



BRANCH & CODE: MAIN BRANCH MUZAFFARABAD - 0001,
REGION: MUZAFFARABAD
DATE: 23-SEP-2024

APPLICATION FORM FOR: ADVANCE SALARY
LOAN ID: 9D136818-0816-4070-82A0-CA90172496E2
REQUESTED LOAN AMOUNT: 200000.00

Checklist for Advance Salary		
Sr.No	Details of Documents	Completed
1	Basic Applicant Information	✓
2	Employment Information	✓
3	Requested Loan Information	✓
4	Guarantor	✓
5	Existing Finance Facility	✓
6	Security Information	✓
7	Reference (AT LEAST TWO)	✓
8	Document List (Attachments)	✓
9	List of House Hold Items with duly attested verified by the branch	X
10	Obligor Score Card	✓
11	Basic Borrower's Fact Sheet	X
12	Personal Net Worth Statement	✓
13	Guarantor's Credit Report/ Under taking	✓
14	Employer Undertaking	✓

Personal Information			
Full Name:	Muhammad Danish Abbasi	Relationship Status:	S/O
Parent/Spouse Name:	M Yousaf Abbasi	Gender:	Male
National ID (CNIC):	82203-5052308-8	NTN:	N/A
Parent/Spouse National ID (CNIC):	822024567788	Number of Dependents:	0
Educational Qualification:	Bachelor (16 Years) Degree	Email:	mdanishabbasi321@gmail.com
Phone Number:	03442908718	Mobile Number:	0344-2908718
Present Address:	Street no 5 new muhala upper gojra muzaffarabad AJK	Permanent Address:	Village Dhaka district and tehsil muzaffarabad AJK
Occupation Title:	Government	Date of Birth:	05-01-2000
Age:	24.70	Marital Status:	Single
Home Ownship Status:	Rented	Nationality:	Pakistani/AJK Resident
Next of Kin Name:	abccc	Next of Kin Mobile Number:	03442908718

Employment Information			
Job Title / Designation	it ass	Employment Status	Permanent
Service Status	Regular	Department	CS & IT
Monthly Gross Salary	30000.00	Monthly Net Salary	3
Service Length (Months)	2	Remaining Service Years	13.00
Remaining Service Months	4.00	Department	CS & IT
Official Address	Street no 5 new muhala upper gojra muzaffarabad AJK	Legal Status	Government
Office Mobile Number	03442908718	Office Phone Number	03442908718
Personal Number	1111	Grade	13
Service Status	Regular	Mode of Salary Receipt	Bank Transfer
Salary Disbursement Office Name	CS & IT	Contact Person for Disbursement	ALI
Other Sources of Income	N/A		

Requested Loan Information			
Request Date:	2024-09-23	Requested Amount:	200000.00
Margin on Gold Limit:	N/A	Currency:	PKR
Loan Purpose:	house need	Status:	Fresh
Tenure in Years:	3	Tenure in Months:	3
Repayment Frequency:	Monthly	Salary Account No:	11111111111111
Salary Account Branch Name:	main branch	Salary Account Bank Name:	bajk
Account with BAJK:	1111111111111111	Account with Other Banks:	111111111111
Markup Rate Type:	FIXED	Is Insured:	Yes

References # 1			
Father/Husband:	Maya Kane	National ID:	12345-6788888-8
NTN:	Commodi dolores temp	Date of Birth:	19-07-2016
Present Address:	Deleniti ut sed veli	Permanent Address:	Nostrum et incididun
Phone Number:	+1 (729) 647-1092	Mobile Number:	909
Email:	fobojy@mailinator.com	Relationship to Borrower:	173

References # 2			
Father/Husband:	Brody Joyce	National ID:	23456-7777777-7
NTN:	Rerum nulla ut est s	Date of Birth:	30-11-1973
Present Address:	Eum dolore totam cor	Permanent Address:	Perspiciatis repell
Phone Number:	+1 (743) 181-8008	Mobile Number:	764
Email:	syni@mailinator.com	Relationship to Borrower:	172

Finance Facility Information # 1			
Institution Name:	Rafael Mcmillan	Repayment Status:	Regular
Facility Type:	Non Fund Based	Amount:	N/A
Loan Limit:	N/A	Outstanding Amount:	44.00
Monthly Installment:	12.00	Interest Rate (%):	N/A
Term (Months):	3	Start Date:	2021-12-10
End Date:	1984-01-27	Purpose of Loan:	Porro aut dolor id
Status:	N/A	Remarks:	Quis laudantium dig

Documents			
ID	Document Type	Description	Uploaded
1	Borrower CNIC Front Side		No
2	Borrower CNIC Back Side		No
3	Photo of Borrower		No
4	Borrower Latest salary slip, stamped and signed by DDO		No
5	Borrower DDO Under Taking		No
6	Borrower Account Statement		No
7	Borrower Signature		No
8	GuarantorCNIC Front Side		No
9	Guarantor CNIC Back Side		No
10	Guarantor Latest salary slip, stamped and signed by DDO		No
11	Guarantee Letter		No
12	Credit Manager Signature		No
13	Branch Manager Signature		No

Household Items			
Description of Items	Quantity	Market Value	Amount
abcc	1.00	50000.00	40000.00
AC	3.00	150000.00	140000.00
Total	4	200000	180000

Guarantor Details # 1			
Guarantor Type	Individual	Title	Voluptate sapiente n
Name	Zachery Shepard	Father/Husband	Risa Hunter
National ID	N/A	Phone Number	+1 (808) 217-4895
Phone Number Two	1926-4061905	Email	rexihage@mailinator.com
Present Address	Beatae nihil labore	Permanent Address	Sunt ipsam magni ver
Department	Dolor minima molliti	Designation	Eu voluptas numquam
Employer Name	Lillith Miles	Employee Personal Number	942
Employment Status	Ut neque molestiae a	Monthly Gross Salary	1.00
Date of Retirement	14-03-1979	Relationship to Borrower	Provident dolorum e
Date of Birth	19-08-2023	NTN	Illum qui repellend
Nature of Business	Magni magna deserunt	Title of Business	Corporis et in sunt
Major Business Activities	Tenetur beatae accus	Exact Location of Business Place	Eos ea dicta volupta
Business Bank Account Maintained	Enim et velit est a	Statement of Account Attachment	N/A
Net Worth	N/A	Business Registration Number	N/A
Annual Revenue	N/A	Annual Expenses	N/A
Net Annual Income	N/A	BPS/SPS No	Accusamus nisi quia
Date of Joining	15-05-2024	Remaining Service (25 Years)	1991
Remaining Service (60 Years)	1984	DDO Title	Officia explicabo M
Monthly Salary	8.00	Other Monthly Income	741.00
Number of Dependents	53		

Guarantor Details # 2			
Guarantor Type	Business	Title	Magna dignissimos al
Name	Luke Bray	Father/Husband	Sheila Avila
National ID	N/A	Phone Number	+1 (892) 442-8986
Phone Number Two	1273-7469221	Email	cehuke@mailinator.com
Present Address	Ratione laboriosam	Permanent Address	Laborum Magni sit c
Department	Amet iusto cillum n	Designation	Qui voluptatem molli
Employer Name	Yvette Hayes	Employee Personal Number	504
Employment Status	Ipsum quis nobis aut	Monthly Gross Salary	4.00
Date of Retirement	27-03-2010	Relationship to Borrower	Aut quisquam dolor q
Date of Birth	24-11-1995	NTN	Numquam ipsa eaque
Nature of Business	Sequi qui obcaecati	Title of Business	Possimus eius qui s
Major Business Activities	Exercitation ex arch	Exact Location of Business Place	Quisquam ducimus re
Business Bank Account Maintained	Eos sint velit ips	Statement of Account Attachment	N/A
Net Worth	N/A	Business Registration Number	N/A
Annual Revenue	N/A	Annual Expenses	N/A
Net Annual Income	N/A	BPS/SPS No	Molestias qui cum ex
Date of Joining	21-11-1986	Remaining Service (25 Years)	2005
Remaining Service (60 Years)	2005	DDO Title	Velit iure quae eum
Monthly Salary	3.00	Other Monthly Income	561.00
Number of Dependents	48		

Security Detail Information					
Security Type	Amount	Name Guarantor	Post Dated Cheque	Cheque Obtained	Remarks
Hypothecation of House Hold Item	11111111.00	N/A	N/A	N/A	N/A
Personal Guarantee	N/A	Ahmed Ali	N/A	N/A	ggwshsiqhswwgwgwbzjwqnh
Post Dated Cheques	Missing				

BASIC BORROWER'S FACT SHEET - FOR INDIVIDUALS / CONSUMERS**(TO BE COMPLETED IN CAPITAL LETTERS OR TYPEWRITTEN)****DATE OF REQUEST: 23-09-2024**

BORROWER'S PROFILE			
Name:	MUHAMMAD DANISH ABBASI	Address:	VILLAGE DHAKA
Address (Line 2):	DISTRICT AND TEHSIL MUZAFFARABAD AJK	Phone	03442908718
CNIC:	82203-5052308-8	Email Address:	mdanishabbasi321@gmail.com
Fathers Name :	M Yousaf Abbasi	Fathers CNIC :	822024567788
NTN:	N/A		

References # 1			
Father/Husband:	Maya Kane	National ID:	12345-6788888-8
NTN:	Commodi dolores temp	Date of Birth:	19-07-2016
Present Address:	Deleniti ut sed veli	Permanent Address:	Nostrum et incididun
Phone Number:	+1 (729) 647-1092	Mobile Number:	909
Email:	fobojy@mailinator.com	Designation:	N/A
Relationship to Borrower:	173		

References # 2			
Father/Husband:	Brody Joyce	National ID:	23456-7777777-7
NTN:	Rerum nulla ut est s	Date of Birth:	30-11-1973
Present Address:	Eum dolore totam cor	Permanent Address:	Perspiciatis repell
Phone Number:	+1 (743) 181-8008	Mobile Number:	764
Email:	syni@mailinator.com	Designation:	N/A
Relationship to Borrower:	172		

NATURE OF BUSINESS / PROFESSION			
Nature of Business Profession	Services	Any Other	N/A

EXISTING LIMITS AND STATUS					
	Amount (Rs)	Expiry Date	Status		
			Regular	Amount Overdue	Amount Rescheduled
Non Fund Based	21.00	27-01-1984	Regular	44.00	94.00

REQUESTED LIMITS		
Regular	Amount	Tenure
Fund Based	200000.00	3 Years, and 3 Months

Details of Payment schedule if term loan sought

Obligor Score Card

ID	Measurement / Factor	Description	Score Gained
1	Age of Customer	18 Years - 40 Years	5.00
2	Qualification of Customer	Graduate	5.00
3	Occupation of Customer	Salaried (Permanent Employee of AJK Govt)	7.00
4	Pay-scale	11 to 15	6.00
5	Gross Income of Customer	31,000 -- 50,000/- per month	4.00
6	Job Duration (Length of existing continuous service)	03 Years -- 05 Years	2.00
7	Residence Landline	No land line Number	0.00
8	Residence Type	Rental	3.00
9	Verifiable Income Status	Completely Verifiable	5.00
10	Utility Bills Repayment Behavior / History of 12 months	More than 04 time arrears	0.00
11	Source of Income	Salary / Rentals Salary	4.00
12	Repayment/overdue Status	No overdue	6.00
13	Number of loans outstanding	No loan outstanding	4.00
14	Salary Routing arrangement	Salary directly transfers in his/her account with BAJK	6.00
15	Tenure of loan	> 1 -- 3 Years	6.00
16	Monthly Debt Burden	> 10% to 40%	6.00
17	Departmental transfer/posting practices	Routinely transfer to other department/stations	0.00
Total			69.00

PERSONAL NET WORTH STATEMENT (PNWS)**ACCOUNT AT THE BANK OF AZAD JAMMU & KASHMIR MAIN BRANCH MUZAFFARABAD****DATE OF REQUEST: 23-09-2024**

Personal Net Worth Statement (PNWS)			
Name:	Muhammad Danish Abbasi	Parent/Spouse Name:	M Yousaf Abbasi
National ID (CNIC):	82203-5052308-8	NTN:	N/A
Present Address:	Street no 5 new muhala upper gojra muzaffarabad AJK	Permanent Address:	Village Dhaka district and tehsil muzaffarabad AJK
Educational Qualification:	Bachelor (16 Years) Degree	Profession:	Government
Phone Number:	03442908718	Mobile Number:	0344-2908718

A. Immovable Assets/ Real Estates, owned in Personal Capacity				
Particulars	In the name of	Self acquired Or Family property	Encumbered d to (*)	Market Value
Est ut consequat Te	Wing Walls	Omnis molestiae ut p	Voluptatum quisquam	31.00
Total Market Value				31.00

B. Movable Assets/ Securities etc.		
Particulars	Description	Current Value
Cash/ Prize Bonds/Deposits	aa	111.00
Securities (Share scrips/National securities/NIT Units/Investment Bonds/mutual funds etc)	bbb	1,122.00
Jewelleries/Ornaments	sss	222.00
Motor Vehicles	cccc	500.00
Agricultural equipments	qqq	50.00
Livestock		0.00
Furniture/Fixtures/Appliances		0.00
Others		0.00
Total Value		2,005.00

C. Liabilities Other than on business.		
Particulars	Description	Amount
Undertakings/ Guarantees/ Sureties	qqqq	11.00
Personal Liabilities (Loans/ Credits)	aaa	111.00
Mortgages on Property	aaa	40.00
Total Amount		162.00

Net Worth = (A + B - C)	1,874.00
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D.Details of Assignnd Guarantees/Sureties			
Bank Institution	Amount	Expiry Date	Nature of Guarantee/ Surety
Quisquam itaque beat	79.00	1971-09-04	N/A

Attached Documents



Unknown Document Type



Unknown Document Type

