

Documents required for Salaried Customer.

- Pan Card
- Residence proof (passport copy/ telephone Bill/ Mobile Bill/ Ration Card)
- Office ID proof
- Last 4 month salary Slip.
- Last 1yrs bank statement for salary A/c.
- Last 2yrs Form no.16
- Last 1 yrs bank statement for all other savings a/c
- Existing loans details sanction letter with 1yr repayment schedule.
- Co applicant mandatory above 30 lacs loan amount. (few banks considered single applicant)

FOR NRI SALARIED CUSTOMER

- Pan Card
- Residence proof of INDIA
- Full passport copy Xerox with entry and exit stamp.
- Last 4 months salary slip.
- Last 1 yrs bank statement for overseas salary a/c.
- Last 1 year NRE or NRO bank statement. (mandatory)
- Email ID of HR for confirmation of employment
- Existing loan details sanction letter for overseas and Indian loans.
- POA (Power of Attorney) Holder required any immediate blood relation.in the format of bank with 500/- Rs frank and notary.
- If customer is not in India then POA should be notarised from Embassy, then frank in India and Again Notarised in India.
- Overseas credit report is mandatory from customer end (TransUnion)

Documents required for Self Employed customer.

Proprietorship

- Company profile on letter head of company./ (website details)
- Pan card of proprietor
- Residence proof of proprietor (passport copy/ telephone Bill/ Electricity Bill)
- Office proof (Telephone Bill/ Electricity Bill/ GST registration copy all 3 pages)
- Udhyaam registration copy.
- GSTR 3B for last 12 months.
- Form 26As for Proprietor for last 2 years
- Last 3yrs ITR copies with acknowledgement receipt, computation of income, Audit report, 3CB 3CD, Profit and loss a/c, balance Sheet with all required schedule along with debtors and creditors list.
- Last 1yr bank statement for all current and CC or OD a/c.
- Last 1yr bank statement for all savings a/c for proprietor.
- Existing loans details required sanction letter with 1yr repayment schedule if loans are closed the closure letter.
- Debtors and Crs List for Last 2 yrs with Break up.
- Sales Purchase break up month wise for Current year
- Latest work order copies
- Net worth statement for proprietor.

Partnership Company/ LLP company

- Company profile on letter head of company./ (website details)
- Pan card of Company.
- Partnership Deed of company. For LLP (LLP DEED)
- Partnership registration certificate of company. (for LLP incorporation certificate)
- Office proof (Telephone Bill/ electricity bill/ GST registration copy all 3 page)
- Udhym registration certificate.
- Shareholding pattern along with list of partners on letter head of company with CA certification.
- GSTR 3B for last 12 months.
- Pan Card of all partners
- Residence proof of all partners (passport Copies/ telephone bill)
- Last 3yrs ITR copies with Acknowledgement receipt, Computation of income, Audit report, 3CB 3CD, Profit and loss a/c, balance Sheet with all required schedule along with debtors and creditors list.
- Sales Purchase ledger month wise for current year.
- Form 26As for Company and All Partners For last 2 years
- Last 1yr bank statement for all current and CC or OD a/c.
- Last 3 yrs ITR copies with computation of income, Capital A/c, Balance sheet, profit and loss a/c for all the individual partners.
- Last 1 yr bank statement for all savings a/c for all partners.
- Net worth statement for Company and all individual partners.
- Existing loans details of company and all individual partners with 1 yr repayment schedule. Sanction letter and if loans are closed then closure letter required.
- Latest work order copies required.

Pvt Ltd Company.

- Company profile on letter head of company.(web site details)
- Pan card of Company.
- MOA /AOA of company.
- Registration certificate of company.
- Annual return filled with ROC with form 20B and receipt.
- Form no 32 and Form no 18.
- Office proof (Telephone Bill/ electricity bill/ GST registration certificate)
- Udhyam registration certificate.
- GSTR 3B for last 12 months.
- Shareholding pattern on letter head of company with CA certification.
- List of Directors on letterhead of company.
- Pan Card of all Directors
- Residence proof of all Directors (passport Copies/ telephone bill)
- Form 26AS for company and All directors for last 2yrs
- Last 3yrs ITR copies with Acknowledgement receipt, Computation of income, Audit report, Directors report, 3CB 3CD, Profit and loss a/c, balance Sheet with all required schedule along with debtors and creditors list.
- Last 1yr bank statement for all current and CC or OD a/c.
- Last 3 years ITR copies with computation of income, Capital A/c, Balance sheet, profit and loss a/c for all the individual Directors.
- Last 1 year bank statement for all savings a/c for all Directors.
- Net worth statement for Company and all individual Directors.
- Existing loans details of company and all individual Directors with 1 yr repayment schedule. Sanction letter and if loans are closed then closure letter required.
- Latest work order copies required.
- 51 to 60 % of Directors or Shareholder has to be on loan.

Property Documents required for Home Loan from Builder

- Draft agreement for sale from builder.
- IOD
- Commencement certificate.
- 7/12 extract copy.
- Development agreement
- Power of attorney given by land owner to developer to develop and sell
- Copy of BMC approved plans.

Property Documents required for Home Loan for Resale case.

- Draft agreement for sale between buyer and seller.
- All previous chain agreement with stamp duty and registration receipt.
- Share certificate front and back copy.
- Society registration certificate.
- In Principal NOC from society for Sale.
- Latest electricity bill and maintenance bill copy of Seller
- Pan card of seller
- Occupation certificate. (OC copy)
- If OC is not available then Approved Plans Copy and CC required.
- Payment details for Seller required. Cancelled cheque or his photo copy or Bank Pass book front page Xerox copy.

Property Documents required for LAP Residential or Commercial

- Copy of registered agreement full set with registration receipt, stamp duty receipt and Index II.
- All previous chain of registered agreement with registration receipt, stamp duty receipt and Index II.
- Share Certificate front and back copy.
- OC Occupation certificate
- Approved plans copy with CC if OC is not available
- Society registration certificate.

In Home Loan OR LAP Balance transfer cases from other Bank or NBFC then Additional documents required.

- Original LOD (List of Documents) required from Bank
- Original Latest O/S letter required from Bank
- Last 1 year repayment schedule OR SOA

Property Documents required for Home Loan/ Commercial Purchase from Builder at the time of Disbursement if Individual Legal.

- Original Registered Agreement, Stamp Duty receipt, registration receipt, IndexII
- Original payment receipt from Builder
- Original NOC from Builder with builder stamp on all pages.
- Customer OCR / margin money clearance bank statement. For 20%
- Original Demand Letter
- Disbursement Book let to be signed and frank, by all Applicant and Co applicant.
- Pending processing fees DD or cheque to be collected.
- Security PDC to be collected as per bank process
- TDS Challan required if loan amount is above 50 lacs then only it is applicable.
- ECS to be stamp from bank need 3 copies.
- Accepted Sanction letter, also check if any sanction condition are their then compile all Sanction condition. (mandatory)
- IOD
- Commencement certificate.
- 7/12 extract copy.
- Development agreement
- Power of attorney given by land owner to developer to develop and sell
- Copy of BMC approved plans.
- If any PVT LTD co or PARTNERSHIP company are co applicant to the loan then Board resolution and Partnership Authority letter required on letter head of company with Common Seal. And sign by all partners and Directors respectively. As per banks format.
- Form 8 to be filed if property is in Pvt Ltd Company.

Property Documents required for Home Loan/ Commercial Purchase from Builder APF disbursement.

- Original Registered Agreement, Stamp Duty receipt, registration receipt, IndexII
- Original payment receipt from Builder
- Original NOC from Builder with builder stamp on all pages.
- Customer OCR / margin money clearance bank statement. For 20%
- Original Demand Letter
- Disbursement Book let to be signed and frank, by all Applicant and Co applicant.
- Pending processing fees DD or cheque to be collected.
- Security PDC to be collected as per bank process

- ECS to be stamp from bank need 3 copies.
- TDS Challan required if loan amount is above 50 lacs then only it is applicable.
- Accepted Sanction letter, also check if any sanction condition are their then compile all Sanction condition. (mandatory)
- If any PVT LTD co or PARTNERSHIP company are co applicant to the loan then Board resolution and Partnership Authority letter required on letter head of company with Common Seal. And sign by all partners and Directors respectively. As per banks format.

Property Documents required for Home Loan / Commercial Purchase for Resale case.

- Original registered agreement for sale between buyer and seller, along with Stamp Duty receipt, registration receipt and IndexII.
- All previous chain original agreement with stamp duty and registration receipt and IndexII
- Original share certificate. (If not issued by Society then should be mention in NOC)
- Original payment receipt
- Bank Statement for OCR clearance required.
- Society registration certificate.
- Original NOC from society with society stamp on all pages.
- Latest electricity bill and maintenance bill copy of Seller
- Pan card of seller
- Occupation certificate. (OC copy)
- TDS Challan required if loan amount is above 50 lacs then only it is applicable.
- If OC is not available then Approved Plans Copy and CC required.
- Payment details for Seller required. Cancelled cheque or his photo copy or Bank Pass book front page Xerox copy.
- Resale Affidavit to be frank and Notarised and signed by all Applicant and Co applicant.
- Disbursement Book let to be signed and frank, by all Applicant and Co applicant.
- Pending processing fees DD or cheque to be collected.
- Security PDC to be collected as per bank process
- ECS to be stamp from bank need 3 copies.
- Accepted Sanction letter, also check if any sanction condition are their then compile all Sanction condition. (mandatory)
- If any PVT LTD co or PARTNERSHIP company are co applicant to the loan then Board resolution and Partnership Authority letter required on letter head of company with Common Seal. And sign by all partners and Directors respectively. As per banks format.



- Form 8 to be filed if property is in Pvt Ltd Company.

IF IN RESALE ITS AN SELLER BT FROM OTHER BANK THEN ADDITIONAL DOCUMENTS REQUIRED.

- Original LOD and Latest Outstanding from Bank.
- All BT Kit as per Bank formats to be Signed and Frank by all applicant and Co applicant.

Property Documents required for LAP Residential or Commercial

- Original Registered Agreement, Stamp Duty receipt, registration receipt, IndexII, along with all previous chain agreement as per legal report requirement of bank.
- Original payment receipt.
- Original NOC from Builder/ Society with stamp on all pages.
- Society registration certificate.
- End Use letter to be collected as per bank format.
- Disbursement Book let to be signed and frank, by all Applicant and Co applicant.
- Pending processing fees DD or cheque to be collected.
- Security PDC to be collected as per bank process
- ECS to be stamp from bank need 3 copies.
- Accepted Sanction letter, also check if any sanction condition are their then compile all Sanction condition. (mandatory)
- If any PVT LTD co or PARTNERSHIP company are co applicant to the loan then Board resolution and Partnership Authority letter required on letter head of company with Common Seal. And sign by all partners and Directors respectively. As per banks format.
- Form 8 to be filed if property is in Pvt Ltd Company.

Questionnaire for Salaried

- Check customer age, for tenure calculation,
- What is Gross monthly take home and net monthly take home.
- What is the qualification
- How much is the work experience

- Annual CTC (cost to company break up) required coz if customer may have annual bonus. Incentive, variable component over and above basic.
- Check whether he has any other rental income
- Co applicant details if his income to be considered.
- Any loan details to obligate, if loan available then 1 year repayment req.
- Any investment details / assest details / first home second home.
- Family details for father/ mother / brother / children.

Questionnaire for NRI

- Check customer age, for tenure calculation,
- What is Gross monthly take home and net monthly take home.
- What is the qualification
- How much is the work experience in over seas
- Annual CTC (cost to company break up) required coz if customer may have annual bonus. Incentive, variable component over and above basic.
- Check whether he has any other rental income
- Co applicant details if his income to be considered.
- Any loan details to obligate in India and over seas loan.
- Any investment details / assets details / first home second home.
- Family details for father/ mother / brother / children.
- POA to be in blood relation
- Trans union report has to be provide by customer at the time of loginover seas cibil report

Questionnaire for Proprietor

- Check customer age, for tenure calculation,
- How many years in business
- What is the qualification for proprietor
- Check what is Capital, net profit, Turn over , Gross profit, banking for last 1 year so that we can decide which bank it will be fit
- Check what is nature of business in Audit report to understand in which business customer is
- Check COI (computation if income) for other income details.

- Check Balance sheet for all secured and unsecured loans
- Check debtors and creditors for last 2years
- Check whether he has any other rental income if yes then registered rent agreement with rent reflection required.
- Co applicant details if his income to be considered.
- Any loan details to obligate if any loans r their then repayment for 1 year required.
- If customer has OD then check amount sanction, whether its over utilised or not
- Any investment details / assets details / first home second home.
- Family details for father/ mother / brother / children.

Questionnaire for Partnership

- Check all partner age, for tenure calculation,
- How many years in business of partnership.
- What is the qualification for all partners.
- Check what is Capital, net profit, Turn over , Gross profit, banking for last 1 year so that we can decide which bank it will be fit for partnership co and all partners
- Check what is nature of business in Audit report to understand in which business customer is
- Check COI (computation if income) for other income details.
- Check all individual partners ITR, COI, Capital A/c , Profit and loss a/c , Balance sheet, to understand if they have other business or not.
- Check Balance sheet for all secured and unsecured loans
- Check debtors and creditors for last 2years
- Check whether he has any other rental income if yes then registered rent agreement with rent reflection required.
- Co applicant details if his income to be considered.
- Any loan details to obligate if any loans r their then repayment for 1 year required.
- If customer has OD then check amount sanction, whether its over utilised or not
- Any investment details / assets details / first home second home.
- Family details for father/ mother / brother / children.

Questionnaire for Private limited Company

- Check all Director age, for tenure calculation,
- How many years in business of co.
- What is the qualification for all Directors.
- Check what is Capital, net profit, Turn over , Gross profit, Directors remuneration banking for last 1 year so that we can decide which bank it will be fit for PVT co and all Directors
- Check what is nature of business in Audit report to understand in which business customer is
- Check COI (computation if income) for other income details.
- Check all individual Directors ITR, COI, Capital A/c , Profit and loss a/c , Balance sheet, to understand if they have other business or not.
- Check Balance sheet for all secured and unsecured loans details
- Check debtors and creditors for last 2years
- Check whether customer has any other rental income if yes then registered rent agreement with rent reflection required.
- Co applicant details if his income to be considered.
- Any loan details to obligate if any loans r their then repayment for 1 year required.
- If customer has OD then check amount sanction, whether its over utilised or not
- Any investment details / assets details / first home second home.
- Family details for father/ mother / brother / children.

Questionnaire for Property Type

- Type of property
- Home loan / Lap / Commercial Purchase / LRD /Home Loan Resale / BT /Top.....
- Age of property (property age should not above 50yrs) if above then Structural audit report required.
- Check all chain of agreement
- Understand the transfer in share certificate, accordingly arrange flow of agreement.
- Check if OC/ CC / Approved Plan copy, property tax receipt / Maintaince receipt
- If commercial property /Industrial property then Approved plan is mandatory, eve OC has come
- If BT case then Follow checklist of BT documents
- If Builder case follow check list for Builder documents
- If lap case follow checklist for Lap
- If home loan from builder then APF has to be mandatory and also RERA registration is Mandatory , IF OC has come for the property and builder purchase then RERA is not mandatory.
- Cost sheet from builder is Mandatory if builder purchase.
- If resale then draft copy and break for AV / Stamp duty /registration car park

