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Field Risk Validation Sheet (General Loans)


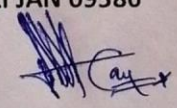
Branch	SHAHDADPUR	Date	14-Jan-22
Customer Name	Lutaf Ali	CNIC	4420450267933
Loan Purpose	Purchase inventory stock		

Cash Flow Indicator	FRO	Cash Flow Indicator	FRO
A: Total Monthly Business Incomes	50000	E: Total HH Contribution	-
B: Total Monthly Business expenses	18000	F: Total HH Expenses	22000
C (A-B): Net Monthly Business Income	32000	G(C+E-F): Disposable Income	10000
D: Max Monthly Debt Burden (C+E)*35%	11200	H: Capacity to Repay (Lower from D & G)	10000

Description	Yes/ No	Remarks
Customer Payable Loans (Including TMBL) are under exposures and annual income is not exceeding to 1,200,000/-	Yes	OK
Existence of business verified found satisfactory as per defined criteria	Yes	OK
Residential tenure of customer is according to defined criteria	Yes	OK
Loan amount is as per Investment Plan of customer	Yes	OK
Guarantor's income is according to defined criteria and willing to take the loan guarantee	Yes	OK
Customer's & Guarantor 's Background checked	Yes	OK
Ownership of Milking Animals verified & is as per defined criteria (only for LVS Dairy product)	NA	NA
Customer is aware about applied loan amount, terms, and conditions	Yes	OK
Any activist involvement/fraudulent activity/commissioning element has been probed during Field Verification	NO	Not Found
Photo of business place along with customer is attached	Yes	OK

Field Risk Officers' Comments:

I have visited client Mr. Lutaf Ali, he has kanyama shop & wants loan for Rs2100000 with 18 months tenure. Co-signer Karim is his uncle & partner as 50/50 and he is agree for loan. Guarantor Jamal has kanyama shop & he is agree to take guaranty. Customer have no electricity connection that's why affidavit is attached.

Customer Name & Signature	FRO Name/e Code & Signature
Name: Lutaf Ali 	Name/e-Code: ALI JAN 09586 

NOTE: Co-signer's negative cib deviation is attached. may proceed loan for Rs2100000 with 18 months tenure.