

1.9 Documentation Requirements

DOCUMENT		ORIGINAL OR COPY	SELF-EMPLOYED	SALARIED	REQUIREMENT
PERSONAL	Product Disclosure Sheet	Original	√	√	Mandatory
	Valid Computerized National Identity Card (CNIC) (of both applicant, Co-partner & Guarantor, where applicable)	Copy	√	√	Mandatory
	2 passport size colour Photographs (of both applicant, Co-partner & Guarantor where applicable)	Original	√	√	Mandatory
	Bank Statement with Account Maintenance Letter (Bank Letter)	Original	√	√	Optional for income proxy / surrogate
PROCESSING	Facility Application Form (FAF) including CF Undertaking	Original	√	√	Mandatory
	Direct Debit Authority (DDA)	Original	√	√	Mandatory
	Undertaking for first time homeowner (Low Cost Housing)	Original	√	√	Mandatory
	Title Document of the property to be mortgaged	Copy	√	√	Mandatory
REPORTS	Income Estimation / Repayment calculation sheet as per applicable proxy / surrogate	Original	√		As per Banks discretion
	Bureau Reports	Original	√	√	Mandatory
	Residence / Workplace / Document Verification Report including collateral verification	Original	√	√	As per Banks discretion
	Property Appraisal Report	Original	√	√	Mandatory
	Preliminary Legal Opinion	Original	√	√	Mandatory
	File Inspection Report (in cases other than Karachi)	Original	√	√	As per Banks discretion
EMPLOYMENT / BUSINESS	Current Salary Slip / Employer Letter / Salary Certificate (salary breakup and deductions to be clearly mentioned). Maximum of 60 days old salary slip may be accepted based on analyst judgment Online / e-salary slips are acceptable with positive verification Original salary slip / e-slip does not require stamp or sign.	Original / Copy		√	Optional for income proxy / surrogate
	Employer's Undertaking for payroll account maintenance at the lending Bank	Original		√	As per Banks discretion. Optional for income proxy / surrogate
	Professional Degree &/OR Valid Membership of applicable	Copy	√		Optional for

Professional body				income proxy / surrogate
Proof Of Business (as applicable) - Partnership Deed and, if applicable, Form 'C' as proof of registration of partnership - Proof of registration of sole proprietorship (if applicable) - Bank Certificate / Letter - NTN Certificate - Rent Deed of office Any other valid acceptable business document verifiable from authority fulfilling minimum business tenor requirement.	Copy	√		Optional for income proxy / surrogate
Rent agreement / Rent payment declaration	Copy / Original	√	√	Mandatory for income proxy / surrogate
Utility Bills / School Fee Challans	Original	√	√	Mandatory for income proxy
Shariah approved process flow Original	Original	√	√	As per Banks discretion
Property Takaful Report	Original	√	√	Mandatory
Mortgage Life Insurance / Takaful	Original	√	√	Mandatory (if borne by Government)

Key

Document which needs customer's sign-off is highlighted in Green

Document which is required from the customer is highlighted in Yellow.

Document which is produced by the Bank is highlighted in Turquoise

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