



Application Form for INFORMAL INCOME PERSON Government Markup Subsidy Scheme¹

Date:	Application No:			
	PURPOSE OF	F FACILITY		
Purpose of Loan/Financing (Plea House/apartment/flat purchas Amount applied for Rs.: Applicant's own contribution thro	se 🗌 Plot			
	PERSONAL	DETAILS		
Name:		-		
MONT	HLY INCOME/EXI	PENDITURE DETAILS		
Gross Salary or Income from Bu	siness: Rs		_	
EXPENDITURE	(Amount in Rs.)	EXPENDITURE	(Amount in Rs.)	
Rent		Education		
Utilities (Other than telephone)		Other Expenses		
Telephone		Total Monthly Expenditur	e	
Are you an existing JS Bank cus If Yes, your Account Number:		□Yes □No)	
PERSONAL ASSETS				
Details and Type of Ass	ets (Land, Car & ot	her assets, if any)	Value	

Applicant(s) Signature:

¹Separate application form shall be filled by co - borrower.

Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of both applicant & Co-partner (where applicable)	Сору
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 (where available)	Сору
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	
In case customer has informal sources of income, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example:	
Rent Agreement	Сору
 OR Rent Payment declaration 	Original
OR • Utility Bills OR	Сору
Telco Bill OR	Сору
School Fee Challan OR	Сору
 Any other valid expense document (as per defined income proxy) 	Сору

Disclaimer:

Bank shall obtain all required additional information and documents as the application progresses in line with internal / external policy & regulations.