

## ***Frequently Asked Questions- Investment/Disinvestment Process for Residential& Commercial Real Estate by NRVAs***

### ***Who can invest in Real estate?***

*All Roshan Digital Accountholders having rupee value account are eligible for such investments.*

### ***Can the investment be made singly only or joint investment can be made?***

*Investment can be made singly or jointly. However, in case of joint investment, funds will only be shared by the principal investor and ownership will be shared.*

### ***Can the investment be made with FCV account?***

*No. Only rupee value account can be used for making for such investments.*

### ***Can property purchased through Roshan Digital account be rented out? Will the rent of the house be repatriable?***

*Yes, the property can be rented out and rented amount can be repatriated.*

### ***Can funds be repatriated any time?***

*In case of disinvestment before 3 years, investor can repatriate funds. However, capital gains will not be allowed for repatriation till the completion of 3 years. During this time, investors can park/invest capital gains in other eligible securities from their NRV account. Profit from such investments will be fully repatriable upon completion of 3 years (to be calculated from the date of investment). However, Investors can repatriate their principal investment in PKR any time during the period of 3 years. In case where the investors suffer loss, entire sale proceeds are eligible for repatriation any time.*

### ***After how many days, do I need to provide copy of duties/taxes, to be paid on account of property investment along with copy of title documents to the bank?***

copy of receipts of duties/taxes, to be paid on account of property investment, within 30 working days of receipt of banker's cheque while *copy of title documents can be submitted within 6 months of the purchase of property.*