

Date: _____

Application No: _____

Application Form for INFORMAL INCOME PERSON Government Markup Subsidy Scheme¹

PURPOSE OF FACILITY

Purpose of Loan/Financing (Please tick):

House/apartment/flat purchase Plot+Construction Construction

Amount Applied for Rs.: _____ Tenor: _____

Applicant's own contribution through Equity Rs.: _____

PERSONAL DETAILS

Name: _____

CNIC No.:

Current Residential Address: _____

Phone No/Cell No.: _____

MONTHLY INCOME/EXPENDITURE DETAILS

Gross Salary or Income from Business: Rs. _____

EXPENDITURE	(Amount in Rs.)	EXPENDITURE	(Amount in Rs.)
Rent		Education	
Utilities (Other than telephone)		Other Expenses	
Telephone		Total Monthly Expenditure	

Are you an existing [Bank Name] customer? Yes No

If, yes, your Account Number: _____

PERSONAL ASSETS

Details and Type of Assets (Applicant) (Land, Car & other assets, if any)	Value

Applicant(s) Signature: _____

¹Same application form will be used in case of Co-borrowers

Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of both applicant & Co-partner (where applicable)	Copy
2 passport size color Photographs of applicant & Co-partner (where applicable)	Original
Undertaking for first time homeowner	Original
Proof of allotment, transfer and/or Title Document of the property to be mortgaged (where available)	Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	
<p data-bbox="92 459 1161 515">In case customer has informal sources of income, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example:</p> <ul style="list-style-type: none"> <li data-bbox="92 571 295 604">• Rent Agreement <p data-bbox="92 616 127 649">OR</p> <ul style="list-style-type: none"> <li data-bbox="92 660 395 694">• Rent Payment declaration <p data-bbox="92 705 127 739">OR</p> <ul style="list-style-type: none"> <li data-bbox="92 750 231 784">• Utility Bills <p data-bbox="92 795 127 828">OR</p> <ul style="list-style-type: none"> <li data-bbox="92 840 215 873">• Telco Bill <p data-bbox="92 884 127 918">OR</p> <ul style="list-style-type: none"> <li data-bbox="92 929 327 963">• School Fee Challan <p data-bbox="92 974 127 1008">OR</p> <ul style="list-style-type: none"> <li data-bbox="92 1019 821 1052">• Any other valid expense document (as per defined income proxy) 	<p data-bbox="1316 571 1380 604">Copy</p> <p data-bbox="1300 660 1396 694">Original</p> <p data-bbox="1316 750 1380 784">Copy</p> <p data-bbox="1316 840 1380 873">Copy</p> <p data-bbox="1316 929 1380 963">Copy</p> <p data-bbox="1316 1019 1380 1052">Copy</p>

Disclaimer:

Bank shall obtain all required additional information and documents as the application progresses in line with internal / external policy & regulations.

Applicant(s) Signature: _____

Applicant(s) Date: _____