

## List of Required Documents

Documentation Requirement (Salaried Segment)	Original / Copy
Loan Application Form (LAF) along with CF Undertaking	Original
Product Disclosure Sheet	Original
Attested two (2) Valid CNIC of applicant & Co-applicant (where applicable)	Copy
Attested two (2) passport size color Photographs of applicant & Co- applicant (where applicable)	Original
Attested two (2) Valid CNIC of references	Copy
Attested three (3) months' Salary Slip	Copy
Attested three (3) months Bank Statement	Copy
Title Document of the property to be mortgaged	Copy
Direct Debit Authority (DDA) & Employer's certificate	Original
Proof of Employment (along with length of employment) for example: <ul style="list-style-type: none"> <li>• Employment letter OR</li> <li>• Employment Certificate OR</li> <li>• Any valid documentary evidence from employer</li> </ul>	Original / Copy
Income Proof document (salary breakup and deductions to be clearly mentioned) for example: <ul style="list-style-type: none"> <li>• Last three(3) months' salary slip/Salary Certificate</li> </ul> <p><u>Notes:</u></p> <ul style="list-style-type: none"> <li>- Online / e-salary slips are acceptable with positive verification</li> <li>- Original salary slip / e-slip does not require stamp or sign.</li> </ul>	Original / Copy

<b>Documentation Requirement</b> (Self Employed/Business Persons)		<b>Original / Copy</b>
Loan Application Form (LAF) along with CF Undertaking		Original
Product Disclosure Sheet		Original
Valid CNIC of both applicant & Co- applicant (where applicable)		Copy
2 passport size colour Photographs of applicant & Co- applicant (where applicable)		Original
Direct Debit Authority (DDA) (where applicable)		Original
Title Document of the property to be mortgaged		Copy
<b>Self Employed/Business Persons</b>	Proof of Business (stating ownership and length of business) for example: <ul style="list-style-type: none"> <li>• In case of Sole Proprietor, Proprietor Ship Certificate from bank</li> <li>• In case of Partnership, Partnership Deed</li> <li>• Tax Returns / NTN Certificate</li> <li>• Professional Degree / Diploma and / or Valid Membership of applicable Professional body / License from concerned authority (if applicable).</li> <li>• Any other valid acceptable business document verifiable from authority fulfilling minimum business tenor requirement.</li> </ul>	Copy
	Income assessment document <ul style="list-style-type: none"> <li>• Account Maintenance Letter along with last 6 months Bank Statement</li> </ul> <p><u>Notes:</u> - Original Bank statement with bank stamp</p>	Original

<b>Additional Documentation Requirement</b> <b>(In case where additional income will be considered)</b> (Salaried/Self Employed/Business Persons)	<b>Original / Copy</b>
<b>Rental Income</b> <i>(where applicable)</i>	
Rent Agreement duly attested by Notary Public  <u>Notes:</u> - Rent Agreement must not be older than 3 months; and remaining period of agreement must be at least 8 months). However, if property is already rented then copies of both previous & new rent agreements are required and acceptable (if the rent agreement is older than 3 months)	Copy
Proof of ownership duly attested by BM/Gazetted Officer	Copy
Physical Verification Report of Property and Rental Income Verification by external agency	Original
Undertaking of not selling the property till the adjustment of finance	Original
<b>Remittances</b> <i>(where applicable)</i>	
Bank Statement of 12 months	Copy
Proof of Remitter Job/Income	Copy
<b>Term Deposit/National Savings Certificates</b> <i>(where applicable)</i>	
Proof of savings duly attested by concerned BM/Gazetted Officer	Copy
Bank Statement for last 6 months wherein saving income is maintained	Copy
Income tax return reflecting the investments	Copy
Undertaking for not en-cashing the savings	Original

Documents for Bank's Internal Use	Original / Copy
Income Estimation / Repayment calculation sheet as per applicable proxy / surrogate	Original
Bureau Reports	Original
Residence / Workplace / Document Verification Report including collateral verification	Original
NADRA Verysis	Original
Property Appraisal Report	Original
Preliminary Legal Opinion	Original
Final Legal Opinion	Original
Property Insurance-Mandatory	Original
Life Insurance-Mandatory	Original