

Checklist of Documents for Home Loan

List of papers / documents applicable to all applicants:

- Completed loan application
- 3 passport size photographs (including those affixed in loan application)
- Proof of identification: Electoral ID Card / Passport / Driving License / PAN card.
- Proof of residence: Electoral ID Card / Passport / Electricity Bill / Telephone Bill.
- Proof business address, in case of non- salaried borrowers
- Statement of bank account for the last six months
- Signature identification from present bankers
- Personal Assets and Liabilities Statements in Bank's standard format.
- Brief write up of securities charged in respect of other loans availed from our Bank/other Banks/ Housing & Auto Finance Companies /other sources.

For NRI/PIO borrowers:

- Completed loan application
- passport size photographs (including those affixed in loan application)
- Copy of passport including page containing visa stamping
- Copy of valid work permit.
- Copy of employment contract (and English translation duly attested by employer / consulate / embassy /our foreign office if it is in any other language)
- Latest salary certificate in original or proof of income in case of self employed / professionals.
- Copy of identity card issued by the employer.
- Proof of residence (driving license / utility bills etc.)
- Copy of continuous Discharge Certificate in respect of applicants employed in merchant navy.
- Brief write up on employment profile for the last 10 years.
- Brief write up on the company / institution where employed i.e. its constitution, activity. Employee base sale / net profit (approx) etc.
- Statement of overseas bank account for the last six months which reflect credit of salary, savings etc.
- Power of Attorney, if applicable, duly stamped and notarized / attested by Indian Embassy / Consulate.

For guarantor (wherever applicable):

- Personal Assets and Liability Statement
- 2 passport size photographs
- Proof of identifications as above
- Proof of residence as above
- Proof business address as above.
- Signature identification from his / her present bankers.
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Additional documents required for salaried persons:

- Original salary certificate for last month.
- TDS certificate- Form 16 or copy of I.T. Returns for the last two financial years, duly acknowledged by I.T. Deptt.*

For professional /self- employed / businessmen

- Three years I.T>Returns duly acknowledged by I.T Deptt./ I.T. Assessment Orders for computation of income*
- Copies of challans in respect of advance payment of income tax*

(* photocopies to be kept for our records after verification of the originals with suitable nothing regarding verification of the original)

Property documents

- a) Sale Deed, Agreement of Sale. Original Share Certificate(s) issued by the society.
- b) Land and Building tax paid receipts, possession certificate, and location sketch of property certified by revenue authorities.
- c) Letter of allotment from Housing Board /Society/ Private builder.
- d) Original receipts regarding advance payments towards purchase of flat .
- e) Non encumbrance certificate for the last 12/30 years.
- f) Original of land tax paid receipt and possession certificate issued by the revenue authorities.
- g) Copy of permission from Appropriate Authority and approved building plan (and also key plan / floor plan incase of purchase of flats)
- h) Original NOC under ULC Act 1976
- i) Copy of the relative order in case of conversion of agricultural land.
- j) Original No objection certificate from Housing Society / Builder
- k) Detailed estimate of cost of construction of House
- l) Letter from the Builder / Society /Housing Board intimating their account number and name of their bankers, for remittance of installments.

Other documents

- a) In case of loan granted for purchase of plot of land, declaration by the borrower agreeing to construct the house within the stipulated period.
- b) Lawyer's report as per the standard format (Bank's of Instructions)
- c) Valuation report from empanelled valuer as per standard format.