Date:	Application No:				
Application Form for INFORMAL INCOME PERSON  Government Markup Subsidy Scheme <sup>1</sup>					
PURPOSE OF FACILITY					
Purpose of Loan/Financing (Please tick):					
House/apartment/flat purchase	e 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.:					
MONTH	HLY INCOME/EXPENDITURE DETAILS				
Gross Salary or Income from Bus	iness: 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:					

1	Applicant(s) Signature:	
_	hppiicarit(5) Signature	

PERSONAL ASSETS

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

Value

<sup>&</sup>lt;sup>1</sup> 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 information and documents as the application progresses in line with internal / external policy & regulations.

Applicant(s) Signature:	Application Date:
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