State Bank of Pakistan

Prudential Regulations for Housing Finance

SME, Housing & Sustainable Finance Department
(Updated on August 18, 2026)

STATE BANK OF PAKISTAN

SME, Housing & Sustainable Finance Department

The Team

Name	Designation	Contact Details
Ghulam Muhammad Abbasi	Executive Director – FIG	ghulam.muhammad@sbp.org.pk
Dr. Muhammad Saleem	Head of Department – SH&SFD	saleem.zia@sbp.org.pk
Faisal Shafaat	Additional Director – SH&SFD	faisal.shafaat@sbp.org.pk
Ali Ussama	Deputy Director – SH&SFD	ali.ussama@sbp.org.pk
Momina Naz	Assistant Director – SH&SFD	momina.naz@sbp.org.pk

Website Address: www.sbp.org.pk
UAN: 111 727 111

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Definitions

For the purposes of these Regulations, unless the context otherwise requires:

1. **Housing Finance** means financing provided to individuals for purchase of a residential house or apartment, construction of house on an already owned plot or for the purchase of a plot and construction of house thereon. Financing availed for the purpose of making improvements to a house or apartment shall also fall within this category.

2. **Mortgage** means the registered or equitable mortgage of a specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan or finance.

3. **Liquid Security** means liquid assets as defined in the Prudential Regulations for Corporate/Commercial Banking.

4. **Low-Cost Housing** means:
    i. a house of up to 5 marlas or an apartment of up to 1,000 sq. ft., the value of which does not exceed PKR 10 million; or
    ii. a house of up to 10 marlas in a rural area, the value of which does not exceed PKR 10 million.

Prudential Regulations

A. Eligible Purposes of Financing

Regulation HF-1: Purposes of Housing Finance

Banks and DFIs shall extend housing finance to borrowers solely for the following purposes:

a) Purchase of a house or apartment;
b) Construction of a house on a plot already owned by the borrower;
c) Purchase of a plot and construction of a house thereon;
d) Extension or expansion of an existing house;
e) Renovation of a housing unit; and
f) Installation of renewable-energy solutions in housing units.

B. Origination, Underwriting Standards and Security Arrangements

Regulation HF-2: Simplified Application Form

Banks and DFIs shall adopt simplified loan-application forms (attached as annexure A) and shall explicitly prescribe the list of documents required for processing applications. Such forms shall be made available to applicants in both physical and digital formats.

Regulation HF-3: Credit Information

Banks and DFIs shall obtain the latest credit-information report of each prospective borrower from the Electronic Credit Information Bureau (e-CIB) of the State Bank of Pakistan, or from any private Credit Information Bureau licensed by the State Bank of Pakistan.

Regulation HF-4: Financing Tenor

The maximum tenor for housing finance shall be thirty (30) years. In the case of renewable-energy financing, the maximum tenor shall be ten (10) years.

Regulation HF-5: Loan-to-Value Ratio

The maximum Loan-to-Value (LTV) ratio for housing finance shall be 90:10.

Regulation HF-6: Debt-Burden Ratio

Total monthly amortization payments, comprising the housing finance under consideration and all other outstanding consumer-financing obligations, shall not exceed sixty-five per cent (65%) of the net disposable income of the prospective borrower.

Banks and DFIs shall use and deploy the informal-income estimation models (proxy models) circulated by the Pakistan Banks' Association (PBA) for assessment of income and repayment capacity for housing finance, where applicable.

Regulation HF-7: Title Documents and Security Arrangements

Banks and DFIs shall obtain all title and ownership-related property documents from the customer to secure the loan amount. Upon receipt, the bank/DFI shall give the borrower a signed acknowledgement listing all title and property documents received.

The house, apartment or plot financed shall be mortgaged in favour of the bank or DFI by way of equitable or registered mortgage.

For housing finance up to PKR 5 million, banks and DFIs may extend financing by marking a lien on the property in the records of the relevant land-record authority. In such cases, financing may be extended against a Green Property Certificate issued by the Punjab Land Records Authority (PLRA), where applicable, or an equivalent certificate issued by the competent authority in other provinces.

Renewable-energy finance may be extended against hypothecation of the installed assets (solar panels, inverters, batteries and related equipment) or against any other alternate security acceptable to the financing bank or DFI.

Regulation HF-8: Property Assessment

Housing finance exceeding PKR 10 million shall be subject to assessment of the property by at least one valuator listed on the PBA-approved panel. Housing finance of up to PKR 10 million may be assessed through the bank's or DFI's internal resources.

For housing units of same category, layout and size within the same society or colony, the banks and DFIs may rely on the valuation of a single unit for all such units, rather than conducting separate valuations for each unit.

C. Documentation and Insurance/Takaful

Regulation HF-9: Financing Documents

Banks and DFIs shall use the standardized set of financing documents prepared and circulated by the Pakistan Banks' Association (PBA). Signatures and thumb impressions of the applicant may be obtained either physically or digitally. Digital signatures and thumb impressions shall be verified through one-time-password (OTP) or other two factor authentication mechanism.

The financing documents shall clearly set out all terms and conditions of the housing finance in both Urdu and English.

Regulation HF-10: Insurance / Takaful

Banks and DFIs shall obtain comprehensive insurance or takaful coverage of the housing unit financed, through an insurance or takaful company, for an amount equivalent to the outstanding housing-finance exposure. The nature and type of insurance or takaful, the rate of premium, and any other charges shall be explicitly disclosed to the borrower.

D. Disclosure and Transparency

Regulation HF-11: Information to Borrowers

Banks and DFIs provide the following information to borrowers, either in physical form or through digital means:

a) A copy of the signed finance agreement;

b) Prompt notification of any change in instalment amounts in accordance with the terms of the finance agreement;

c) An annual statement of account detailing principal repayments, principal outstanding, mark-up or profit payments, and any penalties levied during the year; and

d) Full disclosure, prior to initiation of the transaction, of all components of fees and costs including prepayment penalties and the annualized percentage rate together with the conditions under which they apply. There shall be no hidden charges.

E. Asset Classification, Provisioning and Restructuring

Regulation HF-12: Classification and Provisioning

Housing finance shall be classified and provisioned in accordance with the following framework:

Classification	Determinant	Treatment of Income	Provisioning Requirement
OAEM	Mark-up/profit or principal overdue by 90 days or more from the due date.	—	As per IFRS-9 Expected Credit Loss (ECL). Default notices to be issued to the borrower.
Substandard	Mark-up/profit or principal overdue by 180 days or more from the due date.	Unrealized mark-up/profit to be kept in a Memorandum Account and not credited to Income Account except when realized in cash. Any unrealized mark-up/profit already taken to income shall be reversed and placed in the Memorandum Account.	Provision of 25% of the difference between the outstanding principal and the sum of (a) liquid assets realizable without recourse to a Court of Law and (b) Forced Sale Value (FSV) of mortgaged properties to the extent of 75% of such FSV; or the IFRS-9 ECL amount, whichever is higher.
Doubtful	Mark-up/profit or principal overdue by one year or more from the due date.	Same treatment as for Substandard.	Provision of 50% of the difference described above, or the IFRS-9 ECL amount, whichever is higher.
Loss	Mark-up/profit or principal overdue by two years or more from the due date.	Same treatment as for Substandard.	Provision of 100% of the difference described above, subject to the following FSV benefit schedule: 75% of FSV for the first and second year, 50% for the third and fourth year, and 30% for the fifth year from the date of classification; or the IFRS-9 ECL amount, whichever is higher.

The benefit of Forced Sale Value (FSV) against non-performing loans shall cease after five (5) years from the date of classification of the financing.

Banks and DFIs may avail the benefit of FSV for provisioning purposes, provided that any profit arising from the availing of such benefit shall not be available for the payment of cash or stock dividend.

The Head of Credit of each bank or DFI shall ensure that the FSV used for taking the benefit of provisioning is determined accurately and reflects market conditions under a forced-sale scenario. Any misuse of the FSV benefit detected during regular or special inspection by the State Bank of Pakistan shall attract strict punitive action under the relevant provisions of the Banking Companies Ordinance, 1962. The State Bank of Pakistan may also withdraw the benefit of FSV from any bank or DFI found to have misused it.

Regulation HF-13: Rescheduling / Restructuring of Housing Finance

a) Banks and DFIs shall maintain a Board-approved policy (or a policy approved by the Country Head in the case of foreign-bank branches) governing the rescheduling and restructuring of housing finance.

b) Rescheduling or restructuring shall not be undertaken solely to avoid classification of financing or the associated provisioning requirements. Housing-finance facilities of any borrower shall not be rescheduled or restructured more than once within any two-year period.

c) In effecting a rescheduling or restructuring, banks and DFIs may extend the tenure of the financing by a maximum of five (5) years beyond the original tenure agreed with the customer, subject always to the overall maximum financing tenor of thirty (30) years.

d) When considering a rescheduling or restructuring proposal, banks and DFIs shall, inter alia, take into account the repayment capacity of the borrower.

e) The classification status of a non-performing asset shall not be upgraded solely by reason of rescheduling or restructuring unless the borrower has paid at least ten per cent (10%) of the rescheduled or restructured amount (principal and mark-up/profit combined) or has paid six instalments in accordance with the revised terms, whichever is higher.

f) Provisions already held against a non-performing financing that is subsequently rescheduled or restructured shall be reversed only upon fulfilment of the recovery condition set out in paragraph (e) above.

g) If the borrower again defaults (i.e., reaches 180 days past due) within two years after declassification, the financing shall be classified in the same category in which it stood prior to the rescheduling or restructuring. Banks and DFIs may, at their discretion, further downgrade the classification in accordance with their internal policies.

Annexure A – Simplified Application Forms

Annexure A-I: Application Forms for Formal Salaried Person (English + Urdu)

Annexure A-II: Application Forms for Formal Business (English + Urdu)

Annexure A-III: Application Forms for Informal Income Person (English + Urdu)

Annexure A-I: Application Form for Formal Salaried Person

Date: ______________ **Application No: ____________________**

Application Form for FORMAL SALARIED PERSON
Housing Finance[1]

PURPOSE OF FACILITY

Purpose of Loan/Financing *(Please tick)*:

☐ House/ apartment/ flat purchase ☐ Plot+ Construction ☐ Construction
☐ Extention/Expansion of house ☐ Renovation ☐ Renewable Energy Solution for Housing Unit

Amount applied for Rs. :_________________ Tenor:____________________

Applicant's own contribution through equity Rs.:________________

PERSONAL DETAILS

Name: ________________________

CNIC No.: | | | | | |■| | | | | | | |■| |

Current Residential Address:

Phone No/Cell No.: ________________________Email address (Optional): _______________

EMPLOYMENT DETAILS

Name of Employer: ____________Type of Employment *(Please tick)*: ☐ Contract ☐ Permanent

Designation & Department:__________ Date of Joining:______________

Net Monthly Income (take home): Rs.__________ Office Contact No.: ___________________

Name of previous employer (if any): ____

Are you an existing customer of our bank? ☐ Yes ☐ No

If, yes, your Account Number:_______________

Applicant(s) Signature:___________________

[1] Same application form will be used in case of Co-borrowers

Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of applicant & Co-Borrower (where applicable)	Copy
2 Passport size color Photographs of applicant & Co- Borrower (where applicable)	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: • Employment letter OR • Employment Certificate OR • Any valid documentary evidence from employer	Original / Copy
Income Proof document (salary breakup and deductions to be clearly mentioned) for example: • Current Salary Slip OR • Salary Certificate • Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits Notes: - Maximum of 60 days old salary slip & 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.	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:____________________

تاریخ:________________________ **درخواست نمبر :** ________________________

باقاعدہ تنخواہ دار شخص کے لیے درخواست فارم
ہاؤسنگ فنانس[2]

قرضہ لینے کا مقصد

قرضہ لینے کا مقصد (نشان لگائیں):

☐ مکان/ اپارٹمنٹ/ فلیٹ کی خریداری ☐ پلاٹ + تعمیر ☐ تعمیر
☐ مکان کی توسیع ☐ مکان کی مرمت ☐ رہائشی یونٹ کے لیے قابل تجدید توانائی کے حل

درخواست کردہ رقم: __________________ روپے
مدت: ________________________
درخواست گزار کی اپنی رقم بذریعہ ایکویٹی: ________________ روپے

ذاتی تفصیلات

نام: ____________________________

کمپیوٹرائزڈ قومی شناختی کارڈ نمبر:

موجودہ رہائشی پتہ: _______
فون نمبر/موبائل نمبر: ______________________________ای میل ایڈریس (اگر ہو تو): _____________________

روزگار کی تفصیل

کمپنی کا نام: _______________
ملازمت کی قسم (نشان لگائیں):
☐ کنٹریکٹ
☐ مستقل
عہدہ اور محکمہ: _____________________
جوائننگ کی تاریخ: _____________________
خالص ماہانہ آمدنی (گھر لے جانے والی): ________________ روپے
دفتر کا رابطہ نمبر: ____________________
سابقہ کمپنی کا نام (اگر کوئی ہو): ____

کیا آپ ہمارے بینک کے موجودہ صارف ہیں؟ ☐ جی نہیں ☐ جی ہاں

اگر ہاں تو پھر آپ کا اکاؤنٹ نمبر: __________________

درخواست گزار کے دستخط:________________________

[2] شریک قرض گیر (co-borrower) بھی یہی فارم پُر کرے گا۔

مطلوبہ دستاویزات	اصل/نقل
قرضے کی درخواست کا فارم	اصل
پراڈکٹ کی تفصیلات	اصل
درخواست گزار اور شریکِ کار دونوں کے مؤثر کمپیوٹرائزڈ قومی شناختی کارڈ (جہاں قابل اطلاق ہوتا ہو)	نقل
درخواست گزار اور شریکِ کار دونوں کی 2 پاسپورٹ سائز رنگین تصاویر (جہاں اطلاق ہوتا ہو)	اصل
رہن رکھی جانے والی جائیداد کی الاٹمنٹ، ٹرانسفر اور/یا ٹائٹل دستاویز (اگر دستیاب ہو)	نقل
ڈائریکٹ ڈیبٹ اتھارٹی (ڈی ڈی اے) اور آجر کی تصدیقی سند جس میں یہ بتایا گیا ہو کہ تنخواہ اُسی بینک میں جائے گی جس سے قرض لیا ہو (جہاں اطلاق ہوتا ہو)۔	اصل
ملازمت کا ثبوت (ملازمت کی مدت کے ساتھ)، مثال کے طور پر: ملازمت نامہ یا ملازمت کا سرٹیفکیٹ یا آجر کی طرف سے کوئی باقاعدہ دستاویزی ثبوت	اصل/نقل
آمدنی کے ثبوت کی دستاویز (تنخواہ کی تفصیل اور کٹوتیوں کو واضح طور پر درج کیا جائے) مثلاً: تنخواہ کی موجودہ رسید یا تنخواہ کا سرٹیفکیٹ اکاؤنٹ برقرار رکھنے کے سرٹیفکیٹ کے ہمراہ کریڈٹ کی گئی تنخواہ پر مشتمل گذشتہ6 مہینوں کی بینک اسٹیٹمنٹ نوٹ: — زیادہ سے زیادہ60دن پرانی سیلری سلپ اور بینک اسٹیٹمنٹ کو قبول کیا جا سکتا ہے۔ — آن لائن/ای سیلری سلپ مثبت توثیق کے ساتھ قابل قبول ہے۔ — اصل سیلری سلپ/ای سلپ کے لیے مہر یا دستخط کی ضرورت نہیں۔	اصل/نقل اصل اصل

اعلان:
جب درخواست آگے بڑھے گی تو اندرونی/ بیرونی پالیسی اور ضوابط کے مطابق بینک تمام مطلوبہ اضافی معلومات اور دستاویزات طلب کر سکتا ہے۔

درخواست گزار (روں) کے دستخط: ________________________
درخواست کی تاریخ: ________________________

Annexure A-II: Application Form for Formal Business

Date: ______________ **Application No:________________**

Application Form for FORMAL BUSINESS Housing Finance[3]

PURPOSE OF FACILITY

Purpose of Loan/Financing (Please tick):

☐ House/apartment/flat purchase ☐ Plot + Construction ☐ Construction
☐ Extention/Expansion of house Unit ☐ Renovation ☐ Renewable Energy Solution for Housing

Amount applied for Rs.:_________________ Tenor:______________________

Applicant's own contribution through equity Rs.:_______________________

PERSONAL DETAILS

Name: ___________________________

CNIC No.: ☐☐☐☐☐■☐☐☐☐☐☐☐■☐

Current Residential Address: _____

Phone No/Cell No.: ________________________Email address (Optional): _______________

BUSINESS DETAILS

Type of Business/Profession/Industry:_________

Business Name and Address:____

Share in Business (%):___Establishment Date:_____Business NTN No.: ______________

Annual Sales Turnover___________ Duration of Business: ______________________

Type of Legal Entity *(Please tick)*: ☐ Partnership ☐ Proprietorship

☐ Others: ________

Office Premises *(Please tick)*: ☐ Owned ☐ Rented

MONTHLY EXPENDITURE			
EXPENDITURE	**(Amount in Rs.)**	**EXPENDITURE**	**(Amount in Rs.)**
Rent		Card/Loan Payment	
Utilities (Other than telephone)		Other Expenses	
Telephone		Total Monthly Expenditure	
Education			

Are you an existing [Bank Name] customer? ☐ Yes ☐ No

If yes, Your Account Number:_________________

Applicant(s) Signature:___________________

[3] 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-Borrower (where applicable)	Copy
2 Passport size colour Photographs of applicant & Co-Borrower (where applicable)	Original
Direct Debit Authority (DDA) (where applicable)	Original
Proof of allotment, transfer and/or Title Document of the property to be mortgaged (where available)	Copy
Proof of Business (stating ownership and length of business) for example: • Partnership Deed OR • Bank Certificate for Sole Proprietor / Partnership OR • NTN Certificate OR • Rent agreement of office OR • Professional Degree / Diploma &/OR Valid Membership of applicable Professional body OR • Any other valid acceptable business document verifiable from authority fulfilling minimum business tenor requirement.	Copy Original Copy Copy Copy Copy / Original
Income assessment document • Account Maintenance Letter along with at least recent 6 months Bank Statement Notes: - Maximum of 60 days Bank statement may be accepted - Original Bank statement with bank stamp	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:____________________

تاریخ:________________________ **درخواست نمبر :** ________________________

باضابطہ کاروبار والوں کے لیے درخواست فارم
ہاؤسنگ فنانس[4]

قرضہ لینے کا مقصد

قرضہ لینے کا مقصد (نشان لگائیں) :

☐ مکان/ اپارٹمنٹ/ فلیٹ کی خریداری ☐ پلاٹ + تعمیر ☐ تعمیر

☐ مکان کی توسیع ☐ مکان کی مرمت ☐ رہائشی یونٹ کے لیے قابل تجدید توانائی کے حل

درخواست کردہ رقم: __________________ روپے مدت: _______________

درخواست گزار کی اپنی رقم بذریعہ ایکویٹی: _______________ روپے

ذاتی تفصیلات

نام:________________________________

کمپیوٹرائزڈ شناختی کارڈ نمبر: ☐☐☐☐☐■☐☐☐☐☐☐☐■☐

موجودہ رہائشی پتہ :________

فون نمبر / موبائل نمبر: ________________________

ای میل ایڈریس: __________________

کاروبار کی تفصیل

کاروبار / پیشے/ صنعت کی نوعیت:______________________

کاروبار کا نام اور پتہ : ____

کاروبار میں فیصد حصہ:________ قیام کی تاریخ: _________________ کاروبار کا این ٹی این :

سالانہ فروخت کی رقم: _________________ کاروبار کی مدّت : _________________

کاروبار کی نوعیت (نشان لگائیں) : ☐ شراکتی کاروبار ☐ ذاتی ملکیت ☐ دیگر: ___________

دفتر کی عمارت (نشان لگائیں) :

☐ذاتی ملکیت ☐ کرایہ پر

کیا آپ بینک (بینک کا نام) کے صارف ہیں؟

☐ جی ہاں ☐ جی نہیں آپ کا اکاؤنٹ نمبر:___________________________________

ماہانہ اخراجات			
اخراجات	**(رقم روپے میں)**	**اخراجات**	**(رقم روپے میں)**
کرایہ		کارڈ/ قرضے کی ادائیگی	
یوٹیلٹیز(علاوہ از ٹیلی فون)		دیگر اخراجات	
ٹیلی فون		مجموعی ماہانہ اخراجات	
تعلیم			

درخواست گزار (وں) کے دستخط : ________________________

4 شریک قرض گیر (co-borrower) علیٰحدہ فارم پُر کرے گا۔

مطلوبہ دستاویزات	اصل / نقل
قرضے کی درخواست کا فارم	اصل
پراڈکٹ کی تفصیلات	اصل
درخواست گزار اور شریکِ کار دونوں کے مؤثر کمپیوٹرائزڈ شناختی کارڈ (جہاں اطلاق ہوتا ہو)	نقل
درخواست گزار اور شریکِ کار دونوں کی 2 پاسپورٹ سائز رنگین تصاویر (جہاں اطلاق ہوتا ہو)	اصل
ڈائریکٹ ڈیبٹ اتھارٹی (جہاں اطلاق ہوتا ہو)	اصل
ڈائریکٹ ڈیبٹ اتھارٹی (ڈی ڈی اے) اور آجر کی تصدیقی سند جس میں یہ بتایا گیا ہو کہ تنخواہ اُسی بینک میں جائے گی جس سے قرض لیا ہو (جہاں اطلاق ہوتا ہو)۔	نقل
کاروبار کا ثبوت جس سے ملکیت اور کاروبار کی مدت ظاہر ہو ، مثال کے طور پر: • پارٹنرشپ ڈیڈ یا • ذاتی ملکیت/ کاروباری شراکت کا بینک سرٹیفکیٹ یا • این ٹی این سرٹیفکیٹ یا • دفتر کا کرایہ نامہ یا • پروفیشنل ڈگری/ ڈپلومہ اور/یا متعلقہ پروفیشنل ادارے کی مؤثر رکنیت یا • کوئی اور مؤثر قابلِ قبول کاروباری دستاویز جس کی توثیق اتھارٹی سے کرائی جا سکے اور جس سے کم از کم کاروباری مدّت کی ضرورت پوری ہوتی ہو	 نقل اصل نقل نقل نقل اصل/ نقل
آمدنی کے تجزیے کی دستاویز • اکاؤنٹ برقرار رکھنے کا لیٹر مع کم از کم 6 ماہ کا حالیہ بینک اسٹیٹمنٹ نوٹ: — بینک اسٹیٹمنٹ زیادہ سے زیادہ 60 دن پرانا قابلِ قبول ہوگا — اصل بینک اسٹیٹمنٹ ہونا چاہیے جس پر بینک کی مہر لگی ہو	اصل

<u>اعلان:</u>

جب درخواست آگے بڑھے گی تو اندرونی/ بیرونی پالیسی اور ضوابط کے مطابق بینک تمام مطلوبہ اضافی معلومات اور دستاویزات طلب کر سکتا ہے۔

درخواست گزار (وں)کے دستخط: ____________________________ درخواست کی تاریخ: _______________

Annexure A-III: Application Form for Informal Income Person

Date: ______________ **Application No:**__________________

Application Form for INFORMAL INCOME PERSON
Housing Finance[5]

PURPOSE OF FACILITY

Purpose of Loan/Financing (Please tick):

☐ House/apartment/flat purchase ☐ Plot + Construction ☐ Construction
☐ Extention/Expansion of house ☐ Renovation ☐ Renewable Energy Solution for Housing Unit

Amount applied for Rs.:_________________ Tenor:______________________

Applicant's own contribution through equity Rs.:_______________________

PERSONAL DETAILS

Name: ___________________________

CNIC No.: ☐☐☐☐☐ - ☐☐☐☐☐☐☐ - ☐

MONTHLY INCOME/EXPENDITURE DETAILS			
EXPENDITURE	**(Amount in Rs.)**	**EXPENDITURE**	**(Amount in Rs.)**
Rent		Education	
Utilities (Other than telephone)		Other Expenses	
Telephone		Total Monthly Expenditure	

Current Residential Address: ____

Phone No/Cell No.: ________________________

Gross Salary or Income from Business: Rs.

Are you an existing [Bank Name] customer? ☐ Yes ☐ No

If Yes, your Account Number:_______________________

Applicant(s) Signature:___________________

[5] Same application from will be used in case of Co-borrowers

Documentation Requirement	**Original / Copy**
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of both applicant & Co-Borrower (where applicable)	Copy
2 Passport size color Photographs of applicant & Co-Borrower (where applicable)	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)	
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:	
• Rent Agreement OR	Copy
• Rent Payment declaration OR	Original
• Utility Bills OR	Copy
• Telco Bill OR	Copy
• School Fee Challan OR	Copy
• Any other valid expense document (as per defined income proxy)	Copy

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:____________________

تاریخ:________________________ **درخواست نمبر :** ________________________

غیررسمی آمدنی والے افراد کے لیے درخواست فارم
ہاؤسنگ فنانس[6]

قرضہ لینے کا مقصد

قرضہ لینے کا مقصد (نشان لگائیں) :

☐ X

درخواست کردہ رقم: __________________________ روپے مدت: ________________________

درخواست گزار کی اپنی رقم بذریعہ ایکویٹی: __________________________ روپے

ذاتی تفصیلات

نام:__________________________

کمپیوٹرائزڈ شناختی کارڈ نمبر: ☐☐☐☐☐■☐☐☐☐☐☐☐■☐

موجودہ رہائشی پتہ:

____

فون نمبر / موبائل نمبر : ____

ماہانہ آمدنی / اخراجات کی تفصیل

اخراجات	**(رقم روپے میں)**	**اخراجات**	**(رقم روپے میں)**
کرایہ		تعلیم	
یوٹیلٹیز(علاوہ از ٹیلی فون)		دیگر اخراجات	
ٹیلی فون		مجموعی ماہانہ اخراجات	

مجموعی تنخواہ یا کاروباری آمدنی __________________________ روپے

کیا آپ بینک(بینک کا نام) کے صارف ہیں؟ ☐ جی ہاں ☐ جی نہیں

اگر ہاں تو، آپ کا اکاؤنٹ نمبر:__________________________________

درخواست گزار (وں)کے دستخط: __________________________

6 شریک قرض گیر (co-borrower) علیٰحدہ فارم پُر کرے گا۔

مطلوبہ دستاویزات	اصل / نقل
قرضے کی درخواست کا فارم	اصل
پراڈکٹ کی تفصیلات	اصل
درخواست گزار اور شریکِ کار دونوں کے مؤثر کمپیوٹرائزڈ شناختی کارڈ (جہاں اطلاق ہوتا ہو)	نقل
درخواست گزار اور شریکِ کار دونوں کی 2 پاسپورٹ سائز رنگین تصاویر (جہاں اطلاق ہوتا ہو)	اصل
رہن رکھی جانے والی پراپرٹی کی الاٹمنٹ، ٹرانسفر اور/ یا ٹائٹل دستاویز (جہاں دستیاب ہو)	نقل
ڈائریکٹ ڈیبٹ اتھارٹی (ڈی ڈی اے) اور آجر کی تصدیقی سند جس میں یہ بتایا گیا ہو کہ تنخواہ اُسی بینک میں جائے گی جس سے قرض لیا ہو (جہاں اطلاق ہوتا ہو)۔	
اگر صارف کے ذرائع آمدنی غیر رسمی ہیں تو صارف کی اندازاً آمدنی اور ادائیگی کے وسائل کا تعین کرنے کے لیے ذیل میں درج دستاویزات میں سے کسی ایک کی ضرورت ہوگی، مثلاً:	
• کرایہ نامہ یا	نقل
• کرایہ ادائیگی کا حلف نامہ یا	اصل
• یوٹیلٹی بلز یا	نقل
• موبائل فون کے بلز یا	نقل
• اسکول فیس چالان یا	نقل
• اخراجات کی کوئی اور قابلِ قبول دستاویز (جس سے اندازاً آمدنی متعین کی جاسکے)	نقل

اعلان:

جب درخواست آگے بڑھے گی تو اندرونی/ بیرونی پالیسی اور ضوابط کے مطابق بینک تمام مطلوبہ اضافی معلومات اور دستاویزات طلب کر سکتا ہے۔

درخواست گزار (وں)کے دستخط________________________ درخواست کی تاریخ: _______________