

Documentation Requirement – Salaried Segment		Original / Copy
Finance Application Form (FAF)		Original
Product Disclosure Sheet (at the time of Musharakah signing)		Original
Valid CNIC of 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		Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)		Original
Formal Sector Employees	Proof of Employment (along with length of employment) for example: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Current Salary Slip OR • Salary Certificate • Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits <p><u>Notes:</u></p> <ul style="list-style-type: none"> - 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
Informal Sector Employees	In case customer is employed in informal sector, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example: <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) 	Copy Original Copy Copy Copy Copy

Documentation Requirement – Self Employed		Original / Copy
Finance Application Form (FAF)		Original
Product Disclosure Sheet (at the time of Musharakah signing)		Original
Valid CNIC of 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		Original
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)		Copy
Formal Sector Self Employed	Proof of Business (stating ownership and length of business) for example: <ul style="list-style-type: none"> • 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
	Income assessment document <ul style="list-style-type: none"> • Account Maintenance Letter along with at least recent 6 months Bank Statement <p><u>Notes:</u></p> <ul style="list-style-type: none"> - Maximum of 60 days Bank statement may be accepted - Original Bank statement with bank stamp 	Original
Informal Sector Self Employed	In case customer is employed in informal sector, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example: <ul style="list-style-type: none"> • Rent Agreement OR • Rent Payment declaration OR • Utility Bills OR • Telco Bills OR • School Fee Challan OR • Any other valid expense document (as per defined Income proxy) 	Copy Original Copy Copy Copy Copy