

DOCUMENT CHECKLIST

| Salaried Segment | Self Employed | Original / Copy | |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------|
| Loan Application Form (LAF) | Loan Application Form (LAF) | Original | |
| Product Disclosure Sheet | Product Disclosure Sheet | Original | |
| Valid CNIC of both applicant & Co-partner (where applicable) | Valid CNIC of both applicant & Co-partner (where applicable) | Copy | |
| 2 passport size color Photographs of applicant & Co-partner (where applicable) | 2 passport size color Photographs of applicant & Co-partner (where applicable) | Original | |
| Undertaking for first time homeowner | Undertaking for first time homeowner | Original | |
| Proof of allotment, transfer and/or Title Document of the property to be mortgaged | Proof of allotment, transfer and/or Title Document of the property to be mortgaged | Copy | |
| Direct Debit Authority (DDA) | Direct Debit Authority (DDA) | Original | |
| Formal Sector | Proof of Employment / Business | | |
| | Employment Letter | Partnership Deed | Copy |
| | Employment Certificate | Professional Degree / Diploma and/or Valid Membership of applicable Professional body | Copy |
| | | NTN Certificate | Copy |
| | | Rent agreement of office | Copy |
| | | Bank Certificate for Sole Proprietor / Partnership | Original |
| | Income Proof / Income Assessment Document | | |
| | Account Maintenance Certificate along with 6 month Bank Statement with Salary Credits | Account Maintenance Letter along with at least recent 6 month Bank Statement | Original |
| | Salary Certificate | | Original |
| | Current Salary Slip | | Original / Copy |
| Informal Sector | Rent Agreement | Rent Agreement | Copy |
| | Rent Payment Declaration | Rent Payment Declaration | Original |
| | Utility Bills | Utility Bills | Copy |
| | Telco Bills | Telco Bills | Copy |
| | School Fee Challan | School Fee Challan | Copy |

| Documents for Bank's Internal Use | Original / Copy |
|----------------------------------------------------------------------------------------|-----------------|
| Income Estimation / Repayment calculation sheet as per applicable proxy / surrogate | Original |
| Bureau Reports (eCIB) | Original |
| Residence / Workplace / Document Verification Report including collateral verification | Original |
| World Check & NACTA Check | Original |
| NADRA Verysis | Original |
| Property Appraisal Report | Original |
| Preliminary Legal Opinion | Original |
| Final Legal Opinion | Original |
| Property Insurance | Original |
| Life Insurance (Optional if selected by customer) | Original |