Guarantor: (if applicable)

Name _____ Father's Name _____

CNIC No. (New) [ ][ ][ ][ ][ ]-[ ][ ][ ][ ][ ][ ][ ]-[ ] NIC No. (Old) [ ][ ][ ]-[ ][ ][ ]-[ ][ ][ ][ ][ ][ ]

Residence Address _____

Telephone Number Home _____ Office _____ Mobile _____

Occupation
- 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:	Receipt Date	Guarantor's Documents:	Receipt Date
■ Three attested copies of CNIC of applicant & guarantor (if applicable) each	☐ ☐	i) If salaried person (attested last pay slip)	☐ ☐
		ii) If businessperson (NTN, Tax Return or proof of income etc.)	☐ ☐
■ Two passport size photograph of applicant & guarantor (if applicable) each	☐ ☐	iii) Proof of property ownership (if applicable)	☐ ☐
■ Acceptance letter from Utility Store Corporation (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 I.D 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 _____