

1. Common Documentation

1. Valid CNIC/SNIC of applicant & Co-borrower (where applicable)
2. Valid CNIC's/SNIC's of Spouse
3. Valid CNIC's/SNIC's of 02 References other than blood relative
4. Photographs of applicant & Co-borrower (where applicable)
5. Any latest utility bill (electricity or water or gas)
6. Rent Agreement if applicable
7. Telco Bills
8. School Fee Challan if applicable
9. Any other valid expense

2. Additional Documentation in case of Salaried Individual

1. Proof of Employment (along with Salary break up length of employment and deductions to be clearly mentioned) for example:
 - Employment letter OR
 - Employment Certificate OR
 - Any valid documentary evidence from employer
2. Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits

3. Additional Documentation in case of Business & Professional Individuals

1. 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/shop 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.
2. Bank statement of business OR personal account for last 01 year or Income Estimation Report (Valid upto 06 months)
3. Copy of any utility bill of residence & Business Address
4. Documentary evidence of being in business or in profession at least for the last 05 years

5. Account Maintenance Letter along with at least recent 6 months Bank Statement
6. Any utility bill of Business Address

4. Additional Documentation in case of Non – Resident Pakistani

1. Copy of valid passport at time of approval (in case primary applicant is abroad notarized copy of passport and CNIC/SNIC/NICCOP from Pakistani embassy in the respective country will be accepted)
2. Copy of valid residency / work permit VISA (in case primary applicant is abroad notarized copy of visa page from Pakistani embassy in the respective country will be accepted)
3. Maximum of 60 days Bank statement may be accepted
4. Original Bank statement with bank stamp
5. Employer Certificate (can be verified through e-mail to concerned employer)
6. Application form (in case primary applicant is abroad notarized Application Form from Pakistani embassy in the respective country will be accepted)
7. Bank statement of last 01 years in foreign country showing income source, if available (will be verified through concerned bank)
8. Any documentary evidence (utility bills) of residential address/stay in Pakistan