

**Field Risk Validation Sheet (General Loans)**

Customer Name	Shiv Lal	Branch	Shahdadpur
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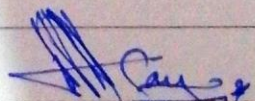
Description	Yes/ No	Remarks
I personally visited the applicant business place & meet the applicant & Guarantor	Yes	OK
Monthly sales value is verified and within defined variation	Yes	OK
Monthly business expenditures verified and within defined variation	Yes	OK
Customer outstanding liabilities (Including proposed loan amount from TMBI) are under within defined exposure (PKR 350K)	Yes	OK
Existence of business and ownership verified	Yes	OK
Business experience and tenure are as per defined criteria	Yes	OK
Residential tenure of customer is according to defined criteria	Yes	OK
Guarantor's income is according to defined criteria and willing to take guarantee of the loan applied by the customer	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 (preferably along with customer) is attached	Yes	OK
Loan amount is as per Investment Plan of customer	Yes	OK

**Loan Utilization/Investment Plan:**

Items/Goods to be Purchased
Purchase Confectionery Stock.

**Field Risk Officers 's Comments:**

I have visited client Mr. Shiv Lal, he has confectionery shop & wants loan for Rs25000/- with 12 months tenure. Guarantor Aman Lal has puncher shop & he is agreed for taking guaranty. Customer have no electricity connection. Map's copy attached is attached.

FRO Name	FRO Signature
Ali Jan 09586	

may proceed Rs25000/- with 12 months tenure.