be built by the private sector. Banks would help in financing and NAPHDA would provide enabled end users.**
- b. With all the facilitation / incentives offered by the government, the private sector is now keen on low cost housing and has submitted **339** proposals to the Naya Pakistan Housing and Development Authority (NAPHDA), out of which **127 projects comprising 259,399 housing units** have already been shortlisted. Negotiations with **84** private parties have been conducted so far. **27** x private parties for construction of **10,633** housing units have been referred to the banks. Work would start on acceptance / approval by banks.

7. Measures to Promote Construction and Housing Sectors

After thorough consultations with all stakeholders including representatives of construction industry, State Bank of Pakistan, FBR, provincial governments and development authorities, major impediments hampering the growth of construction industry were identified for priority intervention. These included issues related to taxation, project financing through banks, project approvals and mortgage / housing finance. As per this regime taxes were significantly reduced for all types of construction. However, **for low cost housing units 90 percent taxes were waived off**. Further details of such measures are covered in the ensuing paras: -

- a. **Federal Taxes.** To address issues concerning volume and process of taxation, NAPHDA worked as a bridge between the construction industry and FBR. After necessary deliberations and consultations with all stakeholders including Association of Builders and Developers (ABAD), an incentive tax package up to 31 December 2021 **including a fixed tax regime** was introduced with following salient features: -
- i. Fixed taxes on reduced rates levied on per square foot of construction and per square yard of real estate development.
 - ii. Conditional / time-bound exemption from Section 111 of Income Tax Ordinance (concerning explanation of source of investment).
 - iii. No withholding taxes on materials except for cement and steel.
 - iv. No withholding taxes on services except those rendered by companies.
 - v. Exemption of tax on dividends paid to shareholders by Builders and Developers opting for taxation under this scheme.

- vi. One-time exemption from capital gains tax on personal accommodation, not exceeding 500 square yards in case of houses and 4,000 square feet in case of flats.
 - vii. Advance tax on auction of properties reduced from 10% to 5%.
- b. **Provincial Taxes.** Tax and Duties on sale and purchase of property which were 4-7% in different provinces were reduced to 2% by the provincial governments.
- c. **Housing and Development Finance by Banks.** Banks were asked to make 5% of their respective domestic private sector credit available for housing finance and construction related activities. Hence, banks were to finance **Rs 383 Billion** to housing and construction by 31st December, 2021. Till 30th June, 2022, Banks have financed **Rs 405.7 Billion**. SBP has asked the banks to make 7% of their respective domestic private sector credit available for housing finance and construction related activities in CY 2022. Hence, banks will finance **Rs. 564 Billion** to housing and construction by 31st December, 2022.



- d. **Project Approval through One Window Digital Portal.** Development authorities were following archaic system / methodology of processing project approvals, involving inordinate delays and malpractices. Hence, in consultation with all provincial governments a largely automated and simplified approval regime was evolved. All development authority are presently in the process of developing **one window digital portals alongwith backend automation and automated application tracking system**. This would minimize human interaction and approvals would be accorded as per laid down, reduced timelines.

- e. **Constitution of National Coordination Committee on Housing, Construction and Development (NCCHCD).** NCCHCD was constituted to monitor progress of the housing sector and resolve issues faced by the Construction Industry. The Committee, comprising all provincial Chief secretaries, concerned federal secretaries, Chairman FBR and Governor State Bank met on weekly basis.

8. **Economic Impact of Construction Projects**

Ser	Province	Projects Approved (Apr 20 – Jun 22)	Worth (Rs Billion)	Jobs Created
1	Punjab	54,032	832	715,074
2	Sindh	14,286	475.4	356,579
3	KPK	11,675	235.59	201,930
4	Balochistan	3,728	44.036	38,856
5	ICT	5,021	235.5	165,000
Total		88,742	1,822.526	1,477,439

9. **Projects Registered with FBR under Exemption of Section 111.** 2534 projects worth **Rs. 629 Billion** have been registered on FBR portal.

10. **Miscellaneous Initiatives.** In addition to its core activities some of the miscellaneous initiatives being pursued by NAPHDA, include: -

- a. **Master Planning of Major Cities.** All provincial development authorities were directed to update existing master plans and where necessary, develop fresh master plans of all major cities / urban centers. NAPHDA has been assigned the task to oversee this process and ensure its timely completion. The following table reflects the progress:

Province	City	Completion Date
Punjab	Large Cities (5)	
	Multan	Oct 22
	Faisalabad	Completed
	Lahore City	Oct 22
	Lahore Division, Rawalpindi, Gujranwala	Oct 22
	Intermediate Cities (7)	
	Sahiwal, Sialkot	Oct 22
	DG Khan, Sargodha, Bahawalpur	Oct 22
	Rahim Yar Khan, Muzaffargarh,	Oct 22
	Secondary Cities (16)	
	Daska, Hafizabad, Jhelum, Kamonki, Muridke, Wazirabad, Gojra, Jaranwala, Jhang, Kamalia, Okara, Bhawalnagar, Burewala, Khanewal, Kot Addu, Vehari	Dec 22 (Land Use Plans) Dec 22 (Sectoral Plans)

Province	City	Completion Date
KPK	Settled Districts (11 Cities)	
	Mardan (Public Hearing Pending)	Completed
	Kohat, Bannu, DI Khan, Abbottabad, Haripur Mingora, Chitral, Nowshera, Charsadda Peshawar	Nov 22
	Newly Merged Districts (9 Cities)	
	Miranshah, Mir Ali - North Waziristan Wana - South Waziristan (Public Hearing Pending)	Completed
Ghalanai - District Mohmand Khar - District Bajaur Jamrud, Landikotal - District Khyber Kalaya - District Orakzai Parachinar - District Kurram	Nov 22	

Province	City	Completion Date
Sindh	Major Secondary Cities (17) Larkana, Sukkur Islamkot, Mithi, Umerkot, Mirpukhas, Sanghar, Noushero Feroze, Nawabshah, Thatta, Sujawal, Badin, Jamshoro, Dadu, Matiari, Tando Mohammad Khan & Tando Allahyar	Completed in 2015 Completed in 2020
	Secondary Cities (12) Khairpur, Ghotki, Mirpur Mathelo, Rohri, Shikarpur, Kamber Kandkhot, Jacobabad, Kotri, Tando Adam, Moro and Hala	2023

Province	City	Completion Date
Balochistan	Gwadar, Ziarat, Turbat, Dalbandin	Completed
	Quetta	Aug 23
	Remaining 30 District Headquarters / Towns & Hub Town	PSDP Project of 500 Million
Islamabad	<ul style="list-style-type: none"> ➤ Master Plan Commission has been reconstituted which has already initiated work ➤ Several committees have been constituted to carry out in depth analysis of each aspect of Master Plan and to prepare reports and submit recommendations on each area of the Master Plan 	

b. **Digitalization of Cadastral Land Records**

- i. Survey of Pakistan was assigned the task of digitizing cadastral land record of Pakistan. NAPHDA is coordinating and overseeing the process. Phase-I of the project comprising cadastral land record of all State Lands and two major cities (Islamabad and Lahore) will be completed in December, 2022 (Annex-F).
- ii. Reconciliation of digitized record and up-dation of ownership record is in process. Concurrently the Authorities have been assigned the task to take action against all anomalies including legal action against encroachments / illegal occupation.
- iii. Provinces, AJ&K and GB are in the process of launching Phase-II of the Project.

- c. **Online Portal for Registration and Processing of Cases for NPHP**. NPHP Registration Drive Phase-I and II (Phase I, 22 October 2018 to 21 December 2018, Phase II, 15 July 2019 to 15 Jan 2020) were carried out with the help of NADRA and cases were processed manually. Now an Online Portal for Registration and processing of the cases has been designed. Pilot project of Registration Drive Phase-III (28 February 2022 to 18 March 2022) was completed in 12 x Tehsils of Punjab. Future Registration and Processing of the Cases will be carried out through Online Portal. Detail of NAPHDA applicants is as under:-

NAPHDA Applicant Data For NPHP - Phase I & II

Ser	Province	Total Registered	Eligible Applicants	Category		Income(Rs) Group-wise, Shortlisted by NADRA in Cat – I					Total
						I	II	Up to 20,000	20,000 to 40,000	40,000 to 60,000	
1	Islamabad	261,653	242,731	131,936	110,795	48,742	50,714	20,887	8,563	3,031	131,937
2	Punjab	10,71,149	954,808	480,783	474,025	317,625	121,639	28,912	9,566	3,041	480,783
3	Sindh	387,901	345,576	186,292	159,284	112,991	52,461	13,275	5,494	2,071	186,292
4	KP	167,378	155,586	69,654	85,931	43,752	18,985	4,875	1,607	435	69,654
5	Balochistan	89,430	76,558	44,257	32,299	25,270	14,191	3,406	1,110	280	44,257
6	Gilgit Baltistan	14,215	12,967	7,135	4,829	3,965	3,169	2	0	0	7,136
7	AJ&K	12,214	11,339	6,229	5,103	3,523	1,985	509	172	40	6,229
G. Total		2,003,940	1,799,533	926,288	873,245	555,868	263,144	71,866	26,512	8,898	926,288

Phase I: 22 Oct 2018 to 21 Dec 2018, Phase II: 15 Jul 2019 to 15 Jan 2020

Summary Of Bankable NAPHDA Applicants (Cat -I)

Ser	Province	NADRA Verified Applicants' Data (Cat-1)	Income (Rs) Group-wise Applicants Declared Bankable by SBP					Total
			Up to 20,000	20,000 to 40,000	40,000 to 60,000	60,000 to 100,000	Above 100,000	
1	Islamabad	131,937	7,046	4,253	9,762	4,073	1,807	26,941
2	Punjab	480,783	47,286	37,526	10,201	4,282	2,299	101,594
3	Sindh	186,292	13,522	8,566	4,981	2,270	1,620	30,959
4	KP	69,654	3,851	8,167	2,319	1,363	313	16,013
5	Balochistan	44,257	2,540	2,008	1,233	467	157	6,405
6	Gilgit Baltistan	6,229	481	690	1	0	0	1,172
7	AJ&K	7,136	653	701	276	107	28	1,765
G. Total		926,288	75,379	61,911	28,773	12,562	6,224	184,849

NAPHDA Applicant Data For NPHP – Phase III

Ser	Tehsil	No of Registered Applicants
1	Alipur	3286
2	Chiniot	2739
3	Depalpur	5347
4	Dunyapur	1363
5	Fortabbad	2998
6	Hassan Abdal	1665
7	Kabirwala	3103
8	Kalur Kot	2983
9	Karor Lal Esan	2018
10	Liaqatpur	1912
11	Muzaffargarh	1507
12	Rojhan	292
Total		29,213

Phase III: 28 February 2022 to 18 March 2022

Housing units with Govt Organizations / Dev Auths (LDA, CDA)

Ser	Project	Location	HUs with Govt Orgs / Dev Auths (LDA,CDA)				Aprx / Est Cost in Billions
			Planned	Under construction	Completed	Status	
1	FGEHA (G-13), Kashmir Highway Apartments	Islamabad	1,467	1,467			5.7
2	FGEHA Skyline Apartments, New Airport	Islamabad	3,551	3,551			15.3
3	FGEHA, Commerce Sky Garden Scheme, Bara Kahu	Islamabad	5,198	5,198			20.2
4	FGEHA Chaklala Heights, Chaklala Scheme-3, Rawalpindi	Punjab	3,144	3,144			13.3
5	FGEHA Lifestyle Residency, Bedian Road, Lahore	Punjab	1,302	1,302			4.9
6	Zone-V, Islamabad WWF	Islamabad	1,508		1,508		4.1
7	Regi Lalma WWB	KPK	2,056		2,056		5.6
8	Farash Town Housing Scheme, Islamabad	Islamabad	4,000	4,000			15.0
9	Naya Pakistan Housing Scheme Sangjani, Isb	Islamabad	2,300			PC - I Approved	7.4
10	Resettlement of Kachi Abadis by CDA	Islamabad	12,500				
14	LDA city Naya Pakistan Apartments Phase-I	Punjab	4,000	4,000			10.8
15	Sargodha Development Authority	Punjab	524				
16	Faisalabad Development Authority (FDA)	Punjab	3,736			Modalities being finalized	
17	RUDA	Punjab	5,200				
18	Jallozai PHA-KP	KPK	1,320	1,320			3.6
20	Quetta Development Authority, Saryab Colony	Balochistan				Modalities being finalized	
21	AJK Govt for IOK refugees	AJ&K	1,314				
Total			53,120	23,982	3,564		105.78

Peri Urban – Phase I & II

Ser	Project	Peri Urban			
		Location	Planned	Under Construction	Status
1	Rakh Paji, Raiwind, Lahore	Punjab	245	245	71.27 %
2	Chak 48/NB, Sargodha	Punjab	324	324	83.53 %
3	Chak 14/JB, Chiniot	Punjab	270	270	76.58 %
4	Rakh Kot Qaisrani, Taunsa, DG Khan	Punjab	323		Planning Phase
5	Chak 272 HR Fort Abbas, Bahawalnagar	Punjab	286		Planning Phase
6	Chak 25BC, Bahawalpur	Punjab	879		Bids Opened
7	Kalor Kot City Area, Bhakkar	Punjab	286		Planning Phase
8	Abdul Hakeem, Kabirwala, Khanewal	Punjab	429		Planning Phase
9	Chak 329 WB, Dunyapur, Lodhran	Punjab	271		Planning Phase
10	Rakh Khanpur, Muzaffargarh	Punjab	301		Bids Opened
11	Chak 19A, Liaqatpur, Rahim Yar Khan	Punjab	228		Planning Phase
12	Kot Mithan Rakh, Ranjanpur	Punjab	206		Planning Phase
13	Chak Karia, Rojhan, Rajanpur	Punjab	274		Planning Phase
14	Charsadda (Moaza Dehrizardad)	KPK			Modalities being finalized
15	Charsadda (Moaza Bar Behram Dehri)	KPK			Modalities being finalized
16	Mansehra (Moaza Khaki)	KPK			Modalities being finalized
17	Hangu	KPK			Modalities being finalized
18	D I Khan (Moaza Rakh Zandani)	KPK			Modalities being finalized
	Total		4,322	839	

Punjab Peri Urban - Phase III

Ser	Project	Planned LCU
1	Hassan Abdaal	139
2	Pindi Gheb	134
3	Bahawalpur	1143
4	Mankera	326
5	Dera Ghazi Khan	91
6	Faisalabad	1056
7	Khanewal	109
8	Khushab	157
9	Raiwind	-
10	Lodhran	297
11	Mandi Bahauddin	117
12	Malakwal	413
13	Mianwali	274
14	Sargodha	211
15	Burewala	309
Total		4776

Projects on Private Land

Ser	Project	Location	U/Const ruction	Planned	Status
1	Paradise City	Islamabad		444	Eligibility Letter Issued
2	Bahria Enclave II, Phase II, Zone IV-B, Angoori Road		1800	1800	
3	Rawal Palm City, KK Developers, Rawalpindi			200	
4	JSC Builders & Developers, GT Road Rawat, Rawalpindi			242	
5	Kallar Kahar Township-Sargodha Road, Chakwal, Samara Construction			197	
6	Model Town, Chakwal (Sayyam Developers (Pvt) Ltd			100	
7	M/s Nosheen (Pvt) Ltd) adjacent to AWT Housing Scheme, Phase-2, Lahore			500	
8	Reverie Garden, Qila Sahab Singh, Sheikhpura			500	
9	National Highway Qadirpur near DHA Pak- Turk Company, Multan			500	
10	New Depalpur City, Depalpur Okara	Punjab		100	Dev Fin Approved
11	Grand City GT Road, Gujrat			300	
12	Royal Housing Society Al-Kareem Associates, Toba Tek Singh			150	
13	Attock Road, opposite Fazaia Housing Society (Aftab & Co), Attock			200	
14	Hashimi Property and Business, Village Kharpa, Pindigheb, Attock			100	
15	Royal Garden Housing Scheme, Chak Janta, Tehsil Sambrial, District Sialkot			500	
16	Khyber Construction, Khudda Near Burhan Interchange, Attock			100	
17	Pak Euro City, Mouza Mehsam located on Bhimber Road Gujrat			100	
18	Al Fateh Developers, Imperial Vista Chak No 115 GB, Faisalabad			100	
19	AU Square Builders, Mouza Dodhar Najjar & Abban Chak, Kalar Syedan Road, Rawat		200	Eligibility Letter Issued	
20	Paradise City, Kaka Sahib Road, Nowshera	KPK			200
21	Turangzai Baba Town, Charsadda (Aftab & Company)				200
22	Khushal Garden, Al-Hashir Homes Construction Company Ltd, District Nowshera (Cantt)				200
23	Hiltop Residencia on Indus Highway, Jamshoro	Sindh			100
24	Satellite Town, Tando Adam (Omer, Milestone Coy)				100
25	Bahria Greens, Bahria Town Super Highway, Karachi		3000		3000
26	M/S One World, Sector No 11, Surjani Town, Mangpir, Deh Surjani, Karachi (West)				400
27	Mateen City, Karachi				100
Total			4,800	10,633	

Projects

1. CDA Farash Town Housing Scheme, Islamabad (4000 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	Progress %
April 2023	3,200,000 (779 Sq Ft, G+4)	24.9 (2000 LCUs)
<ul style="list-style-type: none"> ➤ Term sheet between CDA & BOP and agreement between NAPHDA & CDA is pending since 16 March 22 ➤ Balloting for 2000 LCUs (NAPHDA) conducted on 4 March 22. Intimation letters will be sent accordingly 		



2. LDA City Naya Pakistan Apartments Phase-I, Lahore (4000 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	Progress %
December 2023	2,706,510 (650 Sq ft, G+3)	8.5 (2000 LCUs)
<ul style="list-style-type: none"> ➤ Intimation Letter issued to 4483 NAPHDA applicants. Facility Offer Letter issued to 821. 534 deposited equity ➤ Facility Offer Letter issued to 601 LDA applicants. 331 deposited equity ➤ Cost subsidy for first 320 applicants (sub project A) released on 28 February 22 		



3. Jallozai Housing Scheme PHA-KPK (1320 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	Progress
December 2023	2,500,000 (780 Sq ft, G+3)	Land Dev work in progress
<ul style="list-style-type: none"> ➤ Intimation Letter issued to 555 NAPHDA applicants. Facility Offer Letter issued to 32 and all deposited equity ➤ Facility Offer Letter issued to 129 PHA applicants and all deposited equity ➤ Summary for revision of rates (already tendered) has been approved. Work will commence within 15 days 		



4. Rakh Paji Raiwind – Lahore (245 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	RCC Roof Slab			Progress %
		Completed	In Progress	Balance	
September 2022	1,781,939 (3.5 Marla)	105	10	130	47.9

- Intimation Letter issued to **677** NAPHDA applicants. **40** cases approved by BOP. Remaining in process



5. Chak 48/NB - Sargodha (324 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	RCC Roof Slab			Progress %
		Completed	In Progress	Balance	
August 2022	1,785,000 (3.5 Marla)	307	10	7	75.6

➤ Intimation Letter issued to **988** NAPHDA applicants. **14** cases approved by BOP. Remaining in process



6. Chak 14/JB - Chiniot (270 LCU)

Date Of Completion	Cost Per Housing Unit (RS)	RCC Roof Slab			Progress %
		Completed	In Progress	Balance	
August 2022	1,785,000 (3.5 Marla)	200	15	55	62.6

➤ Intimation Letter issued to **288** NAPHDA applicants. **5** cases approved by BOP. Remaining in process
 ➤ **2,739** new applicants registered during Phase III registration. Scrutiny at NADRA in process



7. Mera Pakistan Mera Ghar (MPMG – 28,277)

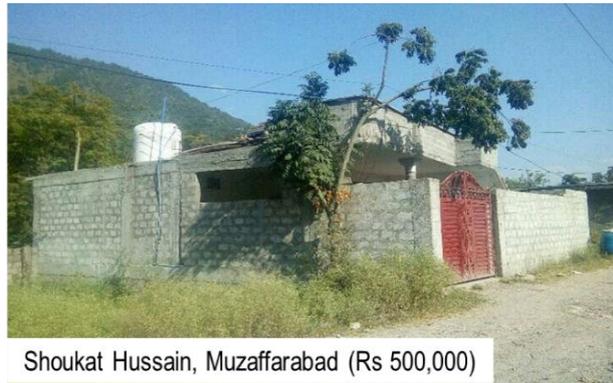


Shahzad Saleem, Rwp (Rs 2,400,000)

8. Akhuwat – Low Cost Housing (18,499)



Naseer ud Din, Loralai (Rs 500,000)



Shoukat Hussain, Muzaffarabad (Rs 500,000)



Shukoor Begum, Ghizer GB (Rs 300,000)



Abdul Ghani, Bajaur (Rs 500,000)

Digitalization of Cadastral Land Records - Progress

1. Islamabad City - Completed
2. Lahore City - 70 % (NOC awaited for drone imagery)
3. State Land
 - a. Punjab - 54 % Completed (delay in provision of data by BoR)
 - b. KPK - 85 % (19 Settled districts)
 - c. Balochistan - 100 % (settled areas)
 - d. Sindh - No data shared by BOR Sindh