

## **Basic Loan Document Requirements**

### **- Documents required for Home Loan**

#### **List of Papers/ Documents applicable to all Applicants:**

- Employer Identity Card
- Loan Application: Completed loan application form duly filled in affixed with 3 Passport size photographs
- Proof of Identity (Any one): PAN/ Passport/ Driver's License/ Voter ID card
- Proof of Residence/ Address (Any one): Recent copy of Telephone Bill/ Electricity Bill/Water Bill/ Piped Gas Bill or copy of Passport/ Driving License/ Aadhar Card

#### **Property Papers Required:**

- Permission for construction (where applicable)
- Registered Agreement for Sale (only for Maharashtra)/Allotment Letter/Stamped Agreement for Sale
- Occupancy Certificate (in case of ready to move property)
- Share Certificate (only for Maharashtra), Maintenance Bill, Electricity Bill, Property Tax Receipt
- Approved Plan copy (Xerox Blueprint) & Registered Development Agreement of the builder, Conveyance Deed (For New Property)
- Payment Receipts or bank A/C statement showing all the payments made to Builder/Seller

#### **Account Statements Required:**

- Last 6 months Bank Account Statements for all Bank Accounts held by the applicant/s
- If any previous loan from other Banks/Lenders, then Loan A/C statement for last 1 year

#### **Required Income Proof for Salaried Applicant/ Co-applicant/ Guarantor:**

- Salary Slip or Salary Certificate of last 3 months
- Copy of Form 16 for last 2 years or copy of IT Returns for last 2 financial years, acknowledged by IT Dept.

#### **Required Income Proof for Non-Salaried Applicant/ Co-applicant/ Guarantor:**

- Business address proof
- IT returns for last 3 years
- Balance Sheet & Profit & Loss A/c for last 3 years
- Business License Details (or equivalent)
- TDS Certificate (Form 16A, if applicable)
- Certificate of qualification (for C.A./ Doctor and other professionals)

### **- Documents required for Business Loan:**

- Documents required as per the kind of Business Loan (i.e. Long-Term/ Short-Term/ Loan for Working Capital Management etc.) and the nature and requirements of the business.