



# NBP KAROBAR (UNDER PRESIDENT'S ROZGAR SCHEME) LOAN APPLICATION FORM



میرا اپنا کاروبار

## PERSONAL INFORMATION

Please (✓) the box that applies to you  
To Be Filled In Block Letters Only

Mr./Ms./Mrs. First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 CNIC No. (New) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] NIC No. (Old) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ]  
 Father's/Husband's Name \_\_\_\_\_  
 Father's/Husband's CNIC No. [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] NTN No. (If Available) [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ]  
 Nationality \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_ Gender: Male  Female   
 Date of Birth Day \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_ Age \_\_\_\_\_ Years  
 Educational Qualification  Below Matric  Matric  Intermediate  Graduate  Masters  
 Employment Status (If applicable)  Unemployed  
 Self Employed Professional Name of Office/Business \_\_\_\_\_ Net Monthly Income Rs. \_\_\_\_\_  
 Salaried Name of Employer \_\_\_\_\_ Net Monthly Income Rs. \_\_\_\_\_  
 Businessperson Name of Business \_\_\_\_\_ Net Monthly Income Rs. \_\_\_\_\_  
 Nature of Business  Industrial  Commercial  Agriculture  Services  Other  
 Office Address \_\_\_\_\_  
 Current House Status Owned  Family Owned  Rented  Other (Please Specify)  \_\_\_\_\_  
 Type of Accommodation House  Apartment  Other  If Rented, Monthly Rent (Rs.) \_\_\_\_\_  
 Residing (Accommodation) Independently  Jointly  Shared with Relative  No. of People Residing Together \_\_\_\_\_  
 Residential Address (Present) House No. \_\_\_\_\_ Street \_\_\_\_\_ Area/Mohalla \_\_\_\_\_  
 Village \_\_\_\_\_ City \_\_\_\_\_ Union Council \_\_\_\_\_  
 Postal Code (Present) [ ][ ][ ][ ][ ] E-mail Address \_\_\_\_\_  
 Telephone Number (Present) Home \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_  
 Residing at above address since \_\_\_\_\_  
 Residing in the city since [ ][ ] month [ ][ ] year  
 If period is less than 2 years, kindly provide prior address(es) during last two years \_\_\_\_\_

Residential Address (Permanent) House No. \_\_\_\_\_ Street \_\_\_\_\_ Area/Mohalla \_\_\_\_\_  
 Village \_\_\_\_\_ City \_\_\_\_\_ Union Council \_\_\_\_\_  
 Postal Code (Permanent) [ ][ ][ ][ ][ ] Telephone No. \_\_\_\_\_  
 Next of Kin Name \_\_\_\_\_ Telephone No. \_\_\_\_\_  
 Next of Kin Address \_\_\_\_\_  
 Marital Status Unmarried  Married  Divorced/Separated  No. of Dependents Adults \_\_\_\_\_ Children \_\_\_\_\_ Other \_\_\_\_\_

### Existing Limits (all borrowing of the customer)

	Amount	Expiry Date	Status		
			Regular	Amount Overdue (if any)	Amount Rescheduled/ Restructured (if any)
Fund Based					
Non-Fund Based					

## LOAN INFORMATION

Applying for Product NBP Karobar Utility Store  NBP Karobar Mobile Utility Store   
 NBP Karobar Mobile General Store  NBP Karobar Transport   
 NBP Karobar PCO  Others (Please Specify) \_\_\_\_\_  
 NBP Karobar Tele-centre  Down Payment \_\_\_\_\_ % of price Rs. \_\_\_\_\_  
 Requested Loan Amount (Rs.) \_\_\_\_\_  
 Term of Loan (1-5 years) \_\_\_\_\_ Years  
 Description/ Model of finished goods \_\_\_\_\_  
**Funds required for the shop setup of Utility Store:**  
 Advance Rent/Security Deposit  
 Furniture, Fixtures and Equipments etc.

## REFERENCES / GUARANTOR INFORMATION

### Reference No. 1:

Name \_\_\_\_\_ Father's Name \_\_\_\_\_  
 CNIC No. (New) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] NIC No. (Old) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ]  
 Residence Address \_\_\_\_\_  
 Telephone Number Home \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_ Occupation \_\_\_\_\_  
 Office Address \_\_\_\_\_ NTN No. [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] Signature \_\_\_\_\_

### Reference No. 2: (Not Close Relative)

Name \_\_\_\_\_ Father's Name \_\_\_\_\_  
 CNIC No. (New) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] NIC No. (Old) [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ]  
 Residence Address \_\_\_\_\_  
 Telephone Number Home \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_ Occupation \_\_\_\_\_  
 Office Address \_\_\_\_\_ NTN No. [ ][ ][ ][ ][ ][ ] - [ ][ ][ ][ ][ ][ ] Signature \_\_\_\_\_

(P.T.O) Rs. 5/-



National Bank of Pakistan



**Guarantor : (if applicable)**Name \_\_\_\_\_  
CNIC No. (New)     -       -  Father's Name \_\_\_\_\_  
NIC No. (Old)   -         -  

Residence Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Occupation Home \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_

Businessman  Name & Address of Business \_\_\_\_\_Salaried  Name & Address of the Employer \_\_\_\_\_Self Employed  Address of Office/Business Place \_\_\_\_\_Net Monthly Income Rs. \_\_\_\_\_ Property Owner Yes  No NTN No.       -   Signature \_\_\_\_\_**DOCUMENTS REQUIRED****Applicant's Document:**■ Three attested copies of CNIC of applicant & guarantor  
(if applicable) eachReceipt Date   Guarantor's Documents:i) If salaried person (attested last pay slip)  ■ Two passport size photograph of applicant & guarantor  
(if applicable) eachii) If businessperson (NTN, Tax Return or  
proof of income etc.)  

■ Acceptance letter from Utility Store Corporation (if applicable)

iii) Proof of property ownership (if applicable)  iv) Quotation(s) for estimations (if applicable)  

■ Employer undertaking (if applicable)

Note:  
Processing and verification fees/charges are not refundable once submitted.**AUTHORIZATION & DECLARATION**

I, \_\_\_\_\_ S/o, W/o, D/o \_\_\_\_\_ hereby confirms as follows:

- i) I hereby apply for Financing Facility under the mark-up mode and hereby undertake to furnish all required documents and payments as per details provided by NBP.
- ii) That I shall provide all the required information and documents as requested by NBP, prior to extending the Finance Facility to me and/or at any other time thereafter.
- iii) That all information provided by me in the Application Form is true and correct to the best of my knowledge and I have not withheld any material facts. I hereby indemnify NBP and hold NBP harmless against any damage that may be suffered as a result of NBP's reliance on the information provided herein and against any claims or damages present or future sustained by NBP, under this scheme.
- iv) That the discretion to extend the Finance Facility to me and the amount of the Finance Facility to be extended to me shall lie solely with NBP and I shall abide by NBP's discretion / decision in this respect.
- v) NBP has the right to reject any Financing Application without assigning any reason and to cancel any portion of the Finance Facility extended to me and to seek immediate repayment of all amounts outstanding and payable by me in respect of the Finance Facility, or to convert such facility into any other facility without assigning any reasons.
- vi) I will meet all SBP Regulations and will undertake to pay all charges and understand that external agency charges and all other charges are non-refundable for services rendered even if my application is rejected.
- vii) I hereby give irrevocable standing instruction to NBP to debit my account from time to time for repayment of the amount financed by NBP and to pay off charges related to payment of mark-up insurance premiums, excise or any other charges which may be applicable.
- viii) I hereby confirm that I will inform NBP whenever I am leaving the city for a period of more than 3 months.
- ix) I also authorize NBP or its duly approved agencies to verify my personal data through NADRA and eCIB and to contact my place of residence and/or references and or guarantors to verify any information provided by me or related to Finance Facility.
- x) I hereby authorize the Bank and third parties, including my bankers, to exchange any of my information or make enquires for the purpose of considering my application and for the conduct of any enquiry on my account. I confirm that in the event my signature herein below differs materially from the signature on my Computerized National Identity Card (CNIC), NBP is authorized and instructed to rely on the documents which I am to execute for this loan /or other communications signed or required to be signed by me in the manner specified herein below.
- xi) I will bear all the charges including loan processing fee, verification charges, insurance charges (asset), documentation charges, vehicle registration and repossession charges (if any) and any other official charges to be incurred in loan.
- xii) I agree and accept that NBP has the sole right to change any terms and conditions of the product including mark-up rate from time to time without further reference to me. In addition, if the GOP withdraws or reduces any subsidies given to the Present's Rozgar Scheme, NBP reserves the right from time to time to revise and modify the terms and conditions of the loan accordingly and I hereby further accept the same.
- xiii) I agree to pay all charges with regards to ATM, Debit Card and any other facility the Bank (if any) offers from time to time.
- xiv) That I have read and understood the Application Form and procedure of Financing Facility under "NBP Karobar" along with whatever has been stated herein above.
- xv) I agree that all processing and verification fees/charges are not refundable to me at any stage of loan.

Date \_\_\_\_\_

Signature of Applicant \_\_\_\_\_

Signature required on Authorization and Declaration in Urdu Application form also.

**FOR OFFICIAL USE ONLY**

Case Solicited  Walk In Customer  Referral  Employee of Scheme's Approved Organizations

Sales Force Code \_\_\_\_\_  Dealer/Supplier Code \_\_\_\_\_

If other then please specify its source \_\_\_\_\_ Referral Branch \_\_\_\_\_  Branch Code \_\_\_\_\_

Application ID of System \_\_\_\_\_ Branch Code     Branch Name \_\_\_\_\_

Date of Receipt of Application \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Remarks/Noting by NBP \_\_\_\_\_

Branch \_\_\_\_\_

Case Declined/Rejected (if applicable) Date \_\_\_\_\_ Reason(s) for Decline \_\_\_\_\_

For Community Based Financing (if applicable)  
(Separate form & entry to be made) Ref No. \_\_\_\_\_ Region \_\_\_\_\_ Branch \_\_\_\_\_For Group Based Financing (if applicable)  
(Separate form & entry to be made) Ref No. \_\_\_\_\_ Region \_\_\_\_\_ Branch \_\_\_\_\_

Date of approval (if approved) \_\_\_\_\_ Signature of Officer \_\_\_\_\_