

Basic Eligibility Criteria 2016 (Consumer Labbaik Instalment Plan)			
Citizenship		Pakistani, Adult, Permanent resident	
Age (Years)		Salaried	Minimum 20, Maximum up-to the age of retirement
		Non-Salaried	Minimum 20, Maximum 65 years at maturity
Income (PKR)	Salaried	Permanent/Contractual	Minimum Salaried PKR 25,000/- per month
		Trainee Officers	Trainee officers PKR 35,000/- Per month
Businessmen/SEP/all others		Businessmen/SEPs	Businessmen/SEP PKR 40,000/- per month
		All other income	All others income i.e., Rental income, Land income etc PKR 40,000/-
		Income from Investment	Minimum gross monthly income from investment is PKR 15,000/- (100% lien marking of net financing amount is mandatory).
Debt Burden Ratio (applicable to net disposable income)	Salaried	Permanent/Contractual	a) For salary bracket between 25,000/- up to 49,999/-, Maximum allowable DBR will be 35%.
			B) For salary bracket equal to and above 50,000/-, Maximum allowable DBR will be 40%.
a) Agriculture Income: Patwari letter or any other proof to verify income from agriculture land with land's ownership proof.			
b) Rental Income: Rent Agreement with Ownership Documents to verify rental income. Validity of the rent agreement should cover the length of financing tenure or it may be acceptable if the contract is auto renewable. Bank statement will be obtained to verify rental income; if rent is not credited in bank statement then bank may obtain some other security, if deemed necessary.			