



“WAZIR E AZAM APNA GHAR PROGRAM- GHAR HO TU APNA”

List of Documents Required (Terms & Conditions Apply)

A. General List of Documents

- a) Application form duly filled and signed by the applicant
- b) Copy of valid CNIC
- c) Two recent passport-size photographs
- d) Copy of Property Ownership Proof or
- e) Any other document may be referred/required by the Credit Department
- f) Copy of the Current/Last Electricity Bill paid
- g) Before disbursement, 2 (two) Customer cheques of a personal account will be taken from every customer as a security. The amount of each Cheque will be equal to 50% of the finance amount.

B. For Salaried Persons

- a) Original or Certified/Stamped Copy of Monthly Salary Slip and Employment Certificate
- b) Original or Certified/Stamped Copy of the last Six-Month Bank Statement
- c) In the case of a Salaried Director, a certified letter from the Company will be required

C. For Self-Employed/Business Person / Professional:

i. In the case of Sole Proprietorship:

- a) Bank certificate mentioning the date of account opening, name of business, and name of the customer.
- b) Tax Return of Business is optional if Personal Tax Return is provided by the Applicant.
- c) Original or Certified/Stamped Copy of 1-year personal bank statement. Business bank statements in the case of proprietorship can be accepted.

ii. In the case of Partnership:

- a) Bank certificate mentioning the date of account opening, name of business, and name of the customers.
- b) A copy of the Partnership Deed is mandatory.
- c) Tax Returns of the firm are optional if a Personal Tax Return is provided by the Applicant.

iii. In the case of a Company Director:

- a) Attested copy of Registered Certificate of Incorporation, Form-29 and Form-A. In the case of a Salaried Director, a Salary Slip/Certificate duly verified by the company will suffice.
- b) 2 (two) customer cheques of a personal account will be taken from every customer as a security. The amount of each Cheque will be equal to 50% of the finance amount.
- c) Original or Certified/Stamped Copy of the latest 1-year personal bank statement

D. Saving Certificate/Term Deposit (TD): (can be considered as additional income)

- a) 6 months saving certificates evidence letter from National Savings for the same would be required. Since profit disbursement of Saving Certificates disbursement mode is cash, therefore it needs to be observed accordingly. Therefore, a bank statement would not be required for Saving Certificates.
- b) For Term Deposit an original/certified/stamped copy of 1-year bank statement (with Branch Certified Account Maintenance Certificate) is required.
- c) Certificate/TD in favor of Co-Applicant is acceptable with the proof of relationship.

Note: Bank may ask for any other additional document, if required.