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| **HOME LOAN(Resident)- CHECKLIST- REVISED** | | | | | |
| **Branch** | | Westhill Branch | | | |
| **Customer Name** | | Mr.Ananthu E M | | | |
| **DSA Name and ID , if Lead is generated by DSA** | | Rajulas T  DSA09325 | | | |
| **Purpose of Loan :** | | HL PLOT PURCHASE + CONSTRUCTION | | | |
| **Loan Amount Recommended** | | Rs.15 LACS | | | |
| **Name & number of contact person at Branch** | |  | | | |
|  | | | Tick Mark | | |
|  | | | Applicant | Co-applicants / Guarantors | |
| 1 | **APPLICATION FORM AND FORM 135 :** | | ✓ | ✓ | |
| 1. Application Form (with the co-applicant/ guarantors) duly filled in and signed, including details pertaining to product / scheme / insurance etc | |
| 1. Recent passport size photograph of borrower / co-borrower affixed on application form / form -135. | | ✓ | ✓ | |
| 1. Details / Information mentioned on application form / form 135 are matching with supporting documents i.e. KYC Documents ( e.g. Name, Address , DOB etc ) /employment details / bank account details / property details etc | | ✓ | ✓ | |
| 1. All the pages of application and From 135 is legible and readable | | ✓ | ✓ | |
|  | 1. Criteria for PMAY application are met as per NHB guidelines ( EWS / LIG / MIG-1 / MIG-2 )**- Mandatory Check list for PMAY loan (BCC/BR/458 dated 31.07.2020) enclosed or not?** | |  |  | |
|  | 1. **All the pages of the application form and Form 135 should be duly signed; Income details, place, assets/liabilities all to be filled in.** | | ✓ | ✓ | |
|  | 1. **Application date should be prior to LSR, Valuation and PS0I date** | | ✓ | ✓ | |
| 2 | **KYC AS PER BANK GUIDELINES** | | | | |
| 1. **Pan Card** | | ✓ | ✓ | |
| 1. **Aadhaar Card** | | ✓ | ✓ | |
| 1. KYC documents **are duly attested by applicants of the loan** | | ✓ | ✓ | |
| 1. KYC documents –**OSV (Original Seen & Verified) done by Bank official with sign, Name & EC no.** | | ✓ | ✓ | |
| 1. Copy of OCI Card (Applicable in case of OCI) **duly attested and OSV done** | |  |  | |
| 1. Employee ID Card | | ✓ |  | |
| 1. All the documents are legible and readable | | ✓ | ✓ | |
| 3 | **EMPLOYMENT/ INCOME RELATED/ BUSINESS RELATED DOCUMENTS** | | | | |
| **- Salaried** - | | | | |
| 1. Last 3 Month Salary Slip ( Salary Credit to verify from Bank Statement )   To be self attested and OSV by bank official | | ✓ |  | |
| 1. 6 m salary credit account statement- To be self attested and OSV by bank official | | ✓ |  | |
| 1. Form-16 / 26 AS – Last FY- To be self attested and OSV by bank official | |  |  | |
| 1. Appointment / Promotion / Confirmation / Increment Letter ( wherever   applicable ) / Relieving letter from the previous emloyer in case of employment ofthe applicant is less than one year with current employer. | |  |  | |
| **Non Salaried – Self Attested by Applicant** | |  |  | |
| 1. Last 2 Years Income Tax Return with computation for Individuals & firm (proprietorship/partnership /company / | |  |  | |
| 1. Audited / Chartered Accountant certified Balance Sheet and P&L accounts forlast 2 years with schedules of firm/company | |  |  | |
| 1. 6 M account statement of individual and firm – self attested | |  |  | |
| 1. Valid Business Proof / Stability ( Registration Certificate, Shop Establishment licence, GSTCertificate etc )- self attested and OSV | |  |  | |
| 1. Income Tax Challan / TDS Certificate -16A / Form 26 AS | |  |  | |
| 1. Income certificate from village officer in case of agriculturist with supporting documents for land holding | |  |  | |
|  | 1. Proof of business **for each head of income shown in the assessment order** (In case any proper proof of business is not available, branch may give recommendation letter duly verifying the activity of the applicant/s, and confirm whether the activity and income is satisfactory and recommend to consider the income for eligibility) 2. Supportive documents as income declared in ITR computation sheet like rentalagreements for rental income etc. | |  |  | |
| 4 | **Banking / Bank Statement :** | |  |  | |
|  | 1. Last 6 months complete & updated bank statement - Salaried - Salary / Saving A/C | | | | |  | |  |
| 1. Bank Statement should be duly signed /self attested by borrower, co-borrower/s and guarantor/s. | | ✓ |  | |
| 1. Bank statement should be duly signed / attested by customer's bank and OSV done by bank official with seal and sign along with EC number & name ( in case ofcopies ) | | ✓ |  | |
| 5 | **Bureau Reports** | |  |  | |
|  | 1. **CIBIL / Equifax Live Loans -**   Submit loan A/c statement , sanction letter , closure letter ( if any ) | | ✓ | ✓ | |
| 1. **Justification/s or deviation/s recommendation to be submitted wherever credit history shows overdues, delinquencies, write-off, settlements in credit card or Non credit cardFacilities and in case of credit vision score below 701**   No dues certificate & Account statements to be provided where DPD/Write off/ settlements observed. | |  |  | |
| 6 | **Pre-Inspection Report** | | | | |  | |  |
| 1. Pre-sanction report should be complete in all aspects covering vital information and clarifications regarding against adverse remarks if any .   (**Name / Address / Purpose of Loan / Proof for Verification of Address / Occupation & Employment Details / Income Details / Bank & Loan Outstanding Details / Details of Property to be Purchased etc to be filled properly**  **/ Visiting Officer's Remarks - Residence Ownership &Verification , Proposed Property Verification with Boundaries**. | | ✓ | ✓ | |
| 1. **Visiting Officer's Remarks about- 1) residence verification (present & Permanent address)** | | ✓ | ✓ | |
| 1. **Visiting Officer's Remarks about- 2) proposed property- land mark, boundary verification, two wheeler/four wheeler accessibility, marketability** | | ✓ | ✓ | |
| 1. **Visiting Officer's Remarks about- 3) present stage of construction/ due diligence about seller (seller KYC and contact) in case of purchase** | | ✓ | ✓ | |
| 1. **Visiting Officer's Remarks about- 4) employment/business verification-** | | ✓ | ✓ | |
| 1. Pre-sanction report should be**recommended from PSI angle** and duly signed & stamped by bank official along with date, name & EC number. | | ✓ | ✓ | |
|  | 1. Pre-sanction report should contain location map drawn by visiting officer with nearby landmarks/ routes and photographs- enclosed? | | ✓ | ✓ | |
|  |  | |  |  | |
| 7 | **Title Clearance Report (TCR) :** | | | | |
| 1. TCR should be in prescribed format from empanelled lawyer / advocate as per bank's guideline (**Remarks against all 20 points in TCR should be duly updated and clearly mentioned)** | | | ✓ | |
| 1. **TCR - Search report with receipt should be available for 30 years** | | | ✓ | |
| 1. Whether the legal opinion is **based on the original title deeds**, sale agreement and other property related documents (not applicable if property is already mortgaged) | | | ✓ | |
| 1. If property is already mortgaged, TCR should be **based on certified copies** and List of documents mortgaged from existing lender | | | ✓ | |
| 1. Advocate has to compare original deed with certified copy of primary deed and comment about its genuineness in his TCR report (not applicable if property is already mortgaged) | | | ✓ | |
| 1. If any of the property transferred to the legal heirs (ancenstral property) on account of death of the property owner, there should be **a legal heirs/ succession certificate- complied?** | | | ✓ | |
| 1. If mortgagor is claiming ownership of property **on the basis of Will deed** or any of prior deed is will deed, advice panel advocate to obtain probated will or has to comply the guidelines issued by our circular BCC/BR/103/352 dated 10.12.2011 and BCC/legal/112/39 dated 24.01.2020- complied ? | | | ✓ | |
| 8 | **Valuation Report :** | | |  | |
| 1. Valuation report should be in prescribed format from empanelled valuer as per bank's guideline | | | ✓ | |
| 1. Valuation report and photographs should be duly signed & stamped by valuer along with name & date. Name of the owner and property details should be accurately updated inreport. | | | ✓ | |
| 1. **Valuation report should be signed by bank official with remarks -"Seen & Noted"** | | | ✓ | |
| 1. Valuation report should contain Google location map | | | ✓ | |
| 1. **Valuation report should cover all required information as per bank's guideline and requirement**   Year / Date of Construction or Purchase , Age of the Property , Market Value / Realizable Value / Distress Sale Value / GovtGuideline Value , Structure Soundness Certificate (Prop > 20 years old), Occupancy details, Residual Property Life, Clear Property Photographs, Approved Plan details and confirmation that it is built according to approved plan, orientation of the property, comment on marketability etc. | | | ✓ | |
|  | 1. If Loan amount is > 2 Crs or Property Value > 5 Crs - Second Valuation to be submitted | | | ✓ | |
|  | 1. Detailed estimated with item wise & its cost to be vetted by panel valuer wherever finance is proposed for construction. | | | ✓ | |
| **9** | **Property Documents :** | | | | |  |
| 1. Property documents as per LSR | | | | ✓ |
| 1. Approved Building Plan and Permit- copy | | | | ✓ |
| 1. Valid sale agreement copy- in case of purchase | | | | ✓ |
| 1. In case of loss of chain documents , copy of FIR & publication in newspaper and its response from pubic if any be scrutinized by the advocate | | | |  |
| 1. **RERA certificate / details to be submitted wherever applicable** | | | | ✓ |
| 1. Source / Proof of Margin Money/Bills and receipts for amount paid to Builder / Seller / Suplier wherever applicable | | | | ✓ |
| 1. Project approved / finance by our Bank - submit master TCR, approval letter and escrow a/c if project finance. | | | | ✓ |
| **10** | **Take Over** | | | | |  |
|  | 1. **Existing Loan Account Statement/ Statement of accounts for Last 1 Years ( Takeover Cases )** | | | |  |
|  | 1. List of Documents in respect of property documents submitted to Bank / FI duly acknowledged by Bank / FI ( Takeover ) | | | |  |
|  | 1. Sanction Letter & Repayment Schedule / Amortisation Chart ( Takeover ) | | | |  |
|  | 1. **Foreclosure Letter ( For Outstanding Loan Amount ) - Can be taken prior to disbursement,** | | | |  |
| **11** | **In case of existing borrower** | | | |  |
|  | 1. **In case of existing borrower, comments of the inspecting officer as per the latest ZIAD / concurrent auditor report / MMR/Cremonetc& comments / replies /compliance of the Branch, Existing CERSAI ID, valid Insurance copy** | | | |  |
|  | 1. **Deviation recommendation in case of extension of EM from one retail/msme loan to retail loan** | | | |  |
| **12** | **Other Important documents as case to case basis** | | | |  |
|  | 1. Due diligence of seller as per BCC:BR:112/414 dtd 14/07/2020- in case of purchase-   Seller KYC documents obtained and verified | | | |  |
|  | 1. CRE clarification with documentary proof if Bureau reports / financial statement reflects that the applicant is having more than two house properties/ availed two housing loans already availed and closed as per Bureau reports | | | |  |
|  | 1. Power of Attorney (POA) should be attested by our country’s consulate abroad or Registered with SRO (Not by Notary). | | | |  |

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| Special Remarks   1. We discussed with the applicants about group credit life insurance and impressed upon them to avail the same. Applicants are **interested/not interested** ✓to avail the same from Indiafirst Life Insurance Company. Premium for the same is Rs.\_\_\_\_\_\_\_\_\_\_. 2. Applicant will fund the same from his own source at the time of sanction of loan   Or  Applicant requested to sanction Suvidha Loan for Rs.\_\_\_\_\_\_ as per eligibility0   1. Applicant is not interested due to following reason:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   If any other remarks to convey.... |

We hereby confirm that branch verified all above documents along with originals and confirm the genuineness of the same before forwarding. The original of all the relevant documents scrutinized by the advocate are held on our record. We therefore recommend to sanction **Housing Loan of Rs.15 lacs** to Mr.Ananthu E M for a period of 360 months

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| Place:Kozhikode  Date:04.01.2025 |  |  |
| Signature of BM  Name :Abdul Manaf V |  |  |
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