

## Requirements for getting started:

### Basic Requirement:

- Quotation of the Solar Systems from authorized energy partner (Attested by Bank's RM & BM and Vendor)
- Property Ownership proof document (Title Deed) along with latest utility & electricity bill

### Applicant & Co-borrower (mandatory):

- Filled & signed JS GharApna Solar Panel Financing application form
- Copy of CNIC / NICOP (Attested)
- Two (2) Recent Passport Size Photograph (Attested)
- CF-1 Form of every borrower (Duly signed by customer & attested by branch)
- JS GharApna Solar Panel Key Fact Sheet (Attested)
- Bank statements business or personal account with account maintaining certificate should be attested by the branch
- Must be an active tax payee with NTN number
- Contact details

### Income:

In case of Salaried Individuals:	In case of Businessmen:
<ul style="list-style-type: none"> <li>✓ Last 3 Months Pay Slips of the customer (Attested)</li> <li>✓ 6 Months Bank Statement (Salary Account) (Attested)</li> <li>✓ Employment Certificate (Attested)</li> <li>✓ Minimum Salary Requirement:               <ul style="list-style-type: none"> <li>○ PKR 75,000/- per month for permanent employees</li> <li>○ PKR 100,000/- per month for company contractual employees</li> </ul> </li> <li>✓ Minimum employment duration of 2 years (employment proof is required)</li> </ul>	<ul style="list-style-type: none"> <li>✓ An average of PKR 100,000/- balance per month</li> <li>✓ Last 2 years of business proof</li> <li>✓ Last 1 year bank statement along with bank certificate for non JS Bank account holders, verified by the branch</li> <li>✓ Bank letter required of business account statement with signatories, verified by the branch</li> <li>✓ Maximum 3 bank statements for income clubbing</li> </ul>

### Note: Verification to be done by the Bank:

- Residence verification report
- Office verification Report along with customer attested snaps
- Reference must not be of a blood relative

### Additional Requirement (if applicable), to be conducted by Bank

- An account at JS Bank (Current or Savings)
- In case the applicant is government employee, BPS-18 and above, Political Exposed Person (PEP) Approval may be required (if politically exposed)
- Clean e-CIB of the Applicant & Co-borrower