

HOME LOAN – DOCUMENT REQUIREMENTS

(India – Karnataka)

Provided by:

Capital Core Finance

Your Trusted Loan Consulting Partner

Dear Client,

To process your **Home Loan application**, the following documents are required.

Please read the checklist carefully based on whether you are a **Salaried Individual** or a **Business Owner / Self-Employed Applicant**.

1. KYC DOCUMENTS

(Mandatory for All Applicants)

- PAN Card
- Aadhaar Card / Passport / Voter ID / Driving Licence
- Address Proof
(Aadhaar / Passport / Utility Bill / Rental Agreement)
- Recent Passport-size Photograph

2. INCOME DOCUMENTS

(Based on Applicant Type)

A. SALARIED / PERSONAL APPLICANT

Please submit the following documents:

- Salary Slips – **Last 3 Months**
- Bank Statement (Salary Account) – **Last 6 Months**
- Form 16 – **Last 2 Years**
- Form 26AS – **Last 2 Years**
- Employee ID Card
- Offer / Appointment Letter *(if required)*
- Existing Loan Statements *(if any)*

B. BUSINESS OWNER / SELF-EMPLOYED APPLICANT

Please submit the following documents:

- PAN Card & Aadhaar Card
- Udyam Registration Certificate (MSME)
- GST Registration Certificate *(if applicable)*

- GST Returns – **Last 6 Months**
- Business Registration Documents
(*Trade License / Shop & Establishment Act / Partnership Deed / MOA & AOA*)
- Bank Statements – **Last 6 to 12 Months**
- Income Tax Returns (ITR) – **Last 2 to 3 Years**
- CA-Certified Balance Sheet & Profit & Loss Statement
(*Last 2 Years*)
- Proof of Business Continuity
(*Sales Invoices / ITR Filing / Valid Business License*)
- Existing Loan Statements (*if any*)

3. PROPERTY DOCUMENTS

(Mandatory for All Home Loans)

(Documents related to the property being purchased)

A. NEW BUILDER PROPERTY

- Builder Agreement / Sale Agreement
- Allotment Letter
- Detailed Cost Sheet
- NOC from Builder
- OC (Occupancy Certificate) or CC (Completion Certificate)
- Approved Building Plan
- Land Title Documents

B. RESALE PROPERTY

- Sale Agreement
- Mother Deed / Title Deed
- Encumbrance Certificate (EC – Minimum 13 Years or Full EC)
- Latest Property Tax Paid Receipts
- Khata Certificate & Khata Extract (*Karnataka*)
- Previous Sale Deeds (Chain Documents)
- Latest Utility Bills (*Water / Electricity*)

C. UNDER-CONSTRUCTION PROPERTY

- Builder Demand Letter
- Payment Receipts
- Construction Status Report
- RERA Registration Documents

4. SECURED LOAN DOCUMENTS

(Home Loan is Always a Secured Loan)

A. PROPERTY VERIFICATION (*Bank Mandatory*)

- Legal Opinion (*Bank-approved Advocate*)
- Technical / Valuation Report (*Bank-approved Valuer*)

B. KYC & INCOME DOCUMENTS

- As per applicant type (*Salaried or Business Owner*) listed above

C. ADDITIONAL REQUIREMENTS (*If Required by Bank*)

- Additional Property Documents
(*For higher loan eligibility or top-up loan*)
- Guarantor Documents (*if requested by lender*)

NEXT STEP

If you have reviewed and understood the above requirements and wish to proceed with your **Home Loan application**, please contact us through our official website:

 www.capitalcorefinance.com

Our team will assist you with **eligibility assessment, bank selection, legal verification, documentation, and faster approvals.**

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