

CHECK LIST FOR HOUSING LOAN

1. Application form duly complete and signed
2. Two passport size photographs
3. **Proof of Identification : (any one)**
 - Election ID Card
 - Pan Card
 - Aadhar Card
 - Driving License
 - Photo Identity card issued by the current Employer
 - Passport
4. **Proof of Residence: (any one)**
 - Electricity Bill
 - Election ID Card
 - Telephone Bill (Landline)
 - Aadhar Card
 - Driving License
 - Photo Identity card issued by the current Employer
 - Passport
5. **For Salaried Persons**
 - Original / Certified copy of the latest salary slips for the past 3 months
 - Copies of IT returns of last 2 years duly acknowledged by IT Dept./IT assessment orders or Form 16 for last 2 years from the Employer
 - Undertaking from the employer for remittance of monthly installment, where ever feasible
 - Bank Account (Salaried Account) Statement for the last 6 months (in case of other Bank)
6. **For Non-Salaried Class/ Businessman/ Professional**
 - Latest 3 years Income Tax Returns (2 years in case of Professionals) including Computation of Income, Profit and Loss Account, Balance Sheet, Audit Report etc.
 - Shop Establishment Act
 - Tax Registration Copy
 - Company Registration License
 - Bank Statement for past one year
7. **Guarantor forms along with net worth proof /income proof (if applicable)**
8. **Guarantor's IT Return along with KYC Documents as mentioned in point No 3 & 4**
9. **In case of Takeover (Refinance):**
 - a. Loan outstanding statement as on date
 - b. Loan account Statement for last 12 months
 - c. Documents Acknowledgement Receipt from Bank
10. **Property Documents:**
 1. Receipts for payment made for purchase of the residential unit
 2. Copy of approved drawings of proposed construction/ purchase
 3. Permission from competent authority for construction of flat/house

4. Permission from competent authority under Urban Land Ceiling & Regulation Act 1976
5. Agreement for Sale/ Sale Deed/ Detailed Cost estimate from Regd. Architect/Engineer for the Property to be constructed.
6. Allotment letter from the Builder/ Co-Operative Society/Development authorities/ Association of apartment owners etc.
7. Other Documents depending upon:
 - a. Property to be purchased directly from Builder(Ready/ Under Construction)
 - b. Property Belonging to a Registered Co-Operative Housing Society
 - c. Purchase in resale
 - d. Direct Sale by any Development Authority
 - e. Construction of house on a separate plot of land

11. ADDITIONAL DOCUMENTS FOR NRIs

- Copy of the employment Contract (if the contract is in any language other than English, the same has to be translated into English and attested by Employer/ Indian Embassy)
- Copy of the Identity Card issued by the current Employer
- Continuous Discharge Certificate, if applicable
- Copy of latest work permit
- Copy of the Visa Stamped on the passport
- NRE Bank account passbook or statement of account
- Overseas Bank Account Statement for the last 6 months in which salary is credited
- A Salary certificate/income statement duly attested by our foreign office including subsidiary office/ certified by the competent authority available in the country may be produced. This may also include Chartered / Certified Accountants, Officials of Inland Revenue dept. (similar to Income Tax Authorities in India) or any other agency specified for the purpose. Where ever attestation is not possible, this may be submitted duly notarized.

12. ADDITIONAL DOCUMENTS FOR PIOs

1. A photocopy of the PIO Card or any of the under noted documents:-
2. Current Passport indicating birth place in India/ Abroad
3. Indian Passport, if held earlier
4. Parents or grandparents passport with details there in substantiating his claim of being PIO