

# Ameen Mera Pakistan Mera Ghar

## List of Required Documents

### ➤ Salaried Segment

Documentation Requirement - Salaried Segment		Original / Copy
Application Form		Original
Product Key Fact Statement –KFS with declaration Form & Signature Flow		Original
Valid CNIC of applicant & Co-partner (where applicable) <small>Original seen signed and stamped by the concerned SM/BM/DM for applicant and CO-applicants. The CNIC valid at the time of financing booking.</small>		Copy
4 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) BOQ in case of Construction. Regional / Cluster Sales Head’s Call memo. Letter of understanding (LOU).		Original
Formal Sector Employees	Proof of Employment (along with length of employment) for example: <ul style="list-style-type: none"> <li>• Employment letter OR</li> <li>• Employment Certificate OR</li> <li>• Any valid documentary evidence from employer</li> </ul>	Original / Copy
	Income Proof document (salary breakup and deductions to be clearly mentioned) for example: <ul style="list-style-type: none"> <li>• Current Salary Slip OR</li> <li>• Salary Certificate</li> <li>• Account Maintenance Certificate along with last 6- month Bank statement</li> </ul>	Original / Copy  Original  Original
	<u>Notes:</u> - Previous Month 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.	
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"> <li>• Rent Agreement OR</li> <li>• Rent Payment declaration OR</li> <li>• Utility Bills OR</li> <li>• Telco Bill OR</li> <li>• School Fee Challan</li> </ul>	Copy  Original  Copy  Copy  Copy

# Ameen Mera Pakistan Mera Ghar

## ➤ Self Employed Businessmen / Self Employed Professionals Segment

Documentation Requirement - Self Employed		Original / Copy
Application Form		Original
Product Key Fact Statement –KFS with declaration Form & Signature Flow		Original
Valid CNIC of both applicant & Co-partner (where applicable) <small>Original seen signed and stamped by the concerned SM/BM/DM for applicant and CO-applicants. The CNIC valid at the time of financing booking.</small>		Copy
4 passport size color Photographs of applicant & Co-partner (where applicable)		Original
Direct Debit Authority (DDA) (where applicable)		Original
Undertaking for first time homeowner		Original
Proof of allotment, transfer and/or Title Document of the property to be mortgaged.		Copy
BOQ in case of Construction. Regional / Cluster Sales Head’s Call memo. Letter of understanding (LOU).		Original
Formal Sector Self Employed	Proof of Business (stating ownership and length of business) for example:	
	<ul style="list-style-type: none"> <li>• Partnership Deed</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Bank Certificate for Sole Proprietor / Partnership</li> <li style="text-align: center;">OR</li> </ul>	Original
	<ul style="list-style-type: none"> <li>• NTN Certificate</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Rent agreement of office</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Professional Degree / Diploma &amp;/OR Valid Membership of applicable Professional body</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Any other valid acceptable business document verifiable from authority fulfilling minimum business tenor requirement.</li> </ul>	Copy / Original
	Income assessment document <ul style="list-style-type: none"> <li>• Account Maintenance Letter along with at least recent 6 months Bank statement</li> </ul> Notes: <ul style="list-style-type: none"> <li>• Maximum of 60 days Bank statement may be accepted</li> <li>• Original Bank statement with bank stamp</li> </ul>	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"> <li>• Rent Agreement</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Rent Payment declaration</li> <li style="text-align: center;">OR</li> </ul>	Original
	<ul style="list-style-type: none"> <li>• Utility Bills</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Telco Bills</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• School Fee Challan</li> <li style="text-align: center;">OR</li> </ul>	Copy
	<ul style="list-style-type: none"> <li>• Any other valid expense document (as per defined Income proxy)</li> </ul>	Copy

# Ameen Mera Pakistan Mera Ghar

<b>Documents for Bank's Internal Use</b>	<b>Original / Copy</b>
➤ Income Estimation / Repayment calculation sheet as per applicable proxy / surrogate	Original
➤ Bureau Reports	Original
➤ Residence / Workplace / Document Verification Report including collateral verification	Original
➤ World Check & NACTA checks	Original
➤ NADRA Verysis	Original
➤ Property Appraisal Report *	Original
➤ Preliminary Legal Opinion *	Original
➤ Final Legal Opinion *	Original
➤ Shariah approved process flow	Original
➤ Property Takaful Report *	Original
➤ Mortgage Life Insurance / Takaful - Mandatory if borne by Government *	Original

## Stage-II documentation requirement

- NAPHDA and/or the relevant financial institution(s) may require additional information as may be required by NAPHDA or any other law/regulation.
- The above list of Documentation Requirements for Salaried and Self Employed are relevant to the application stage of end-user mortgage financing. The documentation requirements and legal formalities to be fulfilled, after the facility application has been approved by the relevant financial institution(s), such as legal documentation required to be stamped, signed and witnessed at the time of signing of /disbursement, may be prescribed separately.