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Bank of Punjab to Fund Entire Loan Component for Apni Chhat, Apna Ghar Housing Scheme

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In a promising move for low and middle-income families, the Bank of Punjab (BoP) has partnered with the Punjab Housing and Town Planning Agency (PHATA) to offer interest free home construction loans under the Apni Chhat, Apna Ghar initiative. The scheme, set to launch with the fiscal year 2025–26, is designed to bridge the housing gap across Punjab by providing financial support to those struggling to afford decent shelter. Under the

agreement, BoP will fully finance all construction loans, eliminating interest burdens for eligible beneficiaries.

This public-private collaboration aims to energize the housing sector while addressing chronic urban housing shortages. The BoP's commitment to bear 100 percent of the financing component stands out at a time when inflation and high interest rates have made traditional mortgages increasingly out of reach for ordinary citizens. PHATA, the implementing arm of the Punjab government's urban planning and development, will oversee project execution, ensuring transparency and timely construction across selected areas.

The Apni Chhat, Apna Ghar programme is tailored to assist first-time homeowners, especially families living in congested or substandard housing conditions. The loan facility will target individuals with limited access to formal banking services, making it one of the most inclusive housing programmes in the province. According to officials, eligibility criteria will prioritize low-income applicants and emphasize affordability and sustainability of housing units, both in design and financing.



This initiative signals a more responsible approach to development, one that empowers people rather than trapping them in cycles of debt. By offering interest free loans, BoP is not only supporting economic uplift but also setting a precedent for other financial institutions to rethink the social dimension of banking. As the scheme rolls out, it will be important for PHATA and BoP to maintain rigorous oversight and transparent allocation, ensuring that the programme benefits those most in need. If implemented effectively, Apni Chhat, Apna Ghar could become a model for addressing Pakistan's housing crisis one home, one family at a time.