APPLICATION FORM FOR LEASE FINANCE UNDER SELF EMPLOYMENT SCHEME FOR EDUCATED UNEMPLOYED YOUTH

THE BANK OF PUNJAB
Passion Reborn

Photo

This form is available free of cost. Photocopy of the form is also acceptable.

VEHICLE APPLIED FOR:

☐ Suzuki Mehran VX — ECIB/Courier/other bank charges (flat) (Non-refundable) Rs. 450/-

☐ Suzuki Bolan VX — Rs. 550/-

PERSONAL INFORMATION

Mr. / Mrs. / Miss: First Name _____ Last Name _____

Father's / Husband's Name: _____

C NIC No. _____ Expiry Date: _____

Date of Birth: Day _____ Month _____ Year _____ Age: _____ (years)

Educational Qualification: _____ Passing year of last education certificate: _____

What did you do after completion of education: _____

Do you know how to drive: Yes ☐ No ☐ If yes: Driving License #: _____ Date of Issue: _____

Place of Issue: _____ Expiry Date: _____

Present Residential Address: _____

_____

Tel: _____ Mobile: _____ E-mail: _____

Living at Present Address: _____ Years

Permanent Residential Address _____

_____

Tel: _____ Mobile: _____

Domicile District: _____ Tehsil : _____

Marital Status: Married ☐ Un-Married ☐ Other: _____

No. of Children: _____ No. of Adult dependents _____ Total No. of dependents _____

Children/dependent's Education Institution: (For studying children/dependents)

Child/Dependent Name	Name and address of Educational Institution	Class	Monthly Fee Amount (Rs.)

JOB / BUSINESS EXPERIENCE

JOB / BUSINESS EXPERIENCE (if you have any experience in last 05 years) Yes ☐ No ☐
(In case of Yes please provide the below mentioned required information)

Name of Employer/ Business: _____

Detail of Job/Business: _____

Reason of Leaving: _____ Date of Leaving Business/Job: _____

_____

Bank Information

Are you maintaining any Bank A/C? Yes ☐ No ☐ If yes, Your Account No. _____ Branch _____

Bank Name: _____

Do you have a credit card? Yes ☐ No ☐ *If yes, please provide the following information*

Issuing Bank's Name	Card Number	Card Type	Credit Limit Rs.	Member Since Year	Outstanding Balance Rs.

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FINANCIAL INFORMATION

Details of properties/Assets (Yours and Parents/Spouse and children)

	Details	Estimated Value	Owner's Name
House/Plot/Flat/Agriland	Property add:		
Motorcar/Bike	Reg #		
Gold/Jewllery	Tola:		
Cash/Prize Bonds/Investments			
Others			
	Total:		

How will I pay monthly installments/Future cash flows

Assumptions:

I will operate the CAB at _____ (Area/Route) where i expect the followings :

Daily Average No of Trips:		(A)	Petrol Price:	Rs. Per Litre	(D)
Average Fare per Trip:	Rs.	(B)	Milage per Litre:	Km per Litre	(E)
Average Distance per Trip:	Km.	(C)	Avg. cost of petrol per Km (D/E)	Rs. Per Km	(F)
No. of working days per month:	Days	(G)			

Expected Cash Flow

Expected Income per day(AxB)=	Rs.	(H)
Avg. Direct Expense per day(AxCxF)=	Rs.	(I)
Daily Available Cash: (H-I)	Rs.	(J)

Average daily maintenance expense:	Rs.	(K)	School Fee & Other Monthly Expenses (e.g. Rent)	Rs.	(P)
Other Daily Expenses (Relating to Business)	Rs.	(L)	Net Available Cash for Installment (N-O-P)	Rs.	(Q)
Available Cash per day (J-K-I)	Rs. /Day	(M)	Monthly Installment	Rs.	(R)
Monthly Available Cash (MxG)	Rs.	(N)	Net saving/loss (Q-R)	Rs.	
Monthly House Expense (Food/Others):	Rs.	(O)			

BORROWER'S BASIC FACT SHEET - FOR INDIVIDUALS PRESCRIBED UNDER PRUDENTIAL REGULATION R-8

Date of Request.

(TO BE COMPLETED IN CAPITAL LETTERS OR TYPEWRITTEN)

1. BORROWER'S PROFILE:

Name

Address:

Phone#: Office: Res. Fax:

E-mail Address:

CNIC #: National Tax #:

Father Name:

Father's CNIC #:

2. REFERENCES (AT LEAST TWO):

The details of references are same as of guarantors on next page.

3. NATURE OF BUSINESS / PROFESSION:

Industrial Commercial Services Any other

4. EXISTING LIMITS AND STATUS:

	Expiry Date	Regular	Amount Over- due (if any)	Amount Rescheduled / Restructured (if any)
Fund Based				
Non Fund Based				

5. EXISTING LIMITS AND STATUS:

Fund Based				
Non Fund Based				

6. Details of payment schedule if term loan sought.

7. Latest Income Tax / Wealth Tax Form to be submitted by the borrower.

I certify and undertake that the information furnished above is true to the best of my knowledge.

APPLICANT'S SIGNATURE

COUNTER SIGN BY BANK's OFFICIAL

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REFERENCES/GUARANTORS DETAILS

We hereby verify and confirm the contents of the applicant are correct & true. Further we hereby jointly & severaly, unconditionally & irrevocably guarantee to BOP the repayment within 02 days of demand of all sums due & payable to you under the scheme against the lessee without any question & query or reference to the applicant/lessee and shall remain liable to BOP until all moneys due from the lessee/applicant have been paid to the satisfaction of BOP.

1. Name: Relationship

C.N.I.C. No.

Father's Name: Tel Res: Cell:

Residential Address:

Designation/Profession:

Business/Off Address:

Tel Off: Fax: National Tax #

Email Address:

Electricity / Gas / Water / Phone Bill Reference #

Signature: _____

2. Name: Relationship

C.N.I.C. No.

Father's Name: Tel Res: Cell:

Residential Address:

Designation/Profession:

Business/Off Address:

Tel Off: Fax: National Tax #

Email Address:

Electricity / Gas / Water / Phone Bill Reference #

Signature: _____

MAIN FEATURES & TERMS

I hereby request you for Lease Finance Facility of above mentioned vehicle for five years under the scheme and hereby acknowledge & confirm that I have read all terms & conditions of the scheme included but not restricted to stated hereunder which are accepted to me and undertake to abide by the same;

TERMS & CONDITIONS OF THE SCHEME

1. Only one application per person shall be accepted.
2. Lease facility for only one vehicle per family (applicant and his/her parents/spouse & children) shall be allowed.
3. Applicant must be 21 to 35 years of age as on July15, 2011 .
4. Applicant must possess valid CNIC.
5. Applicant must possess a valid Car Driving license issued on or before July 15, 2010.
6. Applicant must have minimum qualification of FA/FSc/Intermediate or equivalent.
7. The applicant must not be defaulter of any bank/Financial Institution.
8. Applicant must not have any criminal record.
9. Applicant must be domiciled in the district from where application is being made.
10. The total assets of applicant and his/her parents/spouse & children must not be valued at more than Rs.2.000 million.
11. Applicant must not be employed in any public or private organisation.
12. Applicant cannot be guarantor of another applicant.
13. One person can be guarantor of one applicant only.
14. The vehicle shall be used for the purpose it is allowed.
15. The vehicle shall not be transferred in the name of successful applicant till maturity of lease facility or 03 years, whichever comes later.
16. The facility is subject to compliance of all SBP prudential regulations.
17. The application may be rejected/cancelled or facility may be called back at the sole discretion of BOP, if any stated information is found incorrect, false or forged.
18. The charges relating to legal documentation, repossession or any other matter related to lease facility will be borne by applicant.
19. The ECIB/courier/other bank charges shall be submitted with application from and will be non-refundable.
20. Allowing the facility shall be subject to availability of allocated quota, compliance of PR, future cash flows & verification of credentials & veracity of documents.
21. Selection will be done through live computerized balloting against quota of his/her Tehsil of residence in front of electronic media.
22. Successful candidate will have to complete a two weeks mandatory training at the driving school identified by Transport Department, Govt. of the Punjab.
23. Incomplete & false information shall lead to disqualification of the applicant and he/she shall not have right to initiate any legal proceedings against the BOP.
24. Rules & procedures of the bank shall remain applicable all the times.
25. Successful applicants shall deposit Lease Key Money within stipulated period.

DOCUMENTS REQUIRED

- Prescribed Application Form duly filled & signed by applicant & guarantors ☐
- Attested copy of valid CNIC of applicant ☐
- Attested copy of valid motor car driving license ☐
- Two Recent Photographs duly attested ☐
- Attested copy of Domicile certificate ☐
- Latest Copy of utility bill (Electricity or Gas or phone or Water) of the applicant's residence ☐
- Attested copy of education certificates ☐
- Affidavit (on Rs. 20/- stamp paper) regarding unemployment status, having no default/criminal history and total assets not more than Rs. 2.00 Million ☐
- Attested copy of valid CNIC of 1st Guarantor ☐
- Latest Copy of utility bill (Electricity or Gas or phone or Water) in the name of 1st Guarantor ☐
- Attested copy of valid CNIC of 2nd Guarantor ☐
- Latest Copy of utility bill (Electricity or Gas or phone or Water) in the name of 2nd Guarantor ☐

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I hereby confirm & undertake that;

1. The details furnished in this application form are correct, complete & accurate and I have not withheld any information pertaining to the same.
2. I have diverged details of various facilities already obtained from BOP or other financial institutions in the relevant section.
3. There is no criminal proceedings that have been instituted against me or within my knowledge like / pending to be instituted against me.
4. I will issue post dated cheques as and when required to ensure/guarantee repayment of lease in monthly installments. In case of dishonor of cheque(s), The BOP shall reserve its exclusive rights to avail all available legal remedies against me.
5. I shall accept & abide by all general terms & conditions of financing enforced from time to time, if not provided under any specific agreement and shall execute the prescribed agreements relating thereto and all other documents/cheque which may require from me at the time of granting the facility or at any time thereafter.
6. I hereby agree and confirm that The BOP shall have the exclusive rights to cancel/terminate the lease, to take possession of the vehicle in case of event of default by me as per bank's rules & regulations without prior information to me.
7. The BOP shall have rights to reject my application at its sole discretion without assigning any reason whatsoever and will not incur any liability for the same.
8. I undertake to inform BOP in writing in case of change of any details stipulated in this application form within 07 days of such changes.
9. I hereby agree to indemnify and hold the bank indemnified & harmless against all claims and liabilities that may arise as a result of your action for us pursuant to the scheme.
   I hereby authorize my legal heirs to clear my all outstanding liabilities/outstanding lease inclusive of markup/ service charges or any other charges due to BOP incase of my death or any other similar circumstances. I hereby authorize BOP & any relevant third parties to exchange information for the purpose of processing my lease application including conduct of my account till such time as the entire amount this facility is paid by me in full to the BOP.

Signature: _____

FOR BANK USE ONLY

Branch Level:

	Yes
Application reviewed & found in order	☐
All attachments/required documents are in order	☐
Respective charges of Rs. ---------- received & credited to nominated account	☐
The Applicant fulfills the basic criteria for balloting	☐

Criteria	Requirement	Qualified (yes/no)
Age:	between 21 to 35 years	☐
Education	Minimum Intermediate/Equivalent	☐
CNIC	Valid	☐
Motor car Driving License	Must be issued on or before July 15, 2010 & Valid	☐
Affidavit	Max. worth Rs.2.00 Million Un-employed, No Criminal Record	☐
Domicile	In respective Tehsil of Punjab	☐
Application	Completely filled & signed	☐

_____

Branch Manager (Name, Sign. & stamp)

Head Office

Application Approved ☐ Declined ☐

If approved;

Lease agreement _____ dated _____

Vehicle: Make _____ Model _____ Registration no _____

Engine no. _____ Chassis no. _____

Facility disbursement date: _____ Facility parking branch name & code _____

Vehicle Delivery Date: _____ Monthly Rental: _____ Due Date _____

Manager _____ Head _____