



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"> <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>• Current Salary Slip OR</li> <li>• Salary Certificate</li> <li>• Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits</li> </ul> <p><u>Notes:</u>  - Maximum of 60 days old salary slip &amp; 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.</p>	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: \_\_\_\_\_