

RvZxq Mhqvq KZËÿ, Ljybv ñefvMvaxb
gr`vixcy tRjvi ñkePi Dc†Rj vq mvBU GÜ mwfñmm `v`vfVB (2q ce) emYmR`K Kvg
AvenmK cbl Dbqyb cK†i i enibmR`K cbl eiv†i i

çh†c±m I Avte`bcÎ-2017



RvZxq Mhqvq KZËÿ
Ljybv ñhvfkb, Ljybv/

qj`t 1000.00 UvKv gvÎ /

website: www.nha.gov.bd
E-mail: chairman@nha.gov.bd

RvZiq Mpvqb KZĕy, Ljybv wfvMvaxb
gr`vixcj tRjvi ikePi DctRj vq mvBU GU mwfmm `v`vfvB (2q ce) emYwR`K Kvq
AvevmK chl Dbqb cktĭ emYwR`K chl ei vti i

cĥtc±vm I Aŕte`bcĭ-2017

1.0t Aŕte`bKviMŕYi thM`Zv t

- 1.1 i`agrĭ cKZ.e`emvqx evsjv`tki bMwi KMY Aŕte`b KitZ cviŕeb/
- 1.2 Aŕte`bKvixi RbZwmi L 20-06-2017 Bs Zwi tL Kgctj 25 eQi nZ nŕe
- 1.3 weŕ`tk emevmiZ evsjv`tki bMwi KMY (NRB) ŕ`vKvb ei vti i Rb` Aŕte`b Kwi tZ cviŕeb Ges Zvrt`i tŕĭĭ H t`tki tbrUvix crewj K/evsjv`k `Zvertmi msikw KgRZŕ m`ŕL m`uvnZ nj dbvgv Aŕte`bcĭi mwnZ `vLj KitZ nŕe/ tPqvig`vb, RvZiq Mpvqb KZĕtŕi ei vti i FC A/C.No. 0211-130000300 wnmŕe SWIFT CODE- BKSIBDDHA 002 BASIC BANK LIMITED (Main Branch) MOTIJHEEL, DHAKA, BANGLADESH-Gi gva`tg 20 (wek) gwKŕ Wjvi Rgv cŕvbmŕtg mslMh Kwi tZ cviŕe A`ev Aŕte`bKvixi thŕite th wKvbvq cĥtc±vm cvBtZ B`Oŕ tm wKvbvU B-tgBj I d`v thŕtM RvZiq Mpvqb KZĕtŕi cĥvb Kvhŕj qŕK AemZ Kwi tZ (National Housing Authority, 82, Segunbagicha, Dhaka-1000, Bangladesh. Phone : +88-02-9562762, Fax : +88-02-9562618, e-mail : chairman@nha.gov.bd) tmB wKvbvq cĥtc±vm tŕŕY Kiv nŕe/ Zŕe GBŕĭĭ Wk gŕktj i LiP Aŕte`bKvixiK enb KitZ nŕe/
- 1.4 evsjv`tki `vqx bMwi K nZ nŕe/

2.0 t cĥtc±vm I Aŕte`b dig µq I Rgv cŕvb t

- 2.1 RZiq Mpvqb KZĕtŕi wbgŕj wLZ `Bi mgŕn Awdm Pj vKvj xb mgŕq 1000.00 (GK nrvri) UvKv bM` MŕY mŕctŕŕ cŕl Kvq cKvKZ Zwi L nZ cŕUi cĥtc±vm weµq I Aŕte`bcĭ MŕY Kiv nŕe
 - (1) Ljybv wŕvfkB, RvZiq Mpvqb KZĕŕ, Lwj kcj, Ljybv/
 - (2) XvKv wŕvfkB-1, RvZiq Mpvqb KZĕŕ, wgi cŕj, XvKv/
 - (3) XvKv wŕvfkB-2, RvZiq Mpvqb KZĕŕ, igvrv`ŕ cŕj, XvKv/
 - (4) wgi cŕj MpmS `vb wfvM-2, RvZiq Mpvqb KZĕŕ, wgi cŕj, XvKv/
 - (5) B/Gg wŕvfkB, RvZiq Mpvqb KZĕŕ, Mpvqb feb (7g Zjv), tm, bewMPv, XvKv/
 - (6) PĕMŕg wŕvfkB, RvZiq Mpvqb KZĕŕ, bnmiver`, PĕMŕg/
 - (7) wntj U wŕvfkB, RvZiq Mpvqb KZĕŕ, wkeMĀ, wntj U/
 - (8) i vRKvnx wŕvfkB, RvZiq Mpvqb KZĕŕ, mcjv, i vRKvnx/
 - (9) w bŕRcŕj wŕvfkB, RvZiq Mpvqb KZĕŕ, wD UvDb, w bŕRcŕj/
 - (10) hŕkvi Dc wfvMŕq cŕKŕj xi Kvhŕj q, evejvZjv, hŕkvi/
 - (11) wkePi tŕŕi mfv Awdm, wkePi, gr`vixcj/
- 2.2 AvMŕx e`wMYŕK G cĥtc±vŕmi mwnZ mshŕ wbaŕŕi Z diŕg (mshŕ Aŕte`b dig) Aŕte`b KitZ nŕe/ Aŕte`bcĭi digŕU wegŕ Kŕi h`vh`ŕite ciY ceŕ weAwBtZ emYŕ Zwi tLi gŕa` 2.1 Abŕŕŕ` emYŕ RvZiq Mpvqb KZĕtŕi th tKvb wŕvfkB Awdm Rgv w`tZ nŕe/
- 2.3 cŕqvRbxq KvMRcĭ (cĥtc±vŕmi 6.0 Abŕŕŕ` emYŕ) Aŕte`bcĭi mŕt_ `vLj KitZ nŕe/ A`uó, Am`uŕŕŕŕ/AmZ` Z` m`ŕj Z Aŕte`bcĭ emZj eŕj MY` nŕe/
- 2.4 Aŕte`bKvixiK Aŕte`b cĭĭi mŕt_ th tKvb Zdmjx e`vsk nZ cŕZiU cŕUi Rb` UvKv- 2,00,000/- (ŕ jŕ) grĭ e`vsk Wŕdu/tc-Awŕ, tPqvig`vb, RvZiq Mpvqb KZĕy Gi Abŕŕŕ RvqvBZ wnmŕe Rgv w`tZ nŕe/
- 2.5 wŕvb emYwR`K chl ei vti cŕŕeb, Zvi RvqvBtZi UvKv msikw cŕUi 1g wKw`li mŕt_ mgŕŕ Kiv nŕe/ wŕvb emYwR`K chl ei vti cŕŕeb bv, Zvi RvqvBtZi UvKv j Uvix AbŕŕŕZ nŕi ci mŕwvxb ŕite tdiZ t`l qv nŕe/
- 2.6 mKj Aŕte`bKvixi Zvrt`i RvqvBtZi UvKv th e`vsk I GKvDU bŕŕi tdiZ cvBtZ B`Oŕ Zvrti GKvDU bŕŕ, e`vstKi bvg I wKvbv Aŕte`bcĭ Djĭ Kwiŕeb/ th mKj Aŕte`bKvixi chl cvBŕe bv A`ev chl cvBtZ cieZŕZ wBtZ AvMŕx nŕŕeb bv Zvrt`i RvqvBtZi UvKv D` GKvDU bŕŕ I wKvbvq Aŕte`b mŕctŕŕ tŕŕY Kiv nŕe/

2.7 মেট্রিক এমেরিজে এসজিটেকি বিমি KMY (NRB) ট্রব কবি ইটিএি Rb` Aটে`b কুিডZ কুিটেব/ Zuviv Aek`B mgcwi qvY UvKv ciDU ÷ uij \$/Avtgwi Kvb Wjvfi tPqvi g`vb, RvZiq Mpvqb KZে`f, tm, bevMPv, XvKvi eivefi FC A/C. No. 0211-130000300 nmmte SWIFT CODE BKSIBDDHA 002 BASIC BANK LIMITED (Main Branch) MOTIJHEEL, DHAKA, BANGLADESH-Gi gra`tg c`lvb Kwi`teb/ Zuvit`i t`f`f`f` H t`tki t`vUviv crevj K/ersjv`k `Zvertm msuk` KgRZf` m`\$L m`úv` Z nj dbvq Avte`bc`f`i m`nZ `mLj Kwi`Z nBte/ মেট্রিক Avte`bKvixi t`y`f`f` Rvgib`Zi A_`ersjv`k` g`y`q/e`vsK W`d`f`Ui gra`tg M`Y Kiv nte b/

3.0 t emYiR`K c`Ui gj` I `Lj n`l`f`i mspvst`

3.1 KivW c`Z Rvgi Avbgv`bK gj` =11,40,000/- (Kg/tekr) (K_vq-GMvi j`y` Puj`k nrvvi) Kg/tekr gv`f`/ m`tg`ac`f`Ui Avbgv`bK AvqZb I msL`v`f` I qv nBj :

μigK bs	emYiR`K c`Ui AvqZb	emYiR`K c`Ui msL`v` (Kg/tekr)
1/	5.00 KivW	07 uU

3.2 Rvgi gj` cwi`tkva c`v`Z :

- (K) c`lg` wKw`feiv`KZ.Rvgi tgvU gj`i 40% UvKv eiv`f` c`f` Rvixi 30 (w`k) w`tbi g`ta` cwi`tkva Kwi`Z nBte/ Rvgib`Zi UvKv c`lg` wKw`f`i m`nZ mg`sq` Kiv nBte/
- (L) w`Ziq` wKw`f` eiv`f` c`f` Rvixi 12 (evi) g`tmi g`ta` 9% m`ymn tgvU gj`i 20% UvKv cwi`tkva Kwi`Z nBte/
- (M) ZZiq` wKw`f` eiv`f` c`f` Rvixi 18 (Avvi) g`tmi g`ta` tgvU 9% m`ymn gj`i 20% UvKv cwi`tkva Kwi`Z nBte/
- (N) PZZ`wKw`f` eiv`f` c`f` Rvixi 24 (Pw`f`k) g`tmi g`ta` 9% m`ymn tgvU gj`i 20% UvKv cwi`tkva Kwi`Z nBte/ A_`f` me`f`gvU 100% gj` cwi`tkva Kwi`Z nBte/
- (O) eiv`f` c`f` Rvixi 30 w`tbi g`ta` c`Ui gj`i m`y` e`v`ZZ GKk`j`x`b A_`ev Rvgi 4_`wKw`f`i UvKv cwi`tkv`ai 6 (Oq) g`m ci c`Ui ev`e` `Lj n`l`f`i m`n j`x`R `uj`j` t`i`w`v`-` Kwi`evi e`e`v` Avte`bKvixi Avte`b c`f`i t`c`y`f`Z Kiv nBte/ Bnvi hve`Ziq` e`q`f`vi eiv`f` M`h`Zv`K` enb Kwi`Z nBte/
- (P) j`x`R `uj`j` m`úv`tbi 5 (c`f`P) ermt`i g`ta` Aek`B RvZiq` Mpvqb KZে`f`f`i msuk`w` ubef`f`x` c`f`K`S`k`j`xi Qroc`f` Ges `v`bxq` t`c`f`i KZে`f`f`i Ab`j`g`v` Z b`K`k`v` Ab`j`q`x` emYiR`K` feb` ubg`f`Y Kwi`Z nBte/ Ab`_`vq` eiv`f` em`Z`j` ce`f` Rgv`KZ.A`f`_`P` 5% ev`f`Rqv`b` Kwi`qv` Aem`k`o` A_`f`d`i`Z` t` I qv nBte/
- (Q) h`v`v`iv` eiv`f`i 30 (w`k) w`tbi g`ta` Rvgi gj`i c`lg` wKw`f`i UvKv cwi`tkva Kwi`Z e`_`nBteb` Zuviv Av`Z`w`i` 03 (u`Zb) g`m ch`S`f` 9% m`ymn 1g` wKw`f`i UvKv cwi`tkva Kwi`Z cwi`teb/ Ab`_`vq` Zuvit`i eiv`f` c`f` em`Z`j` e`uj` qv MY` nBte/ G`f`f`f` t`Kvb t`b`w`Uk` Rvix` Kiv nBte b/
- 3.3 c`lg` wKw`f`i UvKv c`lv`f`bi ci h`v`v`iv` mg`q`Z` Ab`v`b` wKw`f`i gj` cwi`tkva Kwi`Z e`_`nBteb, Zuvit`i t`K` wKw`f`i Rb` w`b`f`i`Z` me`f`k`l` Zuv`L` nB`f`Z` 90 (be`v`B) w`b` ch`S`f` t`L`j`v`cx` UvKvi Dc`f`i 13% n`f`i , 90 (be`v`B) w`b` Av`Z`m`v`f`i`n`f`j` t`L`j`v`cx` UvKvi Dc`f`i 06 (Oq) g`m ch`S`f` 16% n`f`i m`y` m`n UvKv M`h`Y` Kiv h`r`te/ Z`te` 6 (Oq) g`tmi Av`K` mg`q` t`L`j`v`cx` n`f`j` t`K`b` eiv`f` em`Z`j` Kiv nte b/ Zvi e`v`L`v` P`v`l` qv nte Ges h`y`p`ms`M`Z` Kvi`b` me`te`P`bv`q` 01 (GK) eQi ch`S`f` 18% Ges 05 (c`f`P) eQi ch`S`f` 21% n`f`i m`y` t`b`l` qv h`r`te/ Z`te` t`L`j`v`cx` Kij` 05 (c`f`P) eQ`f`i`i` Av`K` n`f`j` eiv`f` em`Z`j` nte/ Z`te` h`y`p`ms`M`Z` Kvi`b` me`te`P`bv`q` th` t`K`vb` t`g`q`v`x` t`L`j`v`cx` t`P`q`vi` g`v`b, RvZiq` Mpvqb KZে`f`y` KZ`f` Ab`j`g`v` μ`tg` t`Km` Uz`f`Km` w`b`úv`E` Kiv h`r`te/
- 3.4 emYiR`K c`Ui msL`vi Z`j`bv`q` Avte`bKvixi tekr`n`f`j` j`Uvixi gra`tg` eiv`f` c`f`c`K` I t`v`Kvb` b`e`f` w`b`e`f`P`b` Kiv nte/
- 3.5 c`k`f`i`i` `f`_`g`j` w`b`f`i`y` th` t`Kvb` ai`f`Yi` cwi`e`Z`f` I mg`sq` Kivi` y`g`Zv` RvZiq` Mpvqb KZে`f`y` msi`y`Y` Ki`te/
- 3.6 মেট্রিক Ae`v`bi`Z` এসজিটেকি বিমি KMY w`b`f`i`Z` Gd` m` GKv`D`Um`&`Gi` gra`tg` A_`ev` এসজিটেকি` g`y`q` Rvgi` gj` cwi`tkva` Kwi`Z` cwi`teb/ mi`Kvi` (GB` t`f`f`f` RvZiq` Mpvqb` KZে`f`f`i) Rgv`KZ`A_`f`d`i`Z` w`t`j` D`n`v` এসজিটেকি` g`y`q` t`d`i`Z` t` I qv nBte/ `e`f` w`k`K` g`y`q` w`e`b`g`g` n`f`i` i` Rb` Rvgib`Zi` A_`eisj`v`k` g`y`q` n`m` c`i`b`f`j` Zuv`v` M`h`Y` m`\$`Z`_`w`k`f`Z` nBte/

0.4 t eivl' emZj KiYt

- 4.1 cbl eivl' cbl eivl' cvl qvi ci eivl' ctI th tKvb kZ^{er} aviv j-Nb Kitj Zu eivl' cI emZj etj MY nte Ges weva tgvZvteK e'e-v tbqv nte|
- 4.2 emYvR'K cblUi eivl' MhxZv KZ^{etyi} ij uLZ ce^{Abjgv} b e'ZxZ t'vKvbi eUK, jxR^{-Ejn} t'sli, tKvb `vq mRb evqvi, cvl qvi Ae GUYP (Avg tgv^{vi}) BZ^w cblvb KitZ cviteb br| GB kZ^o f'zi Kvitb eivl' cI emZj Kiv nte|
- 4.3 eivl' KZ. t'vKvbi ecixZ cwi tkrathvM mgyq UvKv cwi tkrtai cte^{eivl' cI} cIcK hv^r RvZxq Mprqb KZ^{etyi} ubKU eivl' KZ. t'vKvb mgc^{Yi} Rb^{ij uLZ} Avte^b Ktib, tmB tytI nij bvm^{ch} ch^{sl} RgvKZ. mgyq UvKvi 5% KZ^B Kti AbwaK 3 gvtmi gta^{erKv} A⁻webim^{ty} tdiZmn t'vKvb mgc^{Yi} Rb^m qv nte|

0.5 t Ab'ib' cblm'K velqvej/kZ^{etyi} x t

- 5.1 cKⁱ uL RvZxq Mprqb KZ^{etyi} ubR^{-^A} qtb ev⁻ evqb Kiv nte|
- 5.2 KZ^{etyi} tKvbi/c Kvib `k^{br} QvovB thtKvb `iLv⁻ emZj ev MhY Kivi Ges BRviv `ij j (Lease Deed) m^{uv} Z nI qvi cte^{kZ^{cwi} eZ^B/cwi ea^B} msthvRb/ vetqvRb Gi qgZv msi^{qY} Kti |
- 5.3 eivl' cbl emYvR'K cblU e^{emv} e'ZxZ Ab⁻ tKvb KvtR e^{envi} Kiv hvte br|
- 5.4 cblUi n⁻ t'sli i tytI KZ^{etyi} ce^{ogvZ} MhY KitZ nte|

6.0 t Avte⁻ bKvi MYtK vbt⁻ emZ^o KVMRCIw Avte⁻ tbi mnZ⁻ uLj KwitZ nBte|

- 6.1 cKZ. e^{emvi} tUW jvBtm^Y Gi mZ^{vqz} Kvc (hv⁻ v^t K)|
- 6.2 h^{_} v^{_} KZ^{etyi} ubKU nZ Avtqi cwigvbi mvl^{ct} tKU Ges MZ ermti Ki cwi tkrva msp^u s^l weeiYxi (AvBil-10 ditg G^v tmU GU jvBte^{vj} uM t⁻ U^g U Gi Kvc mn) mZ^{vqz} Abj^{ic} d^t UvKvc cblvb KitZ nte| hv^t i em^l R Avq 2,20,000/- UvKvi bxtP Zv^t i Avtqi `cty^g c^l g tk^{xi} tM^t R^t UW Avclmvi tPqvig^v b, BDvbqb cwi⁻ t^g qi, tcsimfv KZ^R mvl^{ct} tKU|
- 6.3 GQrovI RvZxq Mprqb KZ^{etyi} Pwn⁻ vbyvqx Ab^v cwi ci-K ev m^{ui} K mb⁻ cI^v /KVMRCIw |
- 6.4 eqm c^g vtYi Rb⁻ Gm, Gm, m/mggv^t bi cix^v v^t ki mb⁻ cI^v /RvZxq cwi Pqc^I /cvm^t cvU^G Gi mZ^{vqz} Kvc|

7.0 cbl eivl' i vbgvej x t

- 7.1 emYvR'K cblUi msL^{vi} tPtq Avte⁻ bKvixi msL^v AvwaK ntj j Uvixi gra^t g eivl' cIcK vbe^{pb} Kiv nte|
- 7.2 th tKvb aitYi RvUj Zv Ges Avcl^{Ei} tytI RvZxq Mprqb KZ^{etyi} tev^W mfvⁱ m^x v^l s^l P^o v^l s^l etj vete^r PZ nte|

8.0 BRviv⁻ ij m^{uv} bt

- 8.1 cblUi mgyq g⁻ cwi tkrtai ci eivl' cIcK tK ubR^{-^e} q I D⁻ v^t M RvZxq Mprqb KZ^{etyi} mvt⁻ Lj n⁻ t'sli MhY Ges BRviv⁻ ij j (Lease Deed) m^{uv} b KwitZ nBte|
- 8.2 eivl' cIcK MY RvZxq MprqY KZ^{etyi} Ab⁻ tKvb cK^t i ev tKvb n^v D^v R^s G^t =U Gi c^h v^r tKvb kZ^{em} v^{av} tK G cK^t i tytI c^h v^r etj⁻ v^{er} KitZ cviteb br|
- 8.3 c^h t^c v^t m Abj^{gv} bKvix KZ^{etyi} c^h qvR^t b thtKvb mgq c^h t^c v^t m v^e g^v b Abj^Q, Dc Abj^Q cwi eZ^B, cwi ea^P I m^s t^k v^{ab} Ges bZ^b Abj^Q, Dc Abj^Q m^s t^h v^r b Kivi y^g Zv msi^y Y Kti |
- 8.4 G c^h t^c v^t m v^e z th tKvb kZ^{em} v^{av} tK RvZxq Mprqb KZ^{etyi} Gi e^v L^v P^o v^l s^l g^t g^v vete^r PZ nte Ges Zv m^s k^o mK^t i Dci mgf^{ite} c^h qv^t h^v M⁻ nte|

(L⁻ Kvi AvLZvi^{av}gvb)
 tPqvig^v b
 RvZxq Mprqb KZ^{etyi}
 tm⁻ bev^{MP} vⁱ Kiv
 tclv⁻ : (02) 9562762

