

Mera Pakistan, Mera Ghar



APPLICATION FORM

Date: _____ Application No: _____

PURPOSE OF FACILITY

Loan/Financing Application (Please tick):

☐ Purchase ☐ Plot + Construction ☐ Construction

Amount Applied for Rs.: _____

Tenor: _____

Applicant's Own Contribution through Equity Rs.: _____

BANKING

Are you an existing customer of JS Bank?

☐ Yes ☐ No Your Account Number: _____

PERSONAL DETAILS

Name: Mr./Mrs./Ms.: _____

(As it appears on CNIC)

Date of Birth: DD MM YYYY / / Gender (Please tick): ☐ Male ☐ Female

CNIC Number: - -

CNIC Issuance Date: / / CNIC Expiry Date: / /

Marital Status (Please tick): ☐ Single ☐ Married ☐ Divorced ☐ Widow/Widower

No. of Dependents: _____

Residential Status (Please tick):

☐ Resident Pakistani ☐ Non-Resident (Specify) _____ Passport No.: _____

Father's/Spouse Name: _____

CNIC Number: - -

Mother's Maiden Name: _____

Educational Qualification (Tick the highest):

☐ Matric ☐ Intermediate ☐ Bachelor ☐ Other _____

Current Residential Address: _____

Current Residence Status (House/Flat) (Please tick):

☐ Owned ☐ Rented ☐ Parents'/Joint Family ☐ Other (Please specify): _____

Monthly Rent: _____ Residing Since (Year): _____

Phone No./Cell No.: _____ Email Address: _____

Permanent Residential Address (if different from above):

Preferred mailing address: ☐ Resident

☐ Office

Applicant(s) Signature: _____

EMPLOYMENT DETAILS

FOR SALARIED INDIVIDUALS ONLY

Occupation/Profession: _____

Type of Employment (Please tick):

☐ Contract

☐ Permanent

☐ Adhoc Deputation

☐ Other _____

Employer's/Company's Name/Address: _____

Employer is (Please tick):

☐ Government

☐ Semi-government

☐ Private

☐ Other (Please specify): _____

Designation and Department: _____ Date of Joining: / /

Gross Monthly Income: _____ Office Contact No.: _____

Previous Employment (if applicable):

Company's Name: _____ Designation _____ From _____ To _____

FOR BUSINESSPERSON/SELF-EMPLOYED PROFESSIONALS ONLY

Occupation/Profession: _____

Type of Business/Profession/Industry: _____

Company/Business Name and Address: _____

Share in Business (%): _____ Establishment Date: _____ Business NTN No.: _____

Duration of Business: _____

Type of Legal Entity (Please tick):

☐ Partnership

☐ Proprietorship

☐ Other: _____

Office Premises (Please tick): ☐ Owned

☐ Rented

MONTHLY INCOME AND EXPENDITURE

| MONTHLY INCOME | (Amount in Rs.) |
|--------------------------------|-----------------|
| Gross Income | |
| Tax | |
| Loans Deducted by the Employer | |
| Other Deductions | |
| Total Net Monthly Income | |

| EXPENDITURE | (Amount in Rs.) |
|---------------------------|-----------------|
| Rent | |
| Utilities | |
| Education | |
| Transport | |
| Kitchen | |
| Card/Loan Payments | |
| Other Expenses | |
| Total Monthly Expenditure | |

BANKING LIABILITIES

| Bank's Name | Branch | Facility Type | Outstanding Amount of Loan |
|-------------|--------|---------------|----------------------------|
| | | | |

PERSONAL ASSETS

| Details and Type of Assets (Land, House, Car and other assets, if any) | Value |
|--|-------|
| | |

Applicant(s) Signature: _____

DETAILS OF THE PROPERTY TO BE FINANCED

Kindly provide details of the Property for which you require financing.

Existing Owner's Name: _____ CNIC No.: _____

Property Address: _____

*(Please fill if identified):*Property Type (Please tick): ☐ Open Plot ☐ House ☐ Apartment

Covered Area _____ (Sq. Ft) Total Plot Area: _____ (Sq. Ft)

UNDERTAKING

I/We, the undersigned, do hereby declare that I/we am/are Pakistani National(s) and undertake to maintain this status, in addition to dual nationality (if any), at least until full and final settlement of the financing from the Bank. I/we acknowledge the fact that the grant of the facility requested by me/us in this application will be at the absolute and sole discretion of the Bank. Moreover, the Bank has the right to refuse the application, extend its processing period or withdraw and/or reject any offer without assigning any reason, whatsoever, and the same shall not be challenged by me/us in any circumstance(s), before any forum or Court of law

- (a) I/We understand that in the event the Bank agrees to finance any amount in the aforesaid property as admissible under its rules, regulations and procedures, I/we do hereby declare and undertake that decision of the Bank in respect of the following shall be binding upon me/us and I/we shall not be absolved from this undertaking, any time during the period of the financing:
- (i) The assessed cost of land and cost of construction thereon;
- (ii) The fixation of additional amounts be paid in case of default in making payments of dues by the due date.
- (b) I/We undertake to open an account with the Bank, as may be designated by it if this application is accepted and hereby undertake to furnish all the required postdated cheques/irrevocable direct debit advice/standing instructions to the Bank, as per the details provided by the Bank, from time to time, in order to pay off charges related to the facility, as may be applicable.
- (c) I/We do hereby authorize the Bank to obtain information/data regarding my/our financial and personal details from any credit bureau, agent, and/or financial institution companies for the purpose of processing my/our application and monitoring my/our facilities/account. Further, I/we authorize the Bank to disclose/share information/data about my/our account/facilities to/with any other credit bureau, agent, banks, financial institutions or companies, or any third party for any purpose and/or outsourced activity or any other reason, including, without limitation to the verification of my details, as the Bank considers appropriate, from time to time.
- (d) I/We also understand that external agency charges for such services, and that all other charges are non-refundable, hence

(e) I/We do hereby declare that there is no default against me/us as a borrower/customer, or as guarantor at any bank/financial institution. I/We also indemnify that subsequently if any default appears in any credit bureau after registration and processing of any investment case at the Bank, the application fee so deposited by me/us with the Bank for obtaining housing finance facility shall be forfeited and not refunded to me/us.

(f) I/We declare that all the information presented above is correct, true and complete to the best of my/our knowledge and belief. I/We also hereby authorize the Bank and its duly appointed agents, to contact my place of residence, work, and/or references to verify any of the information provided by me/us in this application.

(g) I/We shall inform the Bank, in case there is change in any of my/our telephone number/address.

(h) In consideration of the foregoing, I/we hereby undertake, agree and bind myself/ourselves, at all times, to indemnify and keep the Bank indemnified, safe and harmless, from and against all claim, demands, penalties, losses, liabilities, harms, damages, detriment costs, charges and expenses, actions, suits, proceedings, and judgments that may be brought against the Bank and/or other adverse consequences, including, but not limited to the reasonable attorneys' fee, etc., which may result, the Bank may sustain, incur or arise, or be sustained by it, or/and its respective officers, employees, personnel, etc., or be further liable for any reasons of the Bank acting in accordance with the mentioned provisions or otherwise fulfilling its obligations as stipulated, if any loss or damage is caused by dealing with such services, inclusive of the financial loss, and/or acting in pursuant to the authority that might be incurred beyond reasonable care of the Bank to ensure integrity and efficiency.

(i) I/We shall be precluded from setting up a case of forgery, negligence and lack of care or warned of authority, pertaining to its obligations, either by Bank and/or any of Bank's authorized officers, employees, etc., acting in good faith, in normal course of Banking business and I/we also undertake to take the responsibility for any legal issue raised in respect thereof. I/We further declare that this application form and undertaking shall form integral and operative part thereof and be deemed to have been incorporated in the Finance Agreement, to be executed by me/us.

I/We acknowledge to have read and thoroughly comprehended the contents mentioned herein and confirm that same is completely understood, acceptable and compatible to me/us. I/We further exhaustively acknowledge that I/we am/are entirely responsible for the same and clearly understand that I/we am/are and will be held accountable for the consequences, if any, regarding the aforementioned details, and hold the Bank indemnified against legal action(s), claim(s) or liability(ies) and from loss, damage or harm, of any kind, whatsoever.

Co-Applicant

Name: _____

Signature (As per CNIC): _____

Name: _____

Signature (As per CNIC): _____

Thumb Impression:

Case Referred by: ☐ Direct Sales ☐ Branch ☐ Other

Designation: _____ Emp. No.: _____ Phone Ext.: _____

Official E-mail: _____

REFERENCE DETAILS

Name - Mr./ Mrs./ Ms.: _____

Address: _____

Mobile Number: _____ Relationship with Applicant: _____

REFERENCE DETAILS

Name - Mr./ Mrs./ Ms.: _____

Address: _____

Mobile Number: _____ Relationship with Applicant: _____

JS BANK CREDIT COVER

JS Bank Credit Cover helps you in the unfortunate event of death, permanent and total disability. It repays your outstanding on your JS GharApna in case you're unable to repay due to the mentioned circumstances. This coverage is provided through JS Bank Credit Cover.

- a) Flexible monthly premium rate plan of JS Bank Credit Cover ordered, depending on your age and desired financing amount.
- b) Medical examination may be conducted by authorized doctors/laboratories.

FORM-B (CO-APPLICANT SECTION)

CO-APPLICANT'S PERSONAL DETAILS

Name: Mr./Mrs./Ms.: _____
(in BLOCK LETTERS) (As it appears on CNIC)

Date of Birth: DD MM YYYY / / Gender (Please tick): ☐ Male ☐ Female

CNIC Number:

| | | | | | | | | | | | | | |
|--|--|--|--|---|--|--|--|--|--|--|--|---|--|
| | | | | - | | | | | | | | - | |
|--|--|--|--|---|--|--|--|--|--|--|--|---|--|

CNIC Issuance Date: / /

CNIC Expiry Date: / /

Marital Status (Please tick): ☐ Single ☐ Married ☐ Divorced ☐ Widow/Widower

No. of Dependents: _____

Residential Status (Please tick):

☐ Resident Pakistani ☐ Non-Resident (Specify) _____ Passport No.: _____

Father's / Husband's Name: _____

CNIC Number:

| | | | | | | | | | | |
|--|--|--|---|--|--|--|--|--|---|--|
| | | | - | | | | | | - | |
|--|--|--|---|--|--|--|--|--|---|--|

Mother's Maiden Name: _____

Relationship with the Primary Applicant: _____

Educational Qualification (Tick the highest):

☐ Matric ☐ Intermediate ☐ Bachelor ☐ Other _____

Current Residential Address: _____

Current Residence Status (House/Flat) (Please tick):

☐ Owned ☐ Rented ☐ Parents'/Joint Family ☐ Others (Please specify): _____

Monthly Rent: _____ Residing Since (Year): _____

Phone No./Cell No.: _____ Email Address: _____

Permanent Residential Address (if different from above):

Preferred Mailing Address: ☐ Resident ☐ Office

CO-APPLICANT'S EMPLOYMENT DETAILS

Income Clubbing: ☐ Yes ☐ No

FOR SALARIED INDIVIDUALS ONLY

Occupation/Profession: _____

Type of Employment (Please tick):

☐ Contract ☐ Permanent ☐ Adhoc Deputation ☐ Other _____

Employer's/Company's Name/Address: _____

Employer is (Please tick):

☐ Government ☐ Semi-government ☐ Private ☐ Other (Please specify): _____

Designation and Department: _____ Date of Joining: _____

Gross Monthly Income: _____ Co-Applicant ('s) Signature: _____

Office Contact No.: _____

Previous Employment (if applicable):

Company's Name: _____ Designation _____ From _____ To _____

FOR BUSINESSPERSON/SELF-EMPLOYED PROFESSIONALS ONLY

Occupation/Profession: _____

Type of Business/Profession/Industry: _____

Company/Business Name and Address: _____

Share in Business (%): _____ Establishment Date: _____ Business NTN No.: _____

Duration of Business: _____

Type of Legal Entity (Please tick):

☐ Partnership ☐ Proprietorship ☐ Others: _____

Office Premises (Please tick): ☐ Owned ☐ Rented

CO-APPLICANT’S MONTHLY INCOME AND EXPENDITURE

| MONTHLY INCOME | (Amount in Rs.) | EXPENDITURE | (Amount in Rs.) |
|--------------------------------|-----------------|---------------------------|-----------------|
| Gross Income | | Rent | |
| Tax | | Utilities | |
| Loans Deducted by the Employer | | Education | |
| Other Deductions | | Transport | |
| Total Net Monthly Income | | Kitchen | |
| | | Card/Loan Payments | |
| | | Other Expenses | |
| | | Total Monthly Expenditure | |

BANKING LIABILITIES

| Bank’s Name | Branch | Facility Type | Outstanding Amount of Loan |
|-------------|--------|---------------|----------------------------|
| | | | |

PERSONAL ASSETS

| Details and Type of Assets (Land, House, Car and other assets, if any) | Value |
|--|-------|
| | |

Applicant(s) Signature: _____

AUTHORIZATION

1. I/We undertake to pay all charges and understand that external agency charges and all other charges are non-refundable for services rendered even if my/our application is rejected.
2. I/We give irrevocable standing instructions to JS Bank Limited to debit my/our account(s) from time to time in order to pay o charges related to payment of my/our installment, insurance premiums, excise or any other charges which may be applicable.
3. I/We hereby confirm that I/we clearly understand the following:
I/We will inform JS Bank Limited whenever I/we am/are leaving the city for a period of more than 3 months. JS Bank Limited at all times, reserves the right to cancel the financing facility provided, or to convert such facility into any other facility without assigning any reason. I/We will be responsible for any stamp duties or taxes that are payable arising out of the loan agreement.
4. I/We hereby apply for JS GharApna, under the terms and conditions ordered by JS Bank Limited which I/we confirm having read, understood and agree to abide by the same. I/We hereby declare that all information furnished by me/us in this application is true, complete, and correct and that I/We have not withheld any material fact. I/We hereby authorize the Bank and third parties, including my/our bankers to exchange any of my/our/ information or make enquiries for the purpose of considering my/our application and for the conduct of any of my/our accounts. I/We acknowledge the fact that the grant of the facility requested by me/us in this application will be at the absolute discretion of the Bank. I/We confirm that in the event that my/our signature(s) herein below differs materially from the signature(s) on my/our national identity card(s), JS Bank Limited is authorized and instructed to rely on the documents which I/we am/are to execute for this loan or other communications signed or required to be signed by me/us in the manner specified herein below.
5. I/We hereby authorize the bank to obtain information/data regarding my/our financial and personal details from any credit bureau, agent, banks, financial institutions, companies for purpose of processing my/our application and monitoring my/our facilities/account(s). Further I/we authorize the bank to disclose and share information/data about my/our account(s)/facilities to/with any credit bureau, agent, banks, financial institutions or companies as the bank considers appropriate from time to time.
6. I/We hereby irrevocably authorize the Bank to share my/our account information with any third party for any purpose and/or any outsourced activity, including and not limited to printing of my/our home loan statements, or for any other reason, as the Bank may deem necessary.
7. I/We undertake and agree that the Bank will be sharing my/our statement of account data with third party/vendor/courier services for printing, delivery, dispatch or any other activity related to printing, delivery and dispatch of Home Loan Statement of Account
8. I agree to make payments to JS Bank Limited in respect of the facility in such amounts on such dates as set out in the repayment schedule under the relevant finance agreement along with such other amounts as may be determined by JS Bank Limited from time to time. I further agree to comply with and be bound with all the terms and conditions, including, my obligations arising under the facility offer letter and the finance agreement executed between me and JS Bank Limited in respect of the facility.
9. I agree to indemnify and hold JS Bank Limited harmless against any loss, damage, liability, cost and expenses, whether legal or otherwise, which JS Bank Limited may incur as result of any breach of these terms and conditions or as a result of enforcement of JS Bank Limited's rights and or any discrepancy arising from the reliance by JS Bank Limited upon the declaration or my signature appended herein.

Primary Applicant

(Signature & Thumb Impression)

Co-Applicant