

Documentation Requirement – Salaried Segment		Original / Copy
Loan Application Form (LAF) along with CF Undertaking		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		Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)		Original
Formal Sector Employees	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></p> <ul style="list-style-type: none"> <li>- Maximum of 60 days old salary slip &amp; Bank Statement may be accepted</li> <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  Original Original
Informal Sector Employees	In case customer is employed in informal sector, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example: <ul style="list-style-type: none"> <li>• Rent Agreement OR</li> <li>• Rent Payment declaration OR</li> <li>• Utility Bills OR</li> <li>• Telco Bill OR</li> <li>• School Fee Challan OR</li> <li>• Any other valid expense document (as per defined Income proxy)</li> </ul>	Copy  Original  Copy  Copy  Copy  Copy

Documentation Requirement – Self Employed		Original / Copy
Loan Application Form (LAF) along with CF Undertaking		Original
Product Disclosure Sheet		Original
Valid CNIC of both applicant & Co-partner (where applicable)		Copy
2 passport size colour Photographs of applicant & Co-partner (where applicable)		Original
Direct Debit Authority (DDA) (where applicable)		Original
Undertaking for first time homeowner		Original
Proof of allotment, transfer and/or Title Document of the property to be mortgaged		Copy
Formal Sector Self Employed	Proof of Business (stating ownership and length of business) for example: <ul style="list-style-type: none"> <li>Partnership Deed OR</li> <li>Bank Certificate for Sole Proprietor / Partnership OR</li> <li>NTN Certificate OR</li> <li>Rent agreement of office OR</li> <li>Professional Degree / Diploma &amp;/OR Valid Membership of applicable Professional body OR</li> <li>Any other valid acceptable business document verifiable from authority fulfilling minimum business tenor requirement.</li> </ul>	Copy  Original  Copy  Copy  Copy  Copy / Original
	Income assessment document <ul style="list-style-type: none"> <li>Account Maintenance Letter along with at least recent 6 months Bank Statement</li> </ul> <u>Notes:</u> <ul style="list-style-type: none"> <li>Maximum of 60 days Bank statement may be accepted</li> <li>Original Bank statement with bank stamp</li> </ul>	Original
Informal Sector Self Employed	In case customer is employed in informal sector, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example: <ul style="list-style-type: none"> <li>Rent Agreement OR</li> <li>Rent Payment declaration OR</li> <li>Utility Bills OR</li> <li>Telco Bills OR</li> <li>School Fee Challan OR</li> <li>Any other valid expense document (as per defined Income proxy)</li> </ul>	Copy  Original  Copy  Copy  Copy  Copy

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
World Check & NACTA checks	Original
NADRA Verysis	Original
Property Appraisal Report *	Original
Preliminary Legal Opinion *	Original
Final Legal Opinion *	Original
Shariah approved process flow	Original
Property Takaful Report *	Original
Mortgage Life Insurance / Takaful - Mandatory if borne by Government *	Original

**\*Stage-II documentation requirement**

**Notes:**

1. NAPHDA and/or the relevant financial institution(s) may require additional information as may be required by NAPHDA or any other law/regulation.
2. The above list of Documentation Requirements for Salaried and Self Employed are relevant to the application stage of end-user mortgage financing. The documentation requirements and legal formalities to be fulfilled, after the facility application has been approved by the relevant financial institution(s), such as legal documentation required to be stamped, signed and witnessed at the time of signing of /disbursement, may be prescribed separately