

Application Form for INFORMAL INCOME PERSON Government Markup Subsidy Scheme¹

Date: _____

Application No.: _____

PURPOSE OF FACILITY

Purpose of Loan/Financing (Please tick):

House/apartment/flat purchase Plot + Construction Construction

Amount applied for Rs.: _____ Tenor: _____

Applicant's own contribution through equity Rs.: _____

PERSONAL DETAILS

Name: _____

CNIC No.:

Current Residential Address: _____

Phone No./Cell No.: _____

MONTHLY INCOME/EXPENDITURE DETAILS

Gross Salary or Income from Business: Rs. _____

EXPENDITURE	(Amount in Rs.)	EXPENDITURE	(Amount in Rs.)
Rent		Education	
Utilities (Other than telephone)		Other Expenses	
Telephone		Total Monthly Expenditure	

Are you an existing JS Bank customer? Yes No

If Yes, your Account Number: _____

PERSONAL ASSETS

Details and Type of Assets (Land, Car & other assets, if any)	Value

Applicant(s) Signature: _____

¹ Separate application form shall be filled by co - borrower.

Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of both 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 (where available)	Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	
<p>In case customer has informal sources of income, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example:</p> <ul style="list-style-type: none"> • Rent Agreement OR • Rent Payment declaration OR • Utility Bills OR • Telco Bill OR • School Fee Challan OR • Any other valid expense document (as per defined income proxy) 	<p>Copy</p> <p>Original</p> <p>Copy</p> <p>Copy</p> <p>Copy</p> <p>Copy</p>

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: _____