

From The Inspector General of Police,  
Punjab, Lahore.

To All Unit Heads of Police in Punjab.  
All Regional & District Heads of Police in Punjab.

2633-2700  
No. W-VII

Dated 16/2/2022.

**Subject: - MoU BETWEEN PUNJAB POLICE AND AKHUWAT ISLAMIC MICROFINANCE (AIM)**

**Memo:**

Please refer to the subject cited above.

2. It is intimated that MoU has been signed between Punjab Police and Chief Executive Officer Akhuwat Islamic Microfinance (AIM) on 15-02-2022 regarding Housing Finance for Employees of Punjab Police (PP) Under Kamyab Pakistan Program for welfare of police employees. The Competent Authority has desired to circulate the same amongst all your subordinates. Please make it sure to circulate the enclosed information through social media, web sites and also paste on Notice Boards of all your related Police Offices, Police Lines, Police Stations and Police Posts.

3. It is also requested that request of police employees requiring housing finance (Loan) may please be sent to this office through Punjab Police Welfare Management System and the same may also be sent to this office through proper channel to proceed further in the matter. Furthermore, only complete forms of regular police employees be sent to this office.

4. All the relevant papers are enclosed.

*f.*  
**(ABDUL GHAFFAR QAISRANI) PS**  
DIG/Welfare  
for Inspector General of Police,  
Punjab, Lahore. *f.*

**CC**

1. All staff officers posted in CPC Punjab.
2. PSO to IGP, Punjab Lahore.
3. All Branch Incharges in CPO, Punjab.
4. Mr. Raja Talat Director Computer Bureau Punjab with the request to upload the attached MoU at Punjab Police website as well as all regions/district websites.
5. DPR, Punjab Police with the request to publish the same through social media.
6. Incharge Control Room with the request to e.mail and whatsapp this letter alongwith its enclosures to all above mentioned offices.

**Data Form**

**Applicant and Employment Details:**

Name of Applicant: \_\_\_\_\_ Father/Husband Name: \_\_\_\_\_

CNIC No: \_\_\_\_\_ Age: \_\_\_\_\_

Contact Number: \_\_\_\_\_ Monthly Salary Income (Rs.): \_\_\_\_\_

Total Monthly Family Income from all other sources (Rs.): \_\_\_\_\_

Name of Organization: \_\_\_\_\_ Current Employment Duration: \_\_\_\_\_

Remaining Service Tenure: \_\_\_\_\_ Employee Code: \_\_\_\_\_ Designation: \_\_\_\_\_

Verified by Authorized Officer / DPO/ Unit Head

Current Residential Address: \_\_\_\_\_

Town: \_\_\_\_\_ City: \_\_\_\_\_ Tehsil: \_\_\_\_\_ District: \_\_\_\_\_ Province: \_\_\_\_\_

**Financing Details:** Purpose of Financing: New Construction  Purchase of Constructed House

Amount of Financing Required (Rs.) \_\_\_\_\_ Available Saving (if any) (Rs.): \_\_\_\_\_

**Bank Details:** Bank Name: \_\_\_\_\_ Account Title: \_\_\_\_\_

Account Number: \_\_\_\_\_

**Property Details:** Plot Size (if any): \_\_\_\_\_ Purchase Price of Plot: \_\_\_\_\_

Current Market Value of Plot: \_\_\_\_\_ Type of Property Title Document: \_\_\_\_\_

Address of Plot/House: \_\_\_\_\_

**Nominated Person Details:** Name of Nominated Person (if any): \_\_\_\_\_

CNIC # of Nominated person \_\_\_\_\_ Contact # \_\_\_\_\_

Relationship with Nominated Person: \_\_\_\_\_

**Financing Details:** Do you have any current/active Financings?  Yes  No

If "Yes" then: Name of Organization/Bank/Microfinance institution(s): \_\_\_\_\_

Financing Amount: \_\_\_\_\_ Outstanding Financing Amount: \_\_\_\_\_

Note: Copy of Applicant's valid CNIC and recent Salary Slip should be attached with Data Form.



## Detailed Process and Responsibilities of Respective Parties

Step	Process	AIM	PP
1	Interested individual will check eligibility by sending his/her CNIC number on 5771 for verification of individual's eligibility from Ehsaas Data base, credit bureaus and National Database & Regulatory Authority (NADRA). The individual will receive PMT score from the Govt.'s record.		✓
2	Only successful individual who has achieved PMT score up to 49 (successfully enrolled on Govt. portal) can get the Data Form (Annexure-2) from the PP's Head Quarter to file the case under Naya Pakistan Low Cost Housing.		✓
3	Data Form (Annexure-2) will be filled by the potential/interested applicant and submit at PP's Head Quarter along with valid copy of CNIC and latest salary slip.		✓
4	Data Form (Annexure-2) will be verified, stamped and recommended by Authorized Officer with respect to eligibility of financing and accuracy of information. Authorized Officer will fill the data of recommended applicants in Consolidated Excel based Data Sheet (Annexure- 3) for field formations on the basis of verified Data form. It will be shared with AIM's Authorized Officer via E-mail for initial scrutiny. PP's Head Quarter will send the original verified Data Form (Annexure-2) to respective applicant.		✓
5	If Applicant is not available to visit the AIM's branch due to his job/posting; he/she may nominate a family member i.e. spouse or un-married son (above 18 years of age) so that his/her financing application can be processed even in his absence at the site.		✓
6	AIM will perform the initial scrutiny based on the provided Consolidated Data Sheet (Annexure-3) and invite applicant/nominated individual to visit the relevant branch for submission of application along with other necessary documents.	✓	
7	AIM's field team will perform Social, Economic and Housing Appraisals of the applicant.	✓	
8	AIM's site engineer shall visit the site and assist the applicant in drawing MAP, calculating the detailed Bill of Quantities (BOQs) and estimate the construction cost for the proposed construction.	✓	
9	AIM's Financing Approving Committee (FAC) will approve/reject the financing applications based on the above mentioned appraisals from the respective AIM's field team and recommendations from the site engineer.	✓	
10	AIM will share the list of disbursed / rejected cases with PP's Head Quarter.	✓	
11	AIM will disburse the financing amount into the bank accounts of approved applicants in tranches subject to the construction progress and utilization of earlier released tranches.	✓	
12	AIM's field team and site engineer shall monitor the construction progress regularly.	✓	
13	Beneficiaries shall deposit the monthly installment amount into the provided AIM's bank account and a system generated SMS will be sent to the beneficiary on his/her registered mobile number by AIM.		✓
14	Number of financings to be disbursed on quarterly basis will be mutually agreed between AIM and PP keeping in view the demand of financings and the available funds under Naya Pakistan Low Cost Housing.	✓	✓
15	Information material (soft form of posters, brochures etc.) regarding the salient features of the scheme including eligibility criteria and application process will be shared with PP's Head Quarter to be disseminated for the information of the potential beneficiaries.	✓	

## Data Sheet

---

Soft form of the Data Sheet will be provided in Ms. Excel.

