

Documents Required For Home Loan

List of Property Documents Required For Applying Home Loan By All Applicants

- Loan application form.
- 3 photographs passport sized.
- Identify proof (acceptable documents listed below).
- Residence proof (acceptable documents listed below).
- Bank Account Statement/Pass Book for last 6 months.
- Signature verification by bankers of the applicant.
- Liabilities statement and Personal Assets.

Documents For Guarantor (Wherever Applicable)

- Liabilities Statement and Personal Assets.
- 2 photographs passport sized.
- Identify proof.
- Residence proof.
- Proof of business address.
- Signature identification from present bankers.

List of Documents for Salaried Individuals

- Salary Certificate (original) from employer.
- Form 16/IT Returns for the past 2 financial years.

List of Documents Required for Self – Employed Professionals

- IT Returns/Assessment Orders copies of the last 3 years.
- Challans as proof of Advance Income Tax payment.
- Proof of business address for non-salaried individuals.

List of Documents Required for Self – Employed Businessmen

- IT returns/Assessment Orders copies of the last 3 years.
- Challans as proof of Advance Income Tax payment.

List of Property Documents:

- Deed of Sale or Sale Agreement or Share Certificate (original) in case of a cooperative society.
- Receipts for taxes paid for Building and Land, certificate of possession, and certified sketch of the location of property from revenue authorities.
- Allotment Letter from Society/Housing Board/Private builder.
- Receipts of advance payments for flat purchase.
- Certificate of Non encumbrance encompassing the last 12 years/30 years.
- Receipt of land tax payment and certificate of possession issued by revenue authorities.
- Permission letter from Appropriate Authority.
- Approved building plan (showing floor plan for flat purchase).
- Original No Objection Certificate issued under the ULC Act, 1976.
- Copy of relative order if agricultural land is being converted.
- No objection certificate (NOC) from Builder/Housing Society.
- Detailed estimate of construction cost.
- Letter from Society/Builder/Housing Board mentioning their bank and account details, for installment remittance.
- Applicable for purchase of land plot, a declaration by loan borrower stipulating the date by which to construct a house.
- Report from lawyer as per standard format.
- Report stating the valuation of property in standard format by an empanelled valuer.
- Post closure of loan, documents required for handover of original Property documents
- Power Of Attorney for collecting original documents of Property.

In event of demise of the loan borrower

- Letter requesting handing over of Property documents from Legal Heir/Nominee(s).
- Letter relinquishing the right to Legal Heirs/Nominees for Property documents handover.

List of Home Loan Documents Required for Non Resident Indians (NRIs)

- ❑ Document establishing KYC.
- ❑ Salary Certificate from employer stating in English the name (as per passport), designation, passport number, date of joining, latest salary.
- ❑ Last 3 to 6 months' salary slips reflecting variable components like incentives, overtime, etc.
- ❑ Latest IT Returns (for applicants filing IT returns in the country).
- ❑ For Self Employed NRIs, business documents like Trade License, Sponsor Agreement, Power of Attorney, etc.
- ❑ Copy of Passport showing the page of residence visa.
- ❑ Proof of employment by the Government of the residing country like work permit, labour contract, etc.
- ❑ Documents related to the Property with cost estimates from an Indian Architect or Engineer.
- ❑ For Salaried NRIs, income documents attested by embassy official required if there's no documented evidence for salary credit or fund remittance to India is available.
- ❑ Bank statements copies from overseas of the past 6 months.
- ❑ Last 6 months' NRO/NRE bank statement.
- ❑ If applicant is unavailable in the country at the time of signing documents, Power of Attorney needs to be produced by the person acting on their behalf.

List of Documents Needed for KYC Compliance

Photo Id Proof (Any One Required):

1. Passport **OR**
2. PAN Card **OR**
3. Driving License **OR**
4. Voters ID Card **OR**

Residence Proof (Any One Required):

1. Electricity Bill **OR**
2. Ration Card **OR**
3. Telephone Bill **OR**
4. Employment Letter **OR**
5. Passbook or Bank Statement with address

Proof of Age:

1. PAN card **OR**
2. Passport **OR**
3. Birth certificate **OR**
4. Driving license **OR**
5. Bank passbook **OR**
6. Marksheet from 10th class