

**PAKISTAN DEFENCE OFFICERS HOUSING AUTHORITY – KARACHI**  
**TRANSFER & RECORD DIRECTORATE (DCK)**  
**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 photocopy of CNIC duly attested
  - c. Photocopy of title documents of plot / property.
  - d. Photocopy of valid DHA membership card.
  - e. Photocopy of Lease 'A' duly attested by an Oath Commissioner/notary Public for all Sectors.
  - f. In case area where "A" leases are not registered / executed, photocopy of Title documents is required alongwith **Original Title Documents** which will be returned after acceptance of case.
  - g. During the process of check and accept the document, the owner has to produce Original Title Document.
2. Once the application for NOC for bank loan has been accepted please pay the fee amounting to Rs. 10,000/- (Changeable) in the accts Branch in favour of **DHA City Karachi**. The accts Branch will make the necessary endorsement on the covering letter.
3. The applicant to deposit the application at the Reception and obtain a receipt. The receipt will indicate the date of collection
4. Personal appearance is mandatory for collection of NOC alongwith original CNIC.

Notes:

1. Ensure all dues on the plot are cleared.
2. All fees are subject to change without notice.
3. Requests for NOC for bank loan are not processed on urgent basis.
4. Before making out a pay order / bank draft lease find out the outstanding dues and current rate of Fee from Accounts Branch.
5. If NOC is **NOT** collected within **THREE MONTHS** from the date of collection then, this NOC will be **cancelled**.
6. In case of **non utilization of NOC within a year**, the NOC may be returned to this office alongwith concerned Bank/HBFC letter for cancellation purpose.
7. In case of non leased p[roperty, please produce original title documents of the property at the time of acceptance/collection of NOC for endorsement of DHA stamp

**SPECIMEN**  
**UNDER TAKING FOR**  
**LOAN MORTGAGE OF PLOT IN DHA KARACHI**

I/We \_\_\_\_\_ S/D/W of \_\_\_\_\_ CNIC  
No. \_\_\_\_\_ Muslim, adult and resident of  
\_\_\_\_\_ do hereby solemnly  
affirm and undertake as under:-

- a. That we/I am the Allottee/Transferee of the File No \_\_\_\_\_ Plot No. \_\_\_\_\_ Sector  
\_\_\_\_\_ Sub Sector \_\_\_\_\_ Measuring \_\_\_\_\_ Sq Yds, thereabout, situated in Defence Officers  
Housing Authority, Karachi (DHA City), and the same is still subsisting.
- b. That we/I have not Executed or Registered sub 'A' Lease/'C' Lease of the plot in question.
- c. That we/I have not been issued No Objection Certificate for Mortgage or sale of plot.
- d. That we/I have not drawn any loan against the plot or Mortgaged.
- e. If NOC is not used, then NOC be returned to DHA City Karachi,

**DEPONENT**

Name \_\_\_\_\_  
CNIC No \_\_\_\_\_

**PERMISSION TO MORTGAGE / ASSIGN**

Dated: \_\_\_\_\_

Certified that Plot No. \_\_\_\_\_ Street / Kh-e-\_\_\_\_\_ Phase \_\_\_\_\_ Measuring \_\_\_\_\_ sq yds, situated in the DHA Karachi, has been allotted to \_\_\_\_\_ (holding CNIC No \_\_\_\_\_) which was subsequently transferred to \_\_\_\_\_ (holding CNIC No \_\_\_\_\_) the lease deed has been executed in his / her name in respect of the said plot and registered in the office of the District Register Karachi vide no. \_\_\_\_\_ dated \_\_\_\_\_ Roll No. \_\_\_\_\_ dated \_\_\_\_\_ of Book No \_\_\_\_\_ additional dated \_\_\_\_\_ the lessee has paid the dues in respect of the plot on account of the development.