



Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of 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 (if available)	Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	Original
Proof of Employment (along with length of employment) for example: <ul style="list-style-type: none">• Employment letter OR• Employment Certificate OR• Any valid documentary evidence from employer	Original / Copy
Income Proof document (salary breakup and deductions to be clearly mentioned) for example: <ul style="list-style-type: none">• Current Salary Slip OR• Salary Certificate• Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits <p><u>Notes:</u></p> <ul style="list-style-type: none">- Maximum of 60 days old salary slip & Bank Statement may be accepted- Online / e-salary slips are acceptable with positive verification- Original salary slip / e-slip does not require stamp or sign.	Original / Copy Original Original

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: _____