

Home Loan

Common Documents for all Segments

- Photocopy of NID/Smart card
- 3 copies of Passport size lab print photograph
- Business card/Office ID copy
- Latest E-TIN certificate or tax-payment slip
- Latest utility bill Copy
- Recent 02 passport size lab print photograph, NID, Office ID, Business Card etc. of Guarantor (if any)
- Sanction letter and repayment statement of existing loans (if any)

Documents for Salaried Person

- Letter of Introduction (LOI)/Salary Certificate
- Pay-slip/ Salary Sheet/ Vouchers for last 6 months
- Bank Statement for last 6 months

Documents for Self-Employed/Professionals like Doctors, Engineers, Accountants, Architects etc.

- Self-income declaration on Professional Pad, Letter head etc.
- Bank Statement for last 1-year with professional income reflection
- Latest Professional Qualification/ Membership Certificate

Documents for Businessman

- Recent 3 years' Trade License of business
- Registered Partnership Deed for Partnership concern
- MOA, Certificate of Incorporation, Schedule-X, Form-XII etc. for Limited Company
- Bank Statement of last 1-year for Business account and Personal account
- Company TIN, BIN, VAT certificate and Business card of company (if applicable)

Documents for Landlord/Land lady

- Self-declaration on rental income
- Copy of Rental deed
- Ownership document of rented property (ownership deed, mutation, land tax etc.)
- Bank Statement of last 1-year with rental reflection

Required Property document for Freehold Property

- Title/ Ownership Deed(s) of Land
- Baya Deed(s) for last 25 years
- Mutation Khatian along with DCR
- Up-to-date Land Tax Receipt

- Certified Khatian of Records (CS/ SA/ RS/ BS/ City Jorip khatian etc.)
- Up-to-date NEC/ EC
- Up-to-date Holding Tax Receipt
- Deed of Agreement for Flat/House Purchase [Between Purchaser & Seller]
- Payment/ Money Receipt of payments for Flat/House Purchase
- Joint Venture Agreement (for developer projects)
- Power of Attorney (for developer projects)
- Approved Layout Plan of Building
- Construction Permission of Building

Required Property document for Leasehold Property

- Lease Allotment Document of Land
- Lease Deed/ Ownership Deed of Landlord(s)
- Baya Deed of Lease Land for 25 years
- Mutation Permission Letter from concerned authority
- Mutation Proposal along with DCR
- Up-to-date Land Tax Receipt
- Up-to-date NEC/ EC
- Up-to-date Holding Tax Receipt
- Deed of Agreement [Between Purchaser & Seller] for Flat/House Purchase
- Payment/ Money Receipt of payments to Seller/Developer for Flat/House Purchase
- Joint Venture Agreement (for developer projects)
- Power of Attorney (for developer projects)
- Sale Permission Letter from concerned authority
- Power of Attorney Acceptance Letter from concerned authority
- Approved Layout Plan of Building
- Construction Permission of Building

**** These are all basic documents; it might vary time to time based on bank's requirement.**