

GRANT OF NO OBJECTION CERTIFICATE FOR LOAN

Members who wish to obtain loan for any purpose from House Building Finance Corporation / Bank / Financial Institution may obtain a “No Objection Certificate” to mortgage / assign their plots, on a written request, after clearance of dues and registration of Lease ‘A’. In case where B or C Lease has already been registered, such requests, for NOC are made to the Military Estate Officer, Karachi direct by members. However in case of B or C Lease properties of KMC Land, NOC will be issued by DHA. Instructions and Specimen Form for HBFC Loan are given below.

PAKISTAN DEFENCE OFFICERS HOUSING AUTHORITY – KARACHI

NOC FOR BANK /HBFC LOAN
(INSTRUCTION SLIP)

1. To apply for NOC for bank loan following documents are required to be submitted:-
 - a. Covering letter asking for NOC with details of the plot and name of Bank / Corporation.
 - b. 1 x photo copy of CNIC duly attested.
 - c. Photo Copy of Lease 'A' duly attested by an Oath Commissioner/Notary Public. (For all Phases including constructed Belt of Phase-VIII).
 - d. In case area where "A" leases are not registered/executed, photo copy of Title Document is required alongwith **original title documents** which will be returned after acceptance of case.
 - e. Fresh Search Certificate will be obtained from Registrar -1 Clifton Town for "B" Leased KMC Land properties.
 - f. Original Sale/Conveyance Deed/'B' Lease (whichever shows the ownership of applicant) in case of KMC Land. The same will be returned to the owner at the time of collection of NOC.
2. Once the application for NOC for bank loan has been accepted please pay the fee in the Accts Branch. The Accts Branch will make the necessary endorsement on the covering letter.
3. The applicant to deposit the application at the Reception (veranda) and obtain a receipt. The receipt will indicate the date of collection.
4. Personal appearance is mandatory for collection of NOC.

Notes:

1. Ensure all dues on the plot are cleared.
2. All fees are subject to change without notice.
3. Before making out a Pay order / Bank draft please find out the outstanding dues and current rate of Fee from Accounts Branch.
4. Requests for NOC for bank loan are not processed on urgent basis.
5. In case of non leased property, please produce **original title document of the property at the time of collection of NOC for endorsement of DHA stamp.**



Pakistan Defence Officers Housing Authority

2/B, East Street, Karachi – 75500, (PAKISTAN)
 Phones: 5886401-05, 111-589-589, FAX: 5884099

PERMISSION TO MORTGAGE/ASSIGN

Dated: _____

1. Certified that Plot No. _____ Street/Kh-e- _____ Phase _____ Measuring _____ Sq Yds, situated in the PDOH Authority, Karachi, has been allotted to _____ which was subsequently transferred to _____ the lease deed has been executed in his/her name in respect of the said plot and registered in the office of the District Registrar Karachi vide No. _____ Dated _____ MF Roll No. _____ Dated _____ of Book No. _____ additional dated _____. The lessee has paid the dues in respect of the plot on account of the development, premium and ground rent upto. Therefore, the plot was mutated in favour of _____.

2. The PDOH Authority has no objection to mortgaging/assigning of the above mentioned plot and the building to constructed thereon by the said _____ with the **HBFC** for obtaining a house Building Loan/Investment subject to the condition that the PDOH Authority does not take any responsibility for the payment/investment on behalf of the said _____.

3. In case the said Lessee Commits a breach of any terms and condition of the said lease, action under the said lease deed shall be taken by the PDHO Authority only after the PDHO Authority has served a written notice both upon him/her and a copy endorsed to the **HBFC** to pay aforesaid arrears within one month of receipt of notice by both and the same remains un-paid.

4. In any event, the Defence Authority will not take any action against the said lessee and his/her property hold under the Lease Deed that may defeat or in any manner prejudice the claim of the **HBFC** against him/her for the recovery of the recovery of the Loan/Investment that will be advanced to him/her for constructing a house on the said plot and of other dues of the **HBFC** in connection with the said Loan/Investment of any action that may diminish the value of the Security of the **HBFC** for the Loan/Investment advanced to him provided that the **HBFC** will to PDOH Authority Karachi within 30 days from the receipt of the copy of the notice from the PDOH Authority as aforesaid, any dues payable or remaining to be paid by the Borrower in terms of the lease deed aforesaid, if the borrower fails to pay the same after notice to him as contemplated in para 3 above.

5. Undertaking given by the Defence Authority in para 3 and 4 above will become operative only upon the receipt of the intimation from the **HBFC** to the effect that the loan has been sanctioned to the borrower against the plot and has been drawn by the borrower in terms of the loan.

Pakistan Defence Officers Housing Authority and copy endorsed and forwarded to:-

Reference No. DHA/ _____

Specimen Signatures: _____

Copy to:

1. Owner
2. HBFC
3. MEO