

Home Loan Document Checklist

(A) K Y C RELATED (For Applicants / Guarantors)

- (I) PAN Card Copy
- (II) Proof of Address (Telephone Bill / Voter ID / Driving license etc.*)
- (III) Proof of Identity (with photo evidence) (Passport, Voter's Identity card, PAN card, Driving Licence, Govt. / Defence ID card etc.*)

*All Officially Valid Documents as prescribed by GOI/RBI will be accepted.

ASSETS & LIABILITIES STATEMENT IN BANK'S FORMAT TO BE SUBMITTED BY APPLICANT & COAPPLICANT AS WELL AS GUARANTOR

(B) EMPLOYMENT RELATED (For Salaried Class Applicant/s)

- (I) Employee's ID Copy
- (II) Latest Six month's Salary Slip / Salary Certificate
- (III) Latest 6 month's Statement of Bank Account where salary is credited.
- (IV) Form 16 / IT Returns / ITAO for the last three years.
- (V) Previous and Present employment details with proof covering a period of last 3 years
- (VI) If employed in a Private Concern, Profile of the Employer to ascertain the Standing / Status of the Company.
- (VII) Proof of other income, if any (like Rent, Interest on Investments etc.)

(C) BUSINESS RELATED (For Applicants under Professional/Self employed/ Business Category)

- (I) Latest six month's Statement of Bank account
- (II) Proof of other income, if any, like Rent and Interest on Investment.
- (III) IT Return / ITAO for the last three years.
- (IV) Copies of full set of Audited Balance Sheet including P&L account – for the last three years.
- (V) Proof of Business (VAT/GST Registration Copy etc.)
- (VI) Profile / Write-up on the business / Professional activities carried on.
- (VIII) PAN Card copy – of the business unit (Wherever applicable)

(D) PROPERTY RELATED:

- (I) Original document of title to the property.
- (II) Prior documents (parent documents) for 13 years if originals are available for perusal. Otherwise, certified copies of documents of title deeds for a minimum period of 30 years.
- (III) Patta / Possession Certificate / Location Certificate with sketch as the case may be in respect of the subject property.
- (IV) EC for last 13 years.
- (V) Latest Tax paid Receipts wherever applicable.
- (VI) Original Sale Agreement.
- (VII) Approved Building Plan duly endorsed by the Panel valuer and planning permit duly signed by the competent authority
- (VIII) Registered / adjudicated power of Attorney as per approved format if documents are to be executed by PA Holder.
- (IX) In case of purchase of Flats from Developers, Agreement of Sale of Undivided share of land (if registered, then registered sale deed), Construction agreement in case of Flats under construction, Copy of the agreement between the builder/developer and purchaser / applicant, NOC from the financing Bank for release of their charge on the Flat, Tripartite agreement between the Builder/Bank/applicant wherever necessary.
- (X) In case of construction of house/ Repairs and Renovation, Estimation duly approved by Panel Engineer.

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(XI) In case of Plot loan, copy of approved lay out of the plots (duly approved by the competent authority.

(XII) For sites allotted by statutory authorities like TNHB, DDA, HUDA, NOIDA, Societies etc., allotment letter issued by them, Approved plan & License / blueprint and commencement certificate. Latest land/building tax paid receipt, Estimation from Bank's approved valuer, Absolute deed and or conditional sale / auction sale / lease-cum-sale deed by the statutory body / society, Layout Plan copy, EC for last 13 years, Possession Certificate issued by Statutory Body / Society and NOC from the Statutory body/Society to mortgage the property in our favour.

(E) FOR NRIs/PIOs:

(I) Copies of Passport / Visa

(II) Work Permit / Job Contract / Appointment Order

(III) Power of Attorney as per Bank's format and duly executed in the presence of the officials of the Embassy and adjudicated in India.

(IV) Latest Six months' salary certificates with deductions / ITR for three years.

(V) Statement of Latest 6 month's Statement of Bank Account where salary is credited.

(VI) Proof of margin money from NRE / NRO account.

(VII) Declaration that the House / Flat shall be used for own use on return from abroad and proposed period of stay in abroad to be submitted.

(F) In case of takeover:

(I) Copy of original sanction letter, Additional sanction ticket if any, (including top up loans)

(II) Latest Balance outstanding letter from the erstwhile lending institution.

(III) Confirmation from the lending institution that the account is a Standard asset and the balance outstanding as on date, charges if any, and their willingness to handover the documents to Bank if the amount is paid in full along with list of documents held with the erstwhile Bank.

(IV) Latest property tax and other statutory tax paid receipts.

(V) Statement of Home Loan account from the date of availment.

(VI) The property should have been constructed as per the approved plan without deviations.

(VII) Copy of the property title deeds , latest tax paid receipt, Khatha extract and certificate and upto date Encumbrance Certificate (Minimum 13 years)

The above checklist is only indicative and the Bank may insist for production of any other document relating to property for verifying the title or for creation of valid mortgage. The applicants have to submit self attested copies of the document wherever Xerox copies are submitted. No laminated documents are accepted as proof of title/for creating mortgage. Details of guarantor/s to be furnished wherever necessary. LETTER