

HOME  
LOAN



PERSONAL  
LOAN



BUSINESS  
LOAN



BALANCE  
TRANSFER



CREDIT  
CARDS



EDUCATION  
LOAN



CAR  
LOAN



WORKING  
CAPITAL



CHILD  
PLANS



HOME  
INSURANCE



ENDOWMENT  
PLAN



VEHICLE  
INSURANCE



TERM  
INSURANCE



FIRE  
INSURANCE



PERSONAL  
ACCIDENT



TRAVEL  
INSURANCE



HEALTH  
INSURANCE









PENSION  
PLANS

# Home Loan Documentation

Table of Contents:

Contents

 Salaried .....	3
 Self Employed .....	3
Proprietorship Firm.....	3
Partnership .....	4
Private Limited .....	4
 SELF EMPLOYED PROFESSIONAL.....	5
 PROPERTY DOCUMENTS if purchasing from Builder .....	5
 PROPERTY DOCUMENTS if Resale Property .....	5
 Balance Transfer .....	5

---

**All copies should be OSV and KYC Customer attested**

---

### Salaried

<b>Customer KYC</b>	Valid Passport
	Voter ID Card
	Aadhaar Card
	Valid Driving Licence
<b>Proof of income</b>	Last 3 months' Salary Slips
	Last 6 months' Bank Statements, showing salary credits
	Last and Current FY Form-16 and IT returns
<b>Other documents</b>	Employment Contract / Appointment Letter in case current employment is less than 1 year old
	Last 6 months' Bank Statements showing repayment of any ongoing loans
	Passport size photograph of all the applicants / co-applicants to be affixed on the Application Form and signed across
	Cheque for processing fee

---

### Self Employed

#### Proprietorship Firm

---

##### Individual KYC

PAN Card (Borrower and Co-Borrower)

Address Proof ( Utility bill, Passport, Aadhar Card, Driving License)

Ownership proof (Electricity bill in name of company or Individual)

##### Company KYC

Office Proof ( Shop and Establishment Certificate /Gumasta or other registered document)

Office Utility bill in the name of office (Phone or Electricity bill)

Memorandum and Articles of Association

Other Documents ( VAT, Service Tax, Sales/Purchase)

Business Profile & Latest Form 26 AS

##### Latest 3 Years Financials

ITR Saral Page and Computation of Income

Tax Audit Report (Form 3CB and 3CD) (42 Points)

Last 3 years Balance sheet and Schedules attested by CA

Last 3 years Profit and Loss and Schedules attested by CA

Latest 6 Months or 1 year Banking for all accounts

Sanction Letters (CC sanction letter Mandatory) and running loan Statement Of Account

Contact Details (Mobile no, Landline no, Email ID)

Passport size photograph of all the applicants / co-applicants to be affixed on the Application Form and signed across

Cheque for processing fee

---

## Partnership

Company Pan Card
Company Utility bill in the name of office (Phone or bill)
Partnership Deed
PAN Card (All the Partners compulsory)
Address Proof ( Utility bill, Passport, Aadhar Card, Driving License)
Ownership proof (Electricity bill in name of company or Individual)
Other Documents ( VAT, Service Tax, Sales/Purchase)
Business Profile & Latest Form 26 AS
Latest 3 Years Financials (FY 15-16,14-15,13-14)
ITR Saral Page and Computation of Income
Tax Audit Report (Form 3CB and 3CD) (42 Points)
Last 3 years Balance sheet and Schedules attested by CA
Last 3 years Profit and Loss and Schedules attested by CA
Latest 6 Months or 1 year Banking for all accounts
Sanction Letters (CC sanction letter Mandatory) and running loan Statement Of Account
Contact Details (Mobile no, Landline no, Email ID)
Passport size photograph of all the applicants / co-applicants to be affixed on the Application Form and signed across
Cheque for processing fee

## Private Limited

Company Pan Card
Company Utility bill in the name of company (Phone or Electricity bill)
Memorandum and Articles of Association of the Company
List of Directors and Shareholders with their individual shareholding certified by a CA / CS
PAN Card of shareholders having minimum 51% required
Address Proof ( Utility bill, Passport, Aadhar Card, Driving License)
Ownership proof (Electricity bill in name of company or Individual)
Other Documents ( VAT, Service Tax, Sales/Purchase)
Business Profile & Latest Form 26 AS
Latest 3 Years Financials (Financial Year 15-16, 14-15, 13-14)
ITR Saral Page and Computation of Income
Tax Audit Report (Form 3CB and 3CD) (42 Points)
Auditors Report and Annexure to Auditors report
Directors report
Last 3 years Balance sheet and Schedules attested by Chartered Accountant
Last 3 years Profit and Loss and Schedules attested by Chartered Accountant
Latest 6 Months or 1 year Banking for all accounts
Sanction Letters (CC sanction letter Mandatory) and running loan Statement Of Account
Contact Details (Mobile no, Landline no, Email ID)
Passport size photograph of all the applicants / co-applicants to be affixed on the Application Form and signed across
Cheque for processing fee

## SELF EMPLOYED PROFESSIONAL

Individual KYC

PAN Card (Borrower and Co-Borrower)

Address Proof ( Utility bill, Passport, Aadhar Card, Driving License)

Ownership proof (Electricity bill in name of company or Individual)

Education qualification certificate

certificate of practice

Latest 6 Months or 1 year Banking for all accounts

Cash/Income Receipts of a year

Sanction Letters (CC sanction letter Mandatory) and running loan Statement Of Account

Passport size photograph of all the applicants / co-applicants to be affixed on the Application Form and signed across

Cheque for processing fee

## PROPERTY DOCUMENTS if purchasing from Builder

Copy of latest sale agreement or Draft Agreement Copy

BMC or other Authority approved plan copy {If OC is not Available}; CC Copy

OC Copy {in some cases you may have OC}

Payment Schedule and receipts of payments from Builder

Allotment letter from Builder

Builder NOC in Bank Format on Letter Head. {We will send to Customer}

{CIDCO or other authority Area NOC is requires in their Format with Bank name}

Other as per Legal report of Bank

## PROPERTY DOCUMENTS if Resale Property

Copy of all Previous Chain Agreement

Copy of latest sale Agreement or Draft Agreement Copy

Share Certificate Front & Back Side Copy {If Issued}

In some banks Transfer form will be needed

Copy of Stamp duty and Registration Recites of all previous Chain Agreement

OC Copy; Copy of BMC Approved Plan & CC Copy{If OC is not Available}

Society NOC in Bank Format on Letter Head (post sanction)

{CIDCO or other authority Area NOC is requires in their Format with Bank name}

## Balance Transfer (additional documents)

Statement of Account

List of Documents (from current bank)

Foreclosure Letter