

Checklist of documents required for Real Estate Loans (Home Loans)

1. List of papers/ documents applicable to all applicants:

- a) Employer Identity Card
- b) Loan Application: Completed loan application form duly filled in affixed with 3 Passport size photographs
- c) Proof of Identity (Any one): PAN/ Passport/ Driver's License/ Voter ID card
- d) Proof of Residence/ Address (Any one): Recent copy of Telephone Bill/ Electricity Bill/Water Bill/ Piped Gas Bill or copy of Passport/ Driving License/ Aadhar Card

2. Property Papers:

- a) Permission for construction (where applicable)
- b) Registered Agreement for Sale (only for Maharashtra)/Allotment Letter/Stamped Agreement for Sale
- c) Occupancy Certificate (in case of ready to move property)
- d) Share Certificate (only for Maharashtra), Maintenance Bill, Electricity Bill, Property Tax Receipt



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- e) Approved Plan copy (Xerox Blueprint) & Registered Development Agreement of the builder, Conveyance Deed (For New Property)
- f) Payment Receipts or bank A/C statement showing all the payments made to Builder/Seller

3. Account Statement:

- a) Last 6 months Bank Account Statements for all Bank Accounts held by the applicant/s
- b) If any previous loan from other Banks/Lenders, then Loan A/C statement for last 1 year

4. Income Proof for Salaried Applicant/ Co-applicant/ Guarantor:

- a) Salary Slip or Salary Certificate of last 3 months
- b) Copy of Form 16 for last 2 years or copy of IT Returns for last 2 financial years, acknowledged by IT Dept.

5. Income Proof for Non-Salaried Applicant/ Co-applicant/ Guarantor:

- a) Business address proof
- b) IT returns for last 3 years
- c) Balance Sheet & Profit & Loss A/c for last 3 years



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- d) Business License Details(or equivalent)
- e) TDS Certificate (Form 16A, if applicable)
- f) Certificate of qualification (for C.A./ Doctor and other professionals)



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