

Date: _____

Application No: _____

**Application Form for INFORMAL INCOME PERSON
Government Markup Subsidy Scheme**

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: _____

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

Phone No./Cell No.: _____

MONTHLY INCOME/EXPENDITURE DETAILS

Gross Salary or Income from Business: Rs. _____

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

If Yes, your Account Number: _____

PERSONAL ASSETS

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

Applicant(s) Signature: _____

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>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"> • Rent Agreement OR • Rent Payment declaration OR • Utility Bills OR • Telco Bill OR • School Fee Challan OR • Any other valid expense document (as per defined income proxy) 	<p>Copy</p> <p>Original</p> <p>Copy</p> <p>Copy</p> <p>Copy</p> <p>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: _____

Application Date: _____