

HOME LOAN CHECK LIST

Salaried Resident Indians:

1. Latest Three Months Pay Slips
2. Latest Six Months Salary account Bank Statement.
3. KYC Documents (Identity, Address, Age & Signature Proof): Please see below for the same.
4. One Self attested Photograph
5. One processing fee cheque from salary Account
6. Last 2 years Employment details like earlier company relieving letters, present company appointment letter and recent pay revision letter from present company.(In case job change in last 3 years)
7. Latest 2 years form 16
8. RTR (Repayment Track Record) for all the loans reflecting the bank statement.

Non Resident Indians (NRI):

1. Pass Port Copy with Valid Visa
2. Latest Six Months Pay Stubs
3. Latest 6 months Overseas Bank Account (savings , checking and salary)Statement where the salary is getting credited
4. Appointment Letter or Latest Employment Contract or Any Letter which proves your employment
5. Latest 6 months NRE/NRO Bank Account Statement
6. E-mail Address of HR department or Superior, Residence and Office Addresses with Phone Numbers, Personal E-mail ID
7. GPA as per Attached Format :as per instructions
8. One Self attested photo graph
9. Last 2 years Employment details
10. One processing fee cheque from NRE/NRO Account.
11. Local GPA holder Age, Address, Id proof

Self Employed Professionals:

- 1) Income Tax Return / Computation of Total Income / Auditors Report / Balance Sheet / Profit & Loss Account certified by Chartered Accountant for last 2 years (3 years for Home Equity) (both for business and personal of partners/directors)
- 2) Partnership/Proprietorship/Companies establishment certificate
- 3) MOA /AOA in case of Pvt.Ltd companies
- 4) Professional Educational Certificates
- 5) Practicing Licenses from competent authorities
- 6) Shop Establishment Certificate
- 7) Business Address Proof
- 8) Business Continuity Proof for last 3 Years
- 9) KYC Documents
- 10) One Self attested Photograph
- 11) One processing fee cheque from operating Account
- 12) RTR (Repayment Track Record) for all the loans reflecting the bank statement.

Self Employed Non Professionals:

- 1) Income Tax Return / Computation of Total Income / Auditors Report / Balance Sheet / Profit & Loss Account certified by Chartered Accountant for last 2 years (3 years for Home Equity) (both for business and personal of partners/directors)
- 2) Partnership/Proprietorship/Companies establishment certificate
- 3) MOA /AOA in case of Pvt.Ltd companies
- 4) Practicing Licenses from competent authorities
- 5) Shop Establishment Certificate
- 6) Business Address Proof
- 7) Business Continuity Proof for last 3 Years
- 8) KYC Documents
- 9) One Self attested Photograph
- 10) One processing fee cheque from operating Account
- 11) RTR (Repayment Track Record) for all the loans reflecting the bank statement.

Note: All the photocopies should self attested by the applicant.

KYC Documents for Individuals

I * Identity proof (Any one of the following document which should necessarily contain a photograph)
<ul style="list-style-type: none"> Permanent Account Number issued by IT authority. It must bear name, photograph and signature of the account holder.
<ul style="list-style-type: none"> Photo debit card issued by a Scheduled Commercial Bank.
<ul style="list-style-type: none"> Valid Arms license issued by Central / State government / Union Territory with Name, Photograph and signature (Identity Proof).
<ul style="list-style-type: none"> Valid Freedom fighter's pass issued by Central/State Government. (Identity Proof).
<ul style="list-style-type: none"> Employee Identity Card (ID cards of Public Ltd. Co or Private Ltd. Co. or Central/State Govt. Depts. / Public Sector Unit/Banks)
II * Address proofs (Any one of the following)
<ul style="list-style-type: none"> Certificate issued by ward officer, maintaining election roll certifying address of the applicant.
<ul style="list-style-type: none"> Residential certificate issued by Municipal Corporation/Local Bodies etc. confirming address of the applicant.
<ul style="list-style-type: none"> Certificate by Village Extension Officer (VEO)/Village Head or equal rank officers, issued either on letterhead or under office seal.
<ul style="list-style-type: none"> Certificate from the postal office confirming address of applicant (Either on letterhead or under office seal and signed by Post Master/Assistant Post Master.)
<ul style="list-style-type: none"> Property tax bill / receipt
<ul style="list-style-type: none"> Ownership proof in form of Sales Deed / Power Of Attorney
<ul style="list-style-type: none"> MTNL CD ROM check printout which should necessarily be coupled with a positive TVR.
<ul style="list-style-type: none"> Last available Income Tax Assessment order
<ul style="list-style-type: none"> Permanent Account Number Intimation issued by Inome Tax authority. It must bear name and address of the person.
<ul style="list-style-type: none"> Post Office Savings Pass Book bearing the account holder's address with entries of at least one month or fifteen entries from the preceding 3 calendar months from the date of AOF.
<ul style="list-style-type: none"> Latest copy of utility bills such as electricity bill, telephone bill, post paid mobile bill, WLL bill, water bill, gas connection book, gas bill not more than 3 months old for new applicants unless it was accepted as valid KYC document earlier at the time of entering into previous relationships with the bank
<ul style="list-style-type: none"> Bank statement of account or Pass Book in name of applicant with existing Banker (Scheduled Commercial Bank) bearing the account holder's address with entries of at least one month or fifteen entries from the eceding 3 calendar months from the date of AOF.
<ul style="list-style-type: none"> Letter from existing banker (restricted to a Scheduled Commercial Bank). Letter has to be obtained in original on

Bank's letterhead bearing the authorizing officers name and signature along with the stamp of the bank. The verification done should be for the name and address of the individual.

- Ration Card (Printed / Non-printed)
- Latest (not more than 15 months old) premium receipt of general/life insurance company. If the premium receipt is more than 12 months old, renewal advice from the insurance company is mandatory.
- Original Letter from Employer certifying the residential address of applicant. Signature of the employee has to be attested on the letter. (Letters from Public Ltd Co or Private Ltd Co or Central/State Govt. Depts/bodies/Defence Dept. or Public Sector Units/Banks. The letter should be either on letterhead or issued under office seal/stamp and signed by the Head/ officer in charge.)
- Copy of lease/leave and license agreement (registered / unregistered) in the individual name, which are not expired along with utility bill in the name of land lord/owner.

III * Identity & Address proof (Any one of the following)

- Valid Passport (unexpired): The passport should bear the photograph, address and signature of the applicant. Applicant's address and signature on AOF should be same as in the passport.
- Ration Card bearing the photograph of the Applicant.
- Voters' Identity Card: Voters' identity card with photograph of applicant.
- IRDA license in the name of the individual with address mentioned. (Identity and Address Proof)
- Photo Social Security Card (Smart Card) issued by Central/State Governments or Union territories. (Identity & Address Proof)
- Valid Driving License (unexpired): Should bear the photograph of the applicant.
- Bank Pass Book with photograph in name of applicant with existing Banker (Scheduled Commercial Bank) bearing the account holder's address with entries of at least one month from the preceding 3 calendar months from the date of AOF.
- Letter from existing banker (restricted to a Scheduled Commercial Bank). Letter has to be obtained in original on Bank's letterhead bearing the authorizing officers name and signature along with the stamp of the bank. The verification done should be for the name, photograph and address of the individual .