

## **Home Loan / Mortgage Loan Checklist**

- Photographs – 4 Nos. for Applicant and 2 nos. for Co-Applicant / Guarantors
- Identity Proof – PAN Card / Passport / Driving License / Voter ID Card / UID (Aadhaar) Card / NREGA Job Card (Preferably PAN Card)
- Address Proof – UID (Aadhaar) Card / Passport / Driving License / Voter ID Card / NREGA Job Card. (Preferably Aadhaar Card)
  
- **Salaried Persons –**
  - Employee ID Card
  - Latest 3 Months' Salary Slips / Latest Salary Certificate
  - Last 3 Year's IT Returns with Form No. 16.
  - Latest 6 month's Salary and other Savings Bank Account Statements
  
- **Self Employed / Businessman –**
  - Business Licenses –  
Prop. Firm – Prop. PAN Card, Shop Act / Udyam Registration, GST Certificate.  
Partnership Firm – PAN Card, Partnership Deed with Registration Certificate, Shop Act / Udyam Registration, GST Certificate etc.  
Company – PAN Card, Registration Certificate, MOA & AOA.
  - Professional Qualification Certificate for Self Employed
  - Latest 3 year's IT Returns with Computation of Income, financial statements, form 26AS and Audit Report.
  - Latest 6 Month's Savings, Current / Cash Credit Account Statement/s (As applicable) – Preferably E-statements.

### **Applicant / Co-Applicant (Additional Documents) -**

- Existing Loan Account Statements with Sanction Letters (If availing any loans at present)
- Appointment Letter if current job is less than 6 months old / on probation at Current Job.
- Employer's undertaking in the Bank's Format (If Applicable).
- Additional income details (If any) – Rental Income, Other Income etc. (Documentary Proof for the same is required).

### **Refer Separate Checklist for Property Documents (Property Type-wise).**

#### **• In case of Takeover of Loan –**

- ✓ Sanction Letter of Existing Banker;
- ✓ Loan Account Statement from Account Opening to till date;
- ✓ List of original title documents deposited with Existing Banker;
- ✓ Outstanding Balance / Foreclosure Letter;
- ✓ Valuation report from Bank's Panel Valuer;
- ✓ Existing Insurance Policy of the Property.

**All copies need to be self-attested and verified from Original by the Bank Official.**