

Documents for Mortgage Loan

(Please provide only self-attested copies, not original unless specified)

KYC (for each applicant)

1. PAN Card copy
2. Address proof: copy of Telephone bill / Passport/ ration card / Voter ID / Driving Licence
3. Application form completely filled up (contact us for the application form)
4. Passport sized Photo

Income Papers for each applicant (for Salaried)

1. Latest year Form 16 from employer
2. Proof of minimum 3 years overall work experience (such as appointment letter, experience certificate etc.)
3. Last 1 year bank statement
4. Other loan details (Personal Loan/Home Loan/ Mortgage Loan / Car Loan) - sanction letter, current outstanding, statement of account, when is last EMI payable (if applicable)

Income Papers (for Self-Employed)

1. Latest 3 years complete set of Income Tax returns – including P/L account, B/S, Form 3CB/3CD/ Computation of Income (in case of partnerships, each partners' returns required)
2. Memorandum & Articles of Association / Partnership Deed as applicable
3. Last 1 year bank statement (in case of partnerships, each partners' statement required)
4. Other loan details (Business Loan/Home Loan/ Mortgage Loan / Car Loan) - sanction letter, current outstanding, statement of account, when is last EMI payable (if applicable) (in case of partnerships, each partners' details required)
5. Where individual directors' rental income or other incomes are to be considered, above set of papers for each director required

Property Papers

XEROX copies only:

1. Sale deed
2. Construction agreement with builder (for flats)
3. Parent documents
4. Property tax paid latest
5. Approved Plan
6. Patta
7. Encumbrance Certificate