

## Required Documents for Non Resident Pakistani's NRP's

**For the processing and approval of your JS GharApna case, following below mentioned documents would be required initially. Once you get the approval, you may select the property in Pakistan and provide copies of property documents at later stage.**

- Duly filled in JS GharApna Loan Application Form (Application form can be downloaded from JS Bank's website).
- CF-1 Undertaking (Undertaking can be downloaded from JS Bank's website)
- Applicant's copy of CNIC / NICOP / POC
- Copy of Co-Applicant's CNIC
- 2 recent passport-sized photographs of each applicant
- Last 3 Months Salary Slips (Original and Attested by the Employer)
- 6 Months Bank Statement (Original and duly attested by the bank with stamp)
- Employment Certificate
- Copy of Passport.
- Copy of Visa / Work permit / Residence permit
- Copies / details of any financing facility being availed in the country of employment or in Pakistan
- Copy of last paid Utility Bills (Electricity / Gas / Telephone) of Co-applicant residing in Pakistan.
- Previous Employment Proof (if applicable)
- Complete corresponding details of HR Department (email address required) for documents verification.
- Complete corresponding details of concern bank (email address required) for bank statement verification.
- Applicant will be required to open a joint account (with co-applicant in with JS Bank.

**Requirements as per Foreign Exchange Manual (FE Manual-2002), Chapter-19, Clause-6, Point-(iii) (Loans and Overdrafts to Non-Residents including Loans for Purchase of Residential Plots /Houses/Flats by Overseas Pakistanis.**

[http://www.sbp.org.pk/fe\\_manual/chapters/chapter19.htm#6](http://www.sbp.org.pk/fe_manual/chapters/chapter19.htm#6)

- The NRP customer will have to maintain account with the concerned bank and will send country of employment remittances from abroad through normal banking channel for credit to the said account from which bank will deduct monthly installments of the housing finance facility.
- The housing finance facility will be extended to only those NRPs who are working abroad and do not own immovable property outside Pakistan
- The housing finance facility will be for purchase of property for residential purpose and not for any commercial purpose.
- At the time of maturity/termination/settlement of the housing finance facility. If the NRP customer has sold the property then the sale proceeds shall not be eligible for repatriation in foreign exchange or for credit to a foreign currency account / convertible rupee account of the customer.