Application Form for INFORMAL INCOME PERSON Government Markup Subsidy Scheme ¹				
PURPOSE OF FACILITY				
Purpose of Loan/Financing (Pleas	se tick):			
House/apartment/flat purchase	Plot + Construction	Construction		
Amount applied for Rs.:	Tenor:			
Applicant's own contribution throu	igh equity Rs.:			
PERSONAL DETAILS				
Current Residential Address: _				
Phone No/Cell No.:				
Gross Salary or Income from Business: Rs.				
EXPENDITURE	(Amount in Rs.) EXPENDITURE	(Amount in Rs.)		
Rent Utilities (Other than telephone)	Education Other Expenses			
Telephone	Total Monthly Expenditure			
Are you an existing [Bank Name] If Yes, your Account Number:				

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

Applicant(s) Signature:_____

¹ Same application from 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)	Сору
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)	Сору
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	
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:	
Rent Agreement OR	Сору
Rent Payment declaration OR	Original
Utility Bills OR	Сору
Telco Bill	Сору
OR • School Fee Challan	Сору
OR Any other valid expense document (as per defined income proxy)	Сору

Disclaimer:

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

Applicant(s) Signature:	Application Date: