

Documents for Home 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. Agreement for Sale / Draft Sale Deed for flats
2. Latest Sale Deed in case of self-construction
3. Construction agreement with builder (for flats) / building estimate (for self-construction)
4. Parent documents
5. Approved Plan
6. Patta
7. Encumbrance Certificate