



# Home Loans Documents

1. Completed Home Loan Application Form
2. Passport size Photographs
3. Proof of Identification: (Any one of the below)
  - PAN Card
  - Passport
  - Aadhaar Card
  - Voter's ID Card
  - Driving License
4. Proof of Age: (Any one of the below)
  - Aadhaar Card
  - PAN Card
  - Passport
  - Birth Certificate
  - 10th Class Marksheet
  - Bank Passbook
  - Driving License
5. Proof of Residence: (Any one of the below)
  - Bank Passbook
  - Voter's ID
  - Ration Card
  - Passport
  - Utility bills (Telephone Bill, Electricity Bill, Water Bill, Gas Bill)
  - LIC Policy Receipt
  - Letter from a recognized public authority verifying the customer's address



## 6. Income Documents:

### For Salaried Individuals:-

- Certified letter from Employer
- Payslip of last 2 months
- Increment or Promotion letter
- IT returns of past 3 years

Apart from the proof of income of the salaried individual, he would also have to furnish any investment proofs (like fixed deposits, shares, etc) and his passport-size photographs.

### Self Employed:

- Income Tax Returns (ITR) of last 3 years
- Balance Sheet and Profit & Loss Account Statement of the Company/Firm (duly attested by a C.A.)
- Business License Details (or any other equivalent document)
- The license of Professional Practice (For Doctors, Consultants, etc.)
- Registration Certificate of Establishment (For Shops, Factories & Other Establishments)
- Proof of Business Address

## 7. Property Documents Required For Home Loan:

- NOC from Society/Builder
- A detailed estimate of the cost of construction of the house
- Registered Sale Deed, Allotment Letter or Stamped Agreement of Sale with the Builder (original document)
- Occupancy Certificate (in case of ready-to-move-in properties)
- Property Tax Receipts, Maintenance Bills and Electricity Bills
- Receipts of the advance payments made towards the purchase of flat (original document)
- An approved copy of the building plan (key plan/floor plan in case of purchase of flats)
- Original of the land tax paid receipt and possession certificate as issued by the revenue authority
- Payment receipt or bank account statements showing payments made to the Builder or Seller