

Date: \_\_\_\_\_

Application No: \_\_\_\_\_

# HOUSING FINANCE APPLICATION FORM

## PURPOSE OF FACILITY

**Loan/Financing application (Please tick):**

- Purchase       Plot+ Construction       Construction  
**Mode/ Financing**       Conventional       Islamic

Installation Amount Applied for Rs.: \_\_\_\_\_ Tenor: \_\_\_\_\_

Applicant's own contribution through Equity Rs.: \_\_\_\_\_

## BANKING RELATIONSHIP

**Are you an existing BOK customer?**

- Yes       No

Your Account Number:                

## PERSONAL DETAILS

Name Mr./Mrs./Ms. (In block letters): \_\_\_\_\_

(As is appearing in your CNIC)

Date of Birth (dd/mm/yyyy)         Gender (Please tick):  Male       FemaleCNIC No.:                CNIC Issue Date:       CNIC Expiry Date:      Marital Status (Please tick):      Single       Married       Divorced       Widow/Widower 

No. of Dependents: \_\_\_\_\_

Residential Status (Please tick):  Resident Pakistani       Non-Resident (Specify) \_\_\_\_\_ Passport No. \_\_\_\_\_

Father's / Spouse Name: \_\_\_\_\_

CNIC No.:               

Mother's maiden Name: \_\_\_\_\_

**Educational Qualification (tick the highest):**

- Matric       Intermediate       Bachelors       Other \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

**Current Residence Status (House/Flat) (Please tick):**

- Owned       Rented       Parents'/Joint Family       Others (Please specify): \_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Residing Since (Year): \_\_\_\_\_

Phone No./Cell No.: \_\_\_\_\_ Email address: \_\_\_\_\_

**Permanent Residential Address** (if different from above): \_\_\_\_\_Preferred mailing address:       Resident       Office

Applicant(s) Signature: \_\_\_\_\_

## EMPLOYMENT DETAILS

### FOR SALARIED INDIVIDUALS ONLY

Occupation/Profession: \_\_\_\_\_

Type of Employment (Please tick):

Contract       Permanent       Adhoc Deputation       Other \_\_\_\_\_

Employer/Company Name/Address: \_\_\_\_\_

Employer is (Please tick):

Government     Semi Government     Private Ltd.     Others (Please specify): \_\_\_\_\_

Designation & Department: \_\_\_\_\_ Date of Joining: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_ Office Contact No.: \_\_\_\_\_

Previous Employment (if applicable):

Company Name: \_\_\_\_\_ Designation \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_

### FOR BUSINESS PERSON/SELF-EMPLOYED PROFESSIONALS ONLY

Occupation/Profession \_\_\_\_\_

Type of Business/Profession/Industry: \_\_\_\_\_

Company/Business Name and Address: \_\_\_\_\_

Share in Business (%): \_\_\_\_\_ Establishment Date: \_\_\_\_\_ Business NTN No: \_\_\_\_\_

Duration of Business \_\_\_\_\_

Type of Legal Entity (Please tick):

Partnership       Proprietorship       Others \_\_\_\_\_

Office Premises (Please tick):       Owned       Rented

## MONTHLY INCOME & EXPENDITURE

MONTHLY INCOME	(Amount in Rs.)
Gross Income	
Tax	
Loans Deducted by Employer	
Other Deductions	
<b>Total Net Monthly Income</b>	

EXPENDITURE	(Amount in Rs.)
Rent	
Utilities	
Education	
Transport	
Kitchen	
Card / Loan Payments	
Other Expenses	
<b>Total Monthly Expenditure</b>	

### BANKING LIABILITIES

Bank Name	Branch	Facility Type	Outstanding Amount of Loan

### PERSONAL ASSETS

Details and Type of Assets (Land, House, Car & other assets, if any)	Value

Applicant(s) Signature: \_\_\_\_\_

## DETAILS OF PROPERTY TO BE FINANCED

Kindly provide details of the Property for which you require financing.

Existing Owner's Name \_\_\_\_\_

CNIC No

Property Address \_\_\_\_\_

### Property Type (Please tick):

Open Plot       House       Apartment

COVERED AREA: \_\_\_\_\_ (Sq.Ft) Total Plot Area: \_\_\_\_\_ (Sq.Ft)

## UNDERTAKING

I/We the undersigned do hereby declare that I/we am/are Pakistani National(s) and undertake to maintain this status, in addition to dual nationality (if any) at least until full & final settlement of the financing from the Bank.

(A) I/We understand that in the event the Bank of Khyber agrees to finance any amount in the aforesaid property as admissible under its rules, regulations and procedures, I/we the undersigned do hereby declare and undertake that decision of the Bank in respect of the following shall be binding on me/us and I/we shall not be absolved from this undertaking any time during the period of the financing:

(i) The assessed cost of land and cost of construction thereon;

(ii) The fixation of additional amounts be paid in case of default in making payments of dues by the due date.

(B) I/We undertake to open an account with the Bank of Khyber as may be designated by it if this application is accepted and hereby undertake to furnish all required postdated cheques/Irrevocable Direct Debit Advice/standing instructions to the bank, as per the details provided by the Bank from time to time in order to pay off charges related to the facility as may be applicable.

(c) That I/we do hereby authorize the Bank of Khyber to obtain information/data regarding my/our financial and personal details from any credit bureau, agent, financial institution companies for purposes of processing my/our application and monitoring my/our facilities/account. Further I/we authorize the Bank to disclose/share information/data about my/our account/facilities to/with any other credit bureau, agent, banks, financial institutions or companies as the Bank considers appropriate from time to time. I/We also understand that external agency charges and all other charges are non-refundable even if my/our application is rejected.

(d) That I/ we do hereby declare that there is no default against me/us as a borrower/customer or as guarantor at any bank/financial institution. I/We also indemnify that subsequently if any default appears in any credit bureau after registration and processing of any investment case at the Bank, the application fee so deposited by me/us with the bank/financial institution for obtaining housing finance facility will be forfeited and not refunded to me/us.

(e) I/We declare that all the information presented above is correct and complete to the best of my/our knowledge. I/We also hereby authorize the Bank, or it's duly appointed agents, to contact my place of residence, work, and/or references to verify any of the information provided by me in this application.

That I/we further declare that this application form and undertaking shall form part of and be deemed to have been incorporated in the Finance Agreement to be executed by me/us.

(F) I/We will inform Bank of Khyber in case there is change in any of my/our telephone number/address.

### Primary Applicant:

Name: \_\_\_\_\_

CNIC No

Signature: \_\_\_\_\_

Signature (As per CNIC): \_\_\_\_\_

Thumb Impression \_\_\_\_\_

### Co-applicant (if applicable):

Name: \_\_\_\_\_

CNIC No

Signature: \_\_\_\_\_

Signature (As per CNIC): \_\_\_\_\_

Thumb Impression \_\_\_\_\_

**FOR BANK USE ONLY**

Case Referred by  Direct Sales  Branch  Other

Name of Referring Relationship/Branch Officer:

Designation: \_\_\_\_\_ Emp. No: \_\_\_\_\_ Phone Ext: \_\_\_\_\_

Branch/Sales Hub: \_\_\_\_\_ City: \_\_\_\_\_ Branch Code \_\_\_\_\_

Official E-mail \_\_\_\_\_

Hub/Sales Manager/Branch Manager

## FORM-B (CO-APPLICANT SECTION)

### CO-APPLICANT PERSONAL DETAILS

Name Mr./Mrs./Ms. (In block letters): \_\_\_\_\_  
(As is appearing in your CNIC)

Date of Birth (dd/mm/yyyy)  Gender (Please tick):  Male  Female

CNIC No.:

CNIC Issue Date:  CNIC Expiry Date:

Marital Status (Please tick): Single  Married  Divorced  Widow/Widower

No. of Dependents: \_\_\_\_\_

Residential Status (Please tick):  Resident Pakistani  Non-Resident (Specify) \_\_\_\_\_ Passport No. \_\_\_\_\_

Father's / Spouse Name: \_\_\_\_\_

CNIC No.:

Mother's maiden Name: \_\_\_\_\_

Relationship with the Primary Applicant: \_\_\_\_\_

#### Educational Qualification (tick the highest):

Matric  Intermediate  Bachelors  Other \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

Current Residence Status (House/Flat) (Please tick):

Owned  Rented  Parents'/Joint Family  Others (Please specify): \_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Residing Since (Year): \_\_\_\_\_

Phone No./Cell No.: \_\_\_\_\_ Email address: \_\_\_\_\_

**Permanent Residential Address** (if different from above): \_\_\_\_\_

Preferred mailing address:  Resident  Office

### CO-APPLICANT EMPLOYMENT DETAILS

Income Clubbing  YES  NO

#### FOR SALARIED INDIVIDUALS ONLY

Occupation/Profession: \_\_\_\_\_

Type of Employment (Please tick):

Contract  Permanent  Adhoc Deputation  Other \_\_\_\_\_

Employer/Company Name/Address: \_\_\_\_\_

Employer is (Please tick):

Government  Semi Government  Private Ltd.  Others (Please specify): \_\_\_\_\_

Designation & Department: \_\_\_\_\_ Date of Joining: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Co-Applicant(s) Signature: \_\_\_\_\_

**FOR BUSINESS PERSON/SELF-EMPLOYED PROFESSIONALS ONLY**

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Duration of Business \_\_\_\_\_

Type of Legal Entity (Please tick):

Partnership  Proprietorship  Others: \_\_\_\_\_

Office Premises (Please tick):  Owned  Rented

**CO- APPLICATION'S MONTHLY INCOME & EXPENDITURE**

MONTHLY INCOME	(Amount in Rs.)
Gross Income	
Tax	
Loans Deducted by Employer	
Other Deductions	
Total Net Monthly Income	

EXPENDITURE	(Amount in Rs.)
Rent	
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Kitchen	
Card / Loan Payments	
Other Expenses	
Total Monthly Expenditure	

**BANKING LIABILITIES**

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Co-Applicant(s) Signature: \_\_\_\_\_