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- Home Loan
- Mortgage Loan
- Project Loan
- Business Loan
- Education Loan
- Agriculture Loan
- CIBIL Solutions ■

Documents Required For Loan :

Completed application form with one passport-size photograph.

All documents need to be self-attested.

Proof of Identity (PI) (any one of the following)

- Passport
- Election/Voter's ID
- Permanent driving licence
- Permanent Account Number (PAN) card
- Aadhaar Card

Proof of Present Residential Address (PRA) (any one)

- Passport
- Election/Voter's ID
- Permanent driving licence
- Society outgoing bill (only from registered societies)
- Electricity/water/telephone bill
- Gas bill (pipeline connection only)
- Property tax bill
- Domicile certificate with address issued by Municipal Corporation

The above PI and PRA is an indicative list and final documents acceptable are based on BANK's policy as applicable at the time of application of the loan.

Note:

If the address on the document submitted as PI by the prospective customer is the same as that declared by him/her in the Application form, the document may be accepted as a valid proof of both PI and PRA. If the address indicated on the document submitted for PI differs from the address mentioned in the Application Form, a separate proof of PRA should be obtained.



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Proof of age (any one)

- Passport
- Permanent driving licence
- PAN Card

The above proof of age is an indicative list and final documents acceptable are based on BANK's policy as applicable at the time of application of the loan.

Financial/Income documents required for Resident Indian

All documents need to be self attested
Listed below are the basic documents required,

Salaried individuals

- Latest 3 months' salary slips showing statutory deductions and
- Bank statements for last 6 months showing last 3 salary credits

Self-employed individuals

- Acknowledged IT returns for last 3 years (including e-acknowledgement)
- P&L account, balance sheet certified/ audited by a CA and computation of income for last 3 years with all annexures and auditor's report
- Primary bank account statements for last 6 months
- For Partners of the partnership firm, additionally Partnership Deed is required
- For Directors of the Private Limited companies additionally required:
 - Shareholding Pattern or Memorandum and Articles of Association duly attested by a CA
 - List of Directors

Consultant / Self-employed Professional

- Acknowledged IT returns for last 2 years (including e-acknowledgement)
- P&L account, balance sheet certified/ audited by a CA and computation of income for last 2 years with all annexures and auditor's report
- Primary bank account statements for last 6 months



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Financial/Income documents required for Non Resident Indian (NRI)

All documents need to be self attested
Listed below are the basic documents required,

Salaried

- Copy of valid Indian passport showing Visa stamps or copy of foreign passport/equivalent documents
- Copy of valid Visa/work permit/equivalent documents supporting the NRI status of the applicant accountholder
- Latest contract copy evidencing salary/salary certificate/wage slips
- Overseas bank account statements for last 6 months showing salary credits
- 6 months NRE/NRO account statements
- Local bureau report of the country where customer is based

Working in Merchant Navy

- Latest contract copy. If on 'home port' for more than 6 months this year, future contract copy is required
- Latest Continuous Discharge Certificate (CDC) for 3 years' employment proof
- Copy of passport for proof of identity
- Primary bank account statements for last 3 months
- Local bureau report of the country where customer is based (applicable if country of residence is other than India)

Self-employed

- Trade licence or equivalent document
- 6 months overseas bank account statements and NRE/NRO account statements
- Computation of income, P&L account and balance sheet for last 3 years certified by a CA/CPA or any other relevant authority as the case may be (or equivalent company accounts)
- Passport copy with valid Visa stamp
- Brief profile of the applicant and business in the specified format
- Local bureau report of the country where customer is based

Note: The above stated requirements/documentation is subject to change and is at the sole discretion of The Bank.

Checklist of Documents for Home Loan , Mortgage Loan, Loan against Property

List of papers / documents applicable to all applicants :

- Completed loan application
- 3 passport size photographs (including those affixed in loan application)
- Proof of identification: Electoral ID Card / Passport / Driving License / PAN card.
- Proof of residence: Electoral ID Card / Passport / Electricity Bill / Telephone Bill.
- Proof business address, in case of non- salaried borrowers
- Statement of bank account for the last six months
- Signature identification from present bankers
- Personal Assets and Liabilities Statements in Bank's standard format.
- Brief write up of securities charged in respect of other loans availed from our Bank/other Banks/ Housing & Auto Finance Companies /other sources.

For NRI/PIO borrowers:

- Completed loan application
- passport size photographs (including those affixed in loan application)
- Copy of passport including page containing visa stamping
- Copy of valid work permit.
- Copy of employment contract (and English translation duly attested by employer / consulate / embassy /our foreign office if it is in any other language)
- Latest salary certificate in original or proof of income in case of self employed / professionals.
- Copy of identity card issued by the employer.
- Proof of residence (driving license / utility bills etc.)
- Copy of continuous Discharge Certificate in respect of applicants employed in merchant navy.
- Brief write up on employment profile for the last 10 years.



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- Brief write up on the company / institution where employed i.e. its constitution, activity. Employee base sale / net profit (approx) etc.
- Statement of overseas bank account for the last six months which reflect credit of salary, savings etc.
- Power of Attorney, if applicable, duly stamped and notarized / attested by Indian Embassy / Consulate.

For guarantor (wherever applicable):

Personal Assets and Liability Statement

2 passport size photographs

Proof of identifications as above

Proof of residence as above

Proof business address as above.

Signature identification from his / her present bankers.

Additional documents required for salaried persons:

Original salary certificate for last month.

TDS certificate- Form 16 or copy of I.T. Returns for the last two financial years, duly acknowledged by I.T. Deptt.*

For professional /self- employed / businessmen

Three years I.T.Returns duly acknowledged by I.T Deptt./ I.T. Assessment Orders for computation of income*

Copies of challans in respect of advance payment of income tax*

(* photocopies to be kept for our records after verification of the originals with suitable nothing regarding verification of the original)



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Property documents

- a) Sale Deed, Agreement of Sale. Original Share Certificate(s) issued by the society.
- b) Land and Building tax paid receipts, possession certificate, and location sketch of property certified by revenue authorities.
- c) Letter of allotment from Housing Board /Society/ Private builder.
- d) Original receipts regarding advance payments towards purchase of flat .
- e) Non encumbrance certificate for the last 12/30 years.
- f) Original of land tax paid receipt and possession certificate issued by the revenue authorities.
- g) Copy of permission from Appropriate Authority and approved building plan (and also key plan / floor plan incase of purchase of flats)
- h) Original NOC under ULC Act 1976
- i) Copy of the relative order in case of conversion of agricultural land.
- j) Original No objection certificate from Housing Society / Builder
- k) Detailed estimate of cost of construction of House
- l) Letter from the Builder / Society /Housing Board intimating their account number and name of their bankers, for remittance of installment

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All the relevant information related to documents required for Business Loan.

1. ID Proof: Papers as proof of identity like Passport, Pan card, Voters ID Card and Driving License.
2. Address Proof
3. Proof of Continuity Of Business
4. Bank Statement 6 Months
5. Board Resolution (If pvt ltd co. is co-borrower/Partnership Authorization Letter {if partnership firm is co-borrower})
6. ITR & Statement Of Computation of Income – for last 2 Years .
7. CA Certified or Audited P/L Acc Statement and for >40 Lacs cases Audit report along with schedules of P&L and Balance Sheet – for last 2 years.
8. Latest ITR of Co-Applicants – For last 3 Years.
9. Ownership Proof of Residence or Office

Self Employed (Private Ltd. Co. and Partnership Firms) include Private Companies and Partnership firms in the Business of Manufacturing, Trading or Services.

- Minimum Turnover of Rs. 40 Lakhs.
- Years in business: Minimum of 3 years in current business and 5 years total business experience
- Business must be profit making for the last 2 years
- Minimum Annual Income (ITR): Rs. 1.5 Lakhs p.a.

Documents required:

- PAN Card
- Address Proof (Ration card Tel/ Electricity Bill/ Lease agreement/ Passport/Trade license /Sales Tax certificate)
- Bank Statement (latest 6 months bank)
- Last 3 Years ITRs (computation of income) Balance Sheet and Profit & Loss a/c. Audited or Certified by a CA
- Proof of continuation (ITR/ Trade license /Establishment /Sales Tax certificate)
- Sole Proprietor Declaration or Certified Copy of Partnership Deed, Certified true copy of Memorandum & Articles of Association & Board resolution (Original)

Self Employed (Individuals). include – Sole proprietors, Partners & Directors

Eligibility Criteria

- Minimum age of Applicant: 21 years
- Maximum age of Applicant at loan maturity: 65 years
- Years in business: Minimum of 3 years in current business and 5 years total business experience
- Minimum Annual Income (ITR): Rs. 1.5 Lakhs p.a.

Documents required:

- Proof of Identity (Passport / Voters ID card/ Driving License/PAN Card)
- Address Proof (Ration card Tel/elect. Bill/ Lease agreement/ Passport/ Trade license /Sales Tax certificate)
- Bank Statement (latest 6 months)



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- Latest ITR along with computation of income, Balance Sheet & Profit & Loss a/c for the last 2 yrs. Audited or Certified by a CA
- Proof of continuation (ITR/Trade license /Establishment /Sales Tax certificate)
- Other Mandatory Documents (Sole Prop. Declaration Or Certified Copy of Partnership Deed, Certified true copy of Memorandum & Articles of Association (certified by Director) & Board resolution (Original)

Property documents

- a) Sale Deed, Agreement of Sale. Original Share Certificate(s) issued by the society.
- b) Land and Building tax paid receipts, possession certificate, and location sketch of property certified by revenue authorities.
- c) Letter of allotment from Housing Board /Society/ Private builder.
- d) Original receipts regarding advance payments towards purchase of flat .
- e) Non encumbrance certificate for the last 12/30 years.
- f) Original of land tax paid receipt and possession certificate issued by the revenue authorities.
- g) Copy of permission from Appropriate Authority and approved building plan (and also key plan / floor plan incase of purchase of flats)
- h) Original NOC under ULC Act 1976
- i) Copy of the relative order in case of conversion of agricultural land.
- j) Original No objection certificate from Housing Society / Builder
- k) Detailed estimate of cost of construction of House
- l) Letter from the Builder / Society /Housing Board intimating their account number and name of their bankers, for remittance of installment

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