

PB (Current Requirements):

A. Mandatory for All Applicants (General Checklist)

1. Filled & signed application form (signature verified)
2. Bank Statement or Bank Letter showing account opening date and relationship duration
3. Copy of valid CNIC/NICOP (original seen & verified by branch)
4. Calculation Sheet (signed by customer, signature verified with CNIC)
5. Loan Declaration Form (signed by customer)
6. Landline OR Wireless OR Postpaid number (in application)
7. 2 References (non-UBL staff) with complete details
8. Customer signatures match CNIC/supporting docs
9. Car equity checked as per margin grid
10. Vehicle present in Approved Vehicle List
11. Complete Vehicle Information in Application
12. Age of applicant as per policy
13. Registration book + Excise file + Dealer appraisal (if used car, from authorized dealer)
14. 2 Photographs
15. NTN Certificate (for POA cases only)
16. Customer details and signature match supporting docs
17. Co-Borrower Age Policy (if applicable)
18. Co-Borrower Checklist (if income clubbing)
19. Contact Number provided (landline/postpaid/wireless)

B. Salaried – Confirmed Segment

20. Salary Slip (not older than 1 month) showing grade/status
OR Employment Letter (signed, showing date of joining)

21. Net Monthly Income \geq Rs. 50,000

22. Employment Tenure \geq 12 months

C. Salaried – Contractual Segment

23. Salary Slip (not older than 1 month) showing grade/status
OR Employment Letter
OR Employment Contract

24. Net Monthly Income \geq Rs. 100,000

D. Self-Employed Businessman / Self-Employed Professional (SEB/SEP)

25. Last 6 months' original bank statement (personal/joint/company)

26. Proof of Business (as per UBL policy)

27. Net Monthly Income \geq Rs. 50,000

28. Business Tenure \geq 12 months
AND Overall Business Tenure \geq 24 months

E. Government Servants (BPS 19 & Above)

29. Original/Verified Salary Slip OR Bank Statement with salary credit

30. Applicant's Grade/Rank is BPS 19 or above

31. Confirmation of Grade/Rank

F. Armed Forces

32. Salary Slip (not older than 1 month) with Employment Rank / PA Number

G. UBL Permanent Employees

33. Salary Slip/Certificate showing salary break-up, employment status & tenure (not older than 1 month)

34. Employment Period exceeds 3 months

H. UBL Contractual Employees

35. Salary Slip

36. Salary Certificate OR 6-month Bank Statement with 6 salary credits

37. Employment Period exceeds 3 months

I. Additional Income (Optional, if mentioned)

Rental Income

38. Valid Tenancy Agreement

39. Authentic Property Title Document (original seen)

40. Utility Bill Copy

41. Rental Agreement Age \geq 12 months

42. Average Account Balance \geq Rs. 50,000

Foreign Remittances

43. Proof of Blood Relation (only parent/spouse/child above 18)

44. Evidence of Remittance in applicant's favour

45. Average Account Balance \geq Rs. 50,000

J. Post-Approval Documents

46. Legal Document (LD)

47. Transfer Letter (TL)

48. Dealer Indemnity (signed)

49. Dealer Quotation

50. TCO Deposit Slip (payment proof)

Automations:

Goal:

Replace manual verification and documentation checklist process with a **digital workflow system** that:

- Captures and validates documents automatically
 - Routes cases to departments based on applicant type (salaried, SEP, govt, etc.)
 - Integrates NADRA, SECP, ECIB, Telco, utility & other APIs for verification
 - Handles deviations, rejections, and document collection digitally
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1. Frontend (User-facing forms & dashboards)

Tools:

- **Framework:** React.js / Next.js (for SPA & form validations)
- **Libraries:** Formik (for forms), Yup (validation), SignaturePad (digital signatures), Webcam.js (photo upload)

Modules:

- Applicant form by segment (Salaried / SEP / Govt / Armed / UBL Employee)
 - Upload engine: drag-and-drop + auto file format check (e.g., PDF/JPG/PNG)
 - Real-time document checklist tracker per applicant
 - Co-borrower form support
 - Deviation tracker (if missing info)
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2. Backend (Business logic & rules engine)

Tools:

- **Node.js + Express** or **Django** (Python-based)

- **PostgreSQL** or **MongoDB** (for storing applicant + document metadata)
- **Workflow engine**: Camunda or n8n (for routing, task escalation, deviation handling)

Key Modules:

Module	Function
Rule Engine	Check applicant segment, apply rules for age, income, documents
Deviation Handler	Raise flags if conditions not met
Document Validator	Check file type, resolution, size, expiry of CNIC
API Integrator	Connect with external services (NADRA, SECP, ECIB, telcos)
Signature Matcher	Match signature against CNIC with OCR+AI (e.g., PaddleOCR + DeepSeek or AWS Textract)
Audit Trail	Keep log of who performed each action (branch officer, TL, etc.)

3. APIs & Integrations (Pakistan-specific)

Integration	Purpose	API Availability
NADRA Verisys	CNIC verification, family tree, photo	● (via NADRA; needs MoU + approval)
SECP	Company registration, director info	✅ Public API available (SECP eServices)
SBP-ECIB	Credit history, loan defaults	● Controlled access via SBP/Bank
Telco (Jazz, Telenor, Zong, Ufone)	Postpaid verification, address check	● Not publicly available, but some banks have MoUs
FBR / Tax Filer	NTN, Tax Filer status	✅ Available via FBR (requires registration)

Integration	Purpose	API Availability
Utility Bills	WAPDA, K-Electric, SSGC, PTCL	🔴 No public API; needs manual upload or scraping
E-Signature	Verify signatures via AI	✅ Use OCR + embedding + cosine similarity for internal validation
SMS/Email Gateway	OTP, alerts to applicant	✅ Jazz CMT, Twilio, SendGrid, etc.

📁 4. Document Processing Automation

Use OCR + NLP to auto-verify & extract document contents:

- **Toolchain:**
 - PaddleOCR + DeepSeek (on-premises for CNIC, salary slip parsing)
 - Tesseract for lightweight text extraction
 - AWS Textract / Google Document AI for better handwriting

Document	Fields Extracted	Auto Check
CNIC	Name, expiry, CNIC#, DOB	Age, validity
Salary Slip	Income, designation, tenure	Net income, tenure
Bank Statement	Balance, credits	Avg. balance
Rental Agreement	Dates, name	Duration, owner
Business Docs	NTN, title	Validity

🛡️ 5. Security

- End-to-end encryption of uploaded files (AES-256)
- JWT-based authentication & RBAC (Role-Based Access Control)
- Audit logs (who uploaded what and when)
- Digital stamp for system-approved forms

6. Deployment & Hosting

- Local bank server or **Kubernetes (K3s)** for on-prem setup
- Use **MinIO** or **S3**-compatible storage for document storage
- GitHub Actions / Jenkins for CI/CD
- Vault (Hashicorp) for secret management

7. Dashboard for Branch Ops & QA

- Overview of all in-process, completed, or rejected applications
- Flagged cases by Deviation Level (1/2/3)
- Track applicant document status per checklist
- Export cases in PDF / CSV for RHQ review