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List of KYC Documents NRIs/OCIs should Submit for Home Loan

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Like Resident Indians, NRIs (Non-Resident Indian)/OCIs (Overseas Citizen of India) who want to apply for a Home Loan in India are required to



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An NRI or OCI can also [apply for a Home Loan](#) in India for the purchase of a residential property. Like Resident Indians, they too should fulfil the eligibility requirements and complete the loan application formalities, like KYC document submission, to get their Home Loan approved.

Which KYC documents should NRIs/OCIs submit for a Home Loan application?

Following KYC documents are required to be submitted along with the [Home Loan application](#), for an NRI/OCI individual customer:

1. Valid Passport copy as ID proof
2. Valid Work Visa or Employment Visa or Residence Permit as NRI status proof
3. Copy of the Work Permit/Labour Card/Identity Card/Contract Agreement (applicable only for the Gulf customers).
4. Overseas Citizen of India (OCI) card ((applicable only for qualified OCI holders of the foreign nationality)).
5. Overseas Address Proof (latest Utility bill, Property Tax bill, documents issued by Government/Regulatory bodies overseas etc.
For the complete list, please or -
6. India Address Proof (only if selected as communication address)- same as mentioned above
7. PAN Card or FORM 60. (PAN Card issued in India is no longer considered a valid proof of identity.)

Note: All KYC documents must be self-attested and the original documents must be verified by an



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- Authorised Officials of Overseas branches of Scheduled Commercial Banks, registered in India
- Branches of Overseas banks with whom Indian banks have relationships
- Notary Public abroad
- Court Magistrate
- Judge
- Indian Embassy/Consulate General in the country, where the non-resident customer resides

Note that these are only **KYC documents for NRI/OCI**. To apply for a Home Loan, an applicant must also submit the documents related to their income, employment, Bank Account Statement that will be purchased along with the loan amount.

What if an NRI/PIO (Person of Indian Origin) applicant has already completed KYC?

KYC or Know Your Customer is now mandatory to access any financial services in India. If an NRI or OCI has already completed KYC, for instance, while investing in Mutual Funds or opening a Bank Account, it is possible that the lender might not require KYC documents.

However, the KYC should have been completed after gaining the NRI or PIO status. If an NRI has completed KYC as a Resident Indian in the past, they will be required to complete the KYC again, as an NRI. With a KYC status check online, applicants can confirm whether their KYC is completed.

Home Loans for NRIs and PIOs



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